



Global Academic Assistance Services

JCB Insurance Solutions

2017-2018

On Call International, LLC
11 Manor Parkway
Salem, NH 03038

**Contact the Global Response
Center for 24/7 Medical, Travel
and Security Assistance:**

Toll Free from the US and Canada:

888-226-9488

Global Phone (can be called collect
from a landline)

+1 603-328-1343

Email

mail@oncallinternational.com

On Call must always arrange and pay for all services; expenses are not reimbursable on a pay and claim basis. This is only an outline of the On Call program, terms, conditions, exclusions and limitations apply to all services and benefits.

Eligibility

US students and Faculty studying in a US location are eligible for services when on campus if it is over 100 miles from home or while traveling over 100 miles from home.

US students and Faculty studying abroad are eligible for services both at and away from the program location for up to one year.

Foreign national students & Faculty are eligible for services on or away from campus in the US, and when participating in study abroad programs for up to one year.

How can On Call International help?

Call the Global Response Center if you experience a medical, personal, travel or safety related problem or crisis. You have a resource experienced in navigating you through any crisis and making sure you can continue your academic travels, or get home safely. On Call assists during critical emergencies like illness or injury that may result in an evacuation to a location that has adequate care. On Call can also assist with smaller problems you may not realize you have a resource for, like finding a doctor's office or connecting you with an interpreter. Review a full listing of services on the following pages.

In the event of a medical emergency...

In the event of an emergency, you should go immediately to the nearest physician or hospital without delay and then contact On Call International. If you are not sure where the nearest medical facility is, you can contact On Call for a referral. On Call will take the appropriate action to assist and monitor the medical care until the situation is resolved. In the event the medical facility you are in is not adequate to treat you, On Call will pay and arrange for your medically supervised evacuation to the closest adequate facility.

In the event of a political or natural disaster event which threatens your safety...

If you feel unsafe or experience a direct threat to your safety, contact On Call immediately, you will be connected to a security professional that will provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps. Political and natural disaster evacuation coverage is effective only when traveling outside your home country.

Other Important Information

On Call must pay and arrange all Assistance Services, these expenses are not reimbursable.

On Call is not your health insurer, On Call can assist by placing a guarantee of payment of your medical expenses in order for you to secure treatment. This will be done in coordination with your primary health insurer if they authorize On Call to pay and direct bill them or with coordination of payment with your or a family member's credit card. If you pay out of pocket, you can submit a claim for reimbursement consideration to your medical insurer. On Call will attempt to coordinate benefits with your primary health insurer at the time you are receiving care and can assist you in obtaining any documentation needed for you to submit your claim.

On Call is not a first responder, if you are in a true emergency and need help getting to a medical facility, dial the country's equivalent to 9-1-1 to get local response.

SERVICES AND BENEFITS

Medical Assistance	Limits are per Member, per Event
Medical , Dental and Pharmacy Referrals	24/7 access to assistance
Medical Monitoring	24/7 access to assistance
24 Hour Nurse Help Line	24/7 access to assistance
Prescription Assistance	24/7 access to assistance
Guarantee or Advance of Medical Expenses	24/7 access to assistance
Emergency Medical Evacuation	\$500,000, from inadequate to adequate facility
Medical Repatriation	\$500,000, when medically necessary
Return of Remains	\$100,000, in the event of death
Visit by Family / Friend	Up to \$12,500, when you are hospitalized for 3 or more days
Return of Dependent Children	Up to \$5,000, when you are hospitalized or evacuated
Emergency Return Home	Up to \$5,000, in the event of family member illness or death
Bereavement Reunion	Up to \$5,000, in the event of death
Travel Assistance	Limits are per Member, per Event
Pre-Trip Information	24/7 access to assistance
24/7 Emergency Travel Arrangements	24/7 access to assistance
Translator and Interpreter Assistance	24/7 access to assistance
Emergency Travel Funds Assistance	24/7 access to assistance
Legal Consultation and Referral	24/7 access to assistance
Lost/Stolen Document Replacement	24/7 access to assistance
Emergency Message Forwarding	24/7 access to assistance
Lost Luggage Assistance	24/7 access to assistance
Security Assistance	Limits are per Member, per Event
Political or Natural Disaster Evacuation and Return Home	\$100,000 for evacuation to Safe Haven, includes lodging in Safe Haven and return to home or alternate work/study location

MEDICAL ASSISTANCE BENEFIT EXCLUSIONS

On Call will not be liable for any expenses resulting from:

- a. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
- b. Any cost or expense not expressly covered in advance and in writing by On Call and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Participant.
- c. Any expense incurred for Participant(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- d. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to their Country of Domicile.
- e. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Participant, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.
- f. Any expense related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Subscriber unless the form of aerial flight has been declared to and accepted by Us in writing prior to travel..
- g. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- h. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
- i. Any Losses incurred by Participant or the Client if Participant or they fail to follow the advice of On Call.
- j. Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.
- k. The Insured Person being within 100 miles of their Home while in their Country of Domicile

SECURITY ASSISTANCE SERVICES EXCLUSIONS

On Call will not be liable for any expenses resulting from:

- a. Participant's or Client's failure to reasonably prove that there is any threat to the Insured Person's safety.
- b. Participant taking part in any political activity or operations of any security or armed forces unless declared to and agreed by On Call.
- c. Or attributable to an alleged violation of the laws of the Country of Residence by Participant or the Insured Person.
- d. Participant's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Participant's Country of Residence.
- e. Accommodation or Evacuation Expenses incurred more than 30 days after the Covered Event.

- f. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
- g. Participant's failure to honour any contractual obligation bond or specific performance condition in a license.
- h. Participant at inception of this policy having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Covered Event that has not been declared to and accepted by On Call.
- i. Any Losses incurred by Participant that have been increased by Participant's failure to follow the advice of On Call.
- j. Any losses that have been increased by the Client's or Participant's failure to follow the advice of Our Crisis Management Company promptly.
- k. The Participant being in their own Country of Domicile or country in which they hold a valid passport.