

Aetna Student Health Description of On Call Services

The following is a detailed Description of Services for Members enrolled in the On Call Program or Stand-Alone On Call Program.

Assistance services are available when traveling 100 or more miles from the Member's primary residence or when traveling in a foreign country.

Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Member is able to leave the Member's host country by normal means, On Call International will assist the Member in rebooking flights or other transportation. Expenses for non-emergency transportation are the Member's responsibility.

On Call phone number: 1-866-525-1956 or collect 1-603-328-1956

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If the Member or the Member's covered dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of On Call's Medical Director, On Call will provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care or to the following options: a. the Member's school campus; or, b. the Member's Permanent Residence/Home Country. The Option would be chosen by the Member. Services include arranging and paying for transportation and related medical services (including cost of medical escort) and medically necessarily incurred in connection with the emergency evacuation. Only one Emergency Evacuation will be provided per Injury or Sickness.

Return of Personal Belongings: On Call will also provide up to \$1,000 toward shipment of personal effects to the Member's permanent primary residence following an evacuation or repatriation of deceased remains that prevents the Member from returning to his/her study program.

Medically Necessary Repatriation: After hospitalization and initial treatment and stabilization for an Injury or Sickness, if the attending Physician and On Call's Medical Director deem it medically necessary, On Call will transport the Member back to either of the following options: a. the Member's school campus; or, b. the Member's Permanent Residence/Home Country; for further medical treatment or to recover. Services include arranging and paying for transportation and related medical services (including escort, if necessary) and medical supplies necessarily incurred in connection with the repatriation. Only one Medically Necessary Repatriation will be provided per Injury or Illness.

Repatriation of Deceased Remains: In the event of a Member's death, On Call will render assistance and provide for the return of deceased remains. Services include arranging and paying for the following: Location of a sending funeral home; transportation of the body from the site of death to the sending funeral home and then to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Visit by Family Member or Friend: If a Member is hospitalized for more than seven (7) days and is traveling alone, On Call will arrange and provide a family member or friend of the Member's choice with round-trip economy class airfare to the Member's bedside.

Return of Traveling Companion: Up to \$2,500 to return a Member's traveling companion in the event he/she loses previously-made travel arrangements due to a delay caused by the Member's medical emergency or death. On Call will arrange one-way economy airfare to return the companion to his/her original departure point.

Return of Dependent Children: Up to \$2,500 to return a Member's unattended, dependent children who are under nineteen (19) years of age, and if necessary, accompany the dependent(s) with an attendant. If a Member is hospitalized for more than seven (7) days, On Call will arrange and pay for one-way economy airfare to return the dependent(s) to his/her/their permanent primary residence.

Emergency Return Home: Up to \$2,500 for round-trip economy airfare to return a Member to his/her family member's bedside, in the event of a death or life-threatening illness of his/her parent, child, sibling or spouse. If the benefit allows, On Call will also return the Member to his/her program. All arrangements associated with Emergency Return Home are subject to verification of necessity.

MEDICAL ASSISTANCE SERVICES

Medical Referrals: On Call will assist Members in finding Physicians, dentists, and medical facilities.

Medical Monitoring: During the course of a medical emergency, On Call's professional case managers, including Physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed. On Call will provide case notification, both foreign and domestic, between the patient, family, Physician, employer, travel company, and consulate as needed and at the Member's request. On Call will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Emergency Medical Payments: When it is necessary for a Member to obtain necessary medical services, upon request, On Call will advance up to \$5,000 in local currency to cover on-site medical expenses. The advance of funds will be made to the medical provider after On Call has secured funds from the Member or the Member's family. When necessary, On Call can provide Members with a cash advance of up to \$250 in local monies for medical emergencies with an acceptable guarantee of reimbursement from the Member.

Replacement of Medication and Eyeglasses: On Call will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. On Call will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are the Member's responsibility.

Hotel Convalescence Arrangements: On Call can assist Members with hotel arrangements if the Member or Member's companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: On Call can assist Members by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments with authorization from the medical insurer or managed care organization, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

LEGAL ASSISTANCE

Legal Hotline and Referral Services: On Call can assist in contacting a local attorney or the appropriate consular officer if a Member is arrested or detained, involved in an automobile accident, or otherwise needs legal help. On Call shall arrange for an initial telephone consultation with an attorney, without charge. If further legal assistance is needed, On Call can provide a referral to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney shall be the Member's responsibility. On Call will maintain communications with the Member, his/her family, and employer? until legal counsel has been retained by the Member.

Bail Bond Services: On Call can assist in securing bail bond services in all available locations. Where permitted by law, On Call will provide students up to \$1,000 in bail funds, if arranged by On Call's international legal representative.

BAGGAGE ASSISTANCE

On Call can assist Members in locating lost, stolen or delayed baggage. On Call will advise Members of the proper reporting procedures and will help them maintain contact with the appropriate companies or authorities to help resolve the problem.

PRE-TRIP ASSISTANCE – available at anytime, not subject to 100-mile travel requirement.

Passport and Visa Information: On Call can advise Members of the required documentation to enter and depart foreign destinations.

Health Hazards Advisory: On Call can provide Members with up-to-date travel advisories.

Inoculation Requirements: Medical entry requirements can be provided to Members prior to their departure.

Weather Information: On Call maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to you through the On Call Global Response Center.

Currency Exchange Information: On Call can provide Members with the daily currency exchange rate for a specified country.

Consulate and Embassy Locations: On Call maintains a complete listing of consulates and embassies. These locations are accessible to Members by calling the On Call Global Response Center.

Translation and Interpreter Services: Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.

Travel Locator Service: Members can contact the On Call Global Response Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

TRAVEL ASSISTANCE SERVICES

Emergency Message Assistance: In the event a Member is unable to reach an employer, family member or traveling companion, On Call shall forward a message via telephone to the intended party.

Emergency Cash Assistance: On Call can assist Members with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or the Member's credit card in the event of an emergency. All fees associated with the transfer or deliveries of funds are the Member's responsibility.

Emergency Ticket Replacement: On Call can assist Members in replacing lost or stolen airline tickets.

Emergency Card Replacement: On Call can assist Members with emergency card replacement if the Member should experience a loss, theft, or damage to his/her credit card or membership card.

Assistance with Recovering Lost or Stolen Items: If a Member has had luggage, documents, credit cards, or personal items lost or stolen, On Call will attempt to recover the items by contacting the appropriate parties. On Call will advise the Member of its efforts as the search takes place. Direct costs of replacing the lost or stolen items are the Member's responsibility.

Translator and Interpreter Referrals: On Call will provide Members with referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone. Members are responsible for the selection and payment of the translator or interpreter.

SECURITY ASSISTANCE SERVICES:

Up to \$100,000 per Member, per Event for Political Evacuation/Repatriation

If Member requires emergency evacuation which places him/her in Imminent Bodily Harm, On Call International

shall arrange and pay for Member's transportation to the nearest safe location. Once the Member has been transported to the Safe Haven, On Call shall arrange and pay up to \$100 per day, up to a maximum of three (3) days for reasonable accommodations related to lodging if Member is delayed at a safe haven. On Call shall also arrange and pay for one-way economy airfare to return Member to his/her Home Country or following a Political Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Member.

If the contracted entity can arrange an alternate destination to continue studies within three (3) days of arriving at the Safe Haven, On Call will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Member's home or campus.

The method of transportation will be as deemed most appropriate to ensure his/her safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise Member until evacuation becomes viable or the political or social upheaval has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place Member in Imminent Bodily Harm, On Call shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Member once he/she reaches the departure point where normal commercial transportation is available.

Benefit is subject to the terms and conditions of the plan and as determined by On Call International security personnel, in accordance with local and U.S. authorities.

Up to \$100,000 per Member, per Event for Natural Disaster Evacuation/Repatriation:

If Member requires emergency evacuation due to a Natural Disaster, which makes his/her location Uninhabitable, or Member's specific location in the Host Country is deemed Uninhabitable by On Call Security Personnel, On Call International will arrange and pay for evacuation from a safe departure point to the nearest safe location. On Call shall arrange and pay up to \$100 per day up to a maximum of three

(3) days for reasonable accommodations related to lodging if the Member is delayed at a safe haven. On Call shall also arrange and pay for one-way economy airfare to return Member to his/her Home Country following a Natural Disaster Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Member.

Member must contact On Call International as soon as possible after his/her Host Country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure Member's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the Member until evacuation becomes viable or the natural disaster situation has been resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place Member in Imminent Bodily Harm, On Call shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Member once he/she reaches the departure point where normal commercial transportation is available.

Return of Deceased Remains:

If a Member dies as a result of a Political Upheaval or Natural Disaster, On Call International will arrange for the return of the deceased remains, including embalming, necessary government authorization, and a container appropriate for transportation of the remains to the Member's place of residence.

Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Member is able to leave the Member's host country by normal means, On Call International will assist the Member in rebooking flights or other transportation. Expenses for non-emergency transportation are the Member's responsibility.

COVERAGES LIMITS, TRIGGERS, UNCOVERED EXPENSES AND LIMITATIONS

1. The Following Security Benefits will be paid up to the Maximum Combined Single Limit (CSL) of

\$100,000 per Member, per Event:

- Political Evacuation/Repatriation up to \$100,000 per Member per Event
 - Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Member is delayed at a safe haven.
- Natural Disaster Evacuation/Repatriation up to \$100,000 per Member per Event
 - Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Member is delayed at a safe haven.

2. Political/Natural Disaster Evacuation Triggers**Political Evacuation/Repatriation and Return of Deceased Remains:**

As determined by On Call International security personnel, in accordance with local and U.S. authorities if Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

- i. Officials of the Host Country or the embassy of the country with which the Member is a national has issued for reasons other than medical, a recommendation that categories of persons which include the Member should leave the Host Country; and/or
- ii. Member is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; and/or
- iii. The Political and Military Events in the Host Country have created a situation in which the Member is in danger of Imminent Bodily Harm to the extent that the Member must be removed from the Host Country;

Natural Disaster Evacuation/Repatriation and Return of Deceased Remains:

As determined by On Call International security personnel, in accordance with local and U.S. authorities if Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

- i. Officials of the Host Country, or the embassy of the country with which the Member is a national, has issued for reasons due to the natural disaster situation, a recommendation that categories of persons which include the Member, should leave the Host Country;
- ii. Member's location in the Host Country is deemed Uninhabitable by On Call security personnel

3. General Limitations:

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by On Call within one (1) year from the date of event giving rise to such legal action. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

Member may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.

4. Medical Limitations, Exclusions and Definitions:

- i. ON CALL shall not provide services enumerated if the coverage is sought as a result of: involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; the commission of or attempt to commit an unlawful act; mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; travel within 100 miles of your permanent

residence, unless in a foreign country, or travel in a foreign location.

- ii. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, ON CALL may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay.
- iii. ON CALL also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit ON CALL to fully provide services.
- iv. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by ON CALL in consultation with a local attending Physician or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, ON CALL will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if ON CALL was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- v. ON CALL shall not be responsible for any claim, damage, loss, costs, liability or expense which arise in whole or in part as a result of ON CALL's inability to reach the authorized Employer Contact person for any reason beyond ON CALL's control or as a result of the failure and/or refusal of the Employer to authorize services proposed by ON CALL.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

Definitions for Medical and Travel Assistance Services Only:

"Injury" means identifiable injury caused by an Accident

"Accident" means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place.

"Member" means individuals and their covered dependents who are enrolled in the Aetna Student Health Plan or Stand-Alone Travel Assistance Program

"Primary Residence" shall mean the address where Member's parent or legal guardian whom Member is dependent upon, resides. If Member is not a legal dependent, the Member's Primary Residence is where the Member currently resides.

"Sickness" means a sickness of the Member which declares itself during the period when services are available under this Agreement.

5. Political and Natural Disaster Evacuation/Repatriation Limitations and Exclusions:

On Call International security personnel will determine the need for evacuation in consultation with local governments and security analysts. On Call International may use any and all appropriate resources to evacuate the Member including, but not limited to, charter aircraft, ground and sea transportation in such circumstances where the point of departure may not be an international airport. In the case that an evacuation is impossible due to hostile conditions, On Call International will use security resources to maintain contact with the Member, to the greatest extent allowed by circumstance, until evacuation becomes possible or the emergency is resolved.

In the event a covered Member is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits On Call's ability to fully provide services, On Call shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. On Call cannot be held responsible for failure to

provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of Member to comply with On Call's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

On Call International must make all arrangements for the Member. Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Member is able to leave his/her host country by normal means, such as changing a commercial airline ticket, On Call International will assist in rebooking flights or other transportation. Expenses for non-emergency transportation are the responsibility of the Member.

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by On Call within one (1) year from the date of event giving rise to such legal action. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

Upon request, On Call shall assist Members on a fee-for-service basis for circumstances falling outside the above Terms and Conditions. On Call reserves the right, at its sole discretion, to request additional financial guarantees, pre-payment or indemnification from the Member prior to rendering such services.

On Call shall not cover any Political or Natural Disaster Evacuation services in connection with an event arising from or attributable to:

- I. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
- II. The failure of a Member to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- III. The Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of an **International Member** who is in his or her Home Country;
- IV. Any medical expenses incurred by a Member;
- V. The kidnap and/or ransom of a Member;
- VI. Any expenses not related to an Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;
- VII. If a travel restriction has been lifted, any expenses related to Emergency Political Evacuation/Repatriation, when the Member traveled to the Host Country 90 days following the U.S. State Department's official declaration of the Political Event.
- VIII. Any expenses related to Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, when the Member traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location;
- IX. Natural Disaster Evacuation/Repatriation when the natural disaster situation or the event directly giving rise to it precedes Member's arrival;
- X. Members who elects not to depart with evacuation arrangements coordinated by On Call. Coverage for that Member is immediately terminated.
- XI. Services rendered without the coordination and approval of On Call International.
- XII. Evacuations from Office of Foreign Assets Control ("OFAC") listed countries
- XIII. Evacuations from Afghanistan

Definitions for Political/Natural Disaster Evacuation/Repatriation Services Only:

"Member" means all participating Insureds and their Dependents who are eligible under a Covered Security Membership to receive assistance and transportation services from On Call International.

"International Member" means a non-US resident traveling outside of his/her Home Country and who are eligible under a Covered Security Membership to receive assistance and transportation services from On Call

International.

“Covered Security Membership” is the membership agreement between On Call International and the individual enrollee under which On Call International agrees to provide emergency evacuation services to the individual Member (and his or her named family Member(s), if applicable) who is (or are) traveling to a **Host Country** under the terms and conditions of the membership.

“Evacuation” is the transportation of the **Member** from the **Host Country** to the nearest place of safety.

“Repatriation” is the transportation of the **Member** from the safe haven to the **Member’s Home Country**.

“Host Country” is the country which the **Member** has traveled to and which is not the **Member’s Home Country**.

“Imminent Bodily Harm” means the existence of any condition or circumstance, which cannot be avoided through normal precautionary measures, and could reasonably be expected to cause death or serious physical harm to the Member, if Member were to remain in the affected area where the Political or Natural Disaster event has occurred.

“Covered Event” is the **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation** of a **Member**. In order to qualify as a **Covered Event**, the **Emergency Political Evacuation** or **Natural Disaster Evacuation** must occur as soon as reasonably possible following the event or events set forth in the definitions of **Emergency Political Evacuation/Repatriation** and **Emergency Natural Disaster Evacuation/Repatriation**. The event or events shall be deemed to commence at the first manifestation of a political, military, or natural event in which the **Member** is in danger of **Imminent Bodily Harm**.

Any Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, as a result of a Member traveling to a Host Country within 90 days following the U.S. State Department’s official declaration of the Political or Natural Disaster Event or when the Member traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location, shall in no way be considered a **Covered Event**.

“Natural Disaster” means an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the **Host Country** issues an official disaster declaration and determines the affected area to be **Uninhabitable**.

Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- a. the path of the named storm deviates by a distance of greater than 200 miles within a 72 hour period from the path forecast by a national recognized meteorological service
- b. or less than 72 hours’ advance notice of a potential landfall for a named storm exists.

“Political and Military Events” means civil unrest, rebellion, riot, military uprising or labor disturbances, strike, or a nuclear, biological, or chemical occurrence caused by terrorism.

“Combined Single Limit (CSL)” is the maximum amount On Call International will pay.

“Return of Deceased Remains” is the return of a **Member’s remains** to his/her **Home Country** in the event the **Member** dies as a result of bodily harm under the conditions set forth in the definitions of **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation**.

“Home Country” is the domiciliary country of the **Member**.

“Uninhabitable” means Your **Host Country** location is deemed unfit for residence, as determined by On Call International security personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.

Aetna Student Health provides access to certain Accidental Death and Dismemberment (AD&D); Medical Evacuation/Repatriation (MER); Natural Disaster and Political Evacuation (NDPE); and Worldwide Emergency Travel Assistance (WETA) coverages and services through a contractual relationship with On Call International, LLC (OnCall). AD&D coverage and NDPE coverage are underwritten by United States Fire Insurance Company (USFIC). MER coverage is underwritten by Virginia Surety Company (VSC). These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna Student Health. This material is for information only. Plans and programs provided through OnCall contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: GR-96134. Aetna Student Health is the brand name for products and services provided by Aetna Life Insurance Company, Chickering Claims Administrators, Inc. and their applicable affiliated companies.