

GLOBAL ASSISTANCE PROGRAM



DESCRIPTION OF SERVICES

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A. MEDICAL ASSISTANCE SERVICES

Pre-Trip Plan On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for destinations worldwide.

Medical Monitoring On Call shall, via telephone, email and fax, monitor the Participant's conditions when hospitalized. On Call shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. On Call will use information obtained to assess the available level of care in relation to the patient's condition and geographical location where treatment is being performed.

Emergency Medical Evacuation If a Participant suffers an accident, injury or sickness while traveling that results in a serious medical condition which in the opinion of the On Call physician requires transportation to be treated adequately, On Call shall arrange and coordinate air and/or surface transportation and medical care during transportation to the nearest hospital where appropriate medical care is available.

Following a Medical Evacuation, if the Participant is discharged and deemed fit to travel unescorted, On Call shall arrange transportation to return the Participant to the original location or to the Participant's home if the reason for travel has ended.

Medical Repatriation After being treated at a medical facility, On Call shall arrange the transport of the Participant with a qualified medical attendant to their residence or home hospital for further medical treatment or recovery should it be deemed medically necessary by the On Call physician.

Return of Remains In the event of a Participant's death, On Call shall make the arrangements coordinate for casket or air tray, preparation and transportation of his/her remains to his/her place of residence or to the place of burial.

Emergency Travel Arrangements (Visit by Family or Friend) If the Participant is hospitalized On Call shall arrange travel and suitable hotel accommodations for a person of the Participant's choice to join them.

Emergency Return Home If a Participant's parent, child, sibling, spouse or participant partner suffers a life-threatening illness or death OR if the Participant is a victim of Felonious Assault, On Call shall arrange for economy airfare for the Participant to go to the family member's location.

24 Hour Nurse Help Line On Call shall provide, at the Participant's request, with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Participant's (based on symptoms reported and/or health care questions asked by or on behalf of Participant's). Nurses shall not diagnose Participant's ailments.

Prescription Replacement Assistance If a Participant requires prescription medication or eyeglasses, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable or arrange an appointment with a local medical provider.

Guarantee of Payment Guarantees shall be made by On Call for any expenses either covered by a Benefit in the Policy or authorized by the Client (for medical services received outside of the USA).

Medical, Dental and Pharmacy Referrals On Call shall provide, at the Participant's request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible. No third party expenses or On Call fees are applicable to this service.

Coordination of Benefits On Call shall request primary health insurance information and/or any supplemental travel/secondary insurance from the participant and attempt to coordinate benefits during an active assistance case. Coordination includes attempt to facilitate direct payment of covered expenses from the insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance carrier and requesting a pre-certification of medical expenses.

B. TRAVEL ASSISTANCE SERVICES

Pre-Trip Information On Call shall provide to Participants pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.

24/7 Emergency Travel Arrangements On Call shall assist Participant once a trip has started with changing airline, hotel or car rental reservations.

Translator and Interpreter Referral On Call shall provide the Participant with access to an interpreter via telephone 24 hours a day or referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone.

Emergency Travel Funds Assistance On Call shall provide assistance to Participants by arranging for the forwarding of funds from Participant's credit cards or family Participants.

Legal Consultation and Referral If a Participant is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a Participant will be referred to an attorney in the appropriate geographical area. This service applies only when a Participant is traveling internationally.

Lost/Stolen Travel Documents Assistance On Call shall provide assistance to Participants for the replacement of passports, airline documents, birth certificates and other travel-related documents.

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

Lost Luggage Assistance On Call shall assist the Participant with the tracking of luggage lost in transit.

On Call only provides assistance services.

This is a brief summary of the travel assistance services provided by On Call International. This is not a contract of insurance. On Call International is not your Health Insurer and services arranged by On Call International, LLC may not be covered by your health insurer. The assistance services provided by On Call International described in this document are provided under an arrangement between On Call International, LLC, a Delaware Limited Liability Company and ASRM, LLC.

On Call must arrange all Assistance Services, the expenses for these services are not reimbursable.

On Call is not your health insurer, On Call may assist by placing a guarantee of payment for your medical care in order for you to secure treatment however, this can only 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



To contact On Call International regarding a Medical Evacuation, Medical Repatriation or Repatriation of Remains, please contact:

On Call International

11 Manor Parkway
Salem, NH 03079

TOLL FREE (US) 833-425-5102

COLLECT (Worldwide) 603-952-2684

WEB..... www.oncallinternational.com

EMAIL..... mail@oncallinternational.com