



Description of Services

The following is an outline of services provided by your On Call International membership

A. COVERED SERVICES MEDICAL ASSISTANCE

1) 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 global destinations worldwide.

2) Medical Monitoring

ON CALL shall, via telephone, monitor the Member's conditions when hospitalized and provide ongoing updates to the Member's family. Depending upon the medical and/or geographical situations, ON CALL may retain the services of consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of the Member's condition. ON CALL does not provide or control the provision of medical services to Members. The attending medical practitioner and/or the Member or their representative makes all decisions regarding medical services. The parties understand and agree that the rendering of medical services to a Member and the result thereof are solely within the control of medical practitioners and/or other providers of the services and advice. ON CALL and performance of its obligations shall not constitute any undertaking to render any medical services, to assume or guarantee the result of medical services provided on behalf of Members, or to guarantee that the medical services performed by others will be rendered in accordance with generally accepted standards or procedures.

3) 24-Hour Nurse Help Line

ON CALL shall provide Members 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 Members (based on symptoms reported and/or health care questions asked by or on behalf of Members). Nurses shall not diagnose Member's ailments.

4) Medical, Dental and Pharmacy Referrals

ON CALL shall provide, at the Member's request, referrals to medical, dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other health care providers in an area served by ON CALL to the extent possible.

5) Deposits, Advances and Guarantees

Deposits, advances and guarantees will be provided for, but not limited to, medical facilities, hotels, airlines, ground and air ambulances and other like providers to secure service for Member. Any advances of funds on behalf of the Member shall be charged to the Member's credit card at the time of service.

6) Dispatch of Medicine

ON CALL shall dispatch to the Member prescription medicine, when not locally available and legally permissible, upon the written authorization of Member's Primary Physician. The Member is responsible for any expenses incurred in this regard, including but not limited to, the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to the Member's credit card prior to shipping.

7) Dispatch of Physician/Nurse

When a Member is away from home, ON CALL may, at its sole discretion, dispatch to the Member's location a physician or other health care professional to assist in determining the medical condition and suitability to travel to a Member who has been hospitalized.

8) Unlimited Emergency Medical Transportation (Evacuation/Repatriation)

If a Member is away from his/her permanent residence and is involved in an accident or suffers sudden illness which requires transportation to another facility for immediate medical treatment, ON CALL will make arrangements and pay to transfer the Member to the nearest facility of their choice capable of providing adequate care. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

9) Supervised Repatriation

If a Member is away from his/her permanent residence and is hospitalized as the result of an accident or sudden illness and the remaining in-patient hospital stay can be completed at a hospital of the Member's choice near their permanent residence and the Member is **unable** to travel without an escort, ON CALL will make arrangements and pay to transfer the Member to the facility of their choice capable of providing adequate care. On Call shall also make the determination of the type and number of escorts needed. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

10) Unsupervised Repatriation

If a Member must return home for further treatment after being hospitalized as the result of an accident or sudden illness occurring while away from his/her permanent residence and the Member is **able** to travel home without a medical escort, ON CALL will make arrangements and pay to transfer the Member via commercial air to the facility of their choice near their permanent residence, or to their permanent residence for continuing care. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

11) Up to \$2,500 for Family Reunion

If a Member is away from home and will be hospitalized for more than seven (7) days, at the Member's request, ON CALL shall make and pay for economy travel arrangements for a parent or family member to join the Member. On Call shall also make suitable hotel arrangements and pay for hotel and meals up to the limit of coverage. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

12) Up to \$ 2,500 Return of Dependent Children

If a Member is hospitalized for more than seven (7) days, ON CALL will return the Member's minor children who are under 18 years of age and accompanying him/her on the trip, to their home, with an attendant if necessary. Coverage Limitations, Terms and Conditions for these expenses are defined in Section (B) Terms and Conditions.

13) Up to \$15,000 Repatriation of Deceased Remains

In the event of a Member's death away from home, ON CALL will render every assistance possible to obtain necessary clearances and make arrangements for the return of deceased remains and pay such reasonable expenses associated with the return. On Call will also arrange and pay for a one-way economy ticket to return a Traveling Companion to accompany the remains to the Member's permanent residence. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

*All coverages are subject to **Section B-Limitations, Terms and Conditions.**

TRAVEL ASSISTANCE

1) Travel Assistance

At the Member's request, ON CALL shall assist Member once a trip has started with changing airline, hotel or car rental reservations.

2) Translation and Interpreters

ON CALL will provide foreign language assistance over the telephone, or up to one-page translations

submitted via fax. ON CALL will also provide referrals to local translators and interpreters. Fees for these types of translators are the responsibility of the Member.

3) Emergency Cash Advance Assistance

ON CALL shall provide assistance to Members by arranging for the forwarding of funds from Member's credit cards or family members. Any fees associated with the transfer of funds will be the responsibility of the Member.

4) Replacement of Lost Traveling Documents Assistance

ON CALL shall provide assistance to Members by arranging for the replacement of passports, airline documents, birth certificates and other travel-related documents. Any fees required for the acquisition or forwarding of these documents is the responsibility of the Member.

5) Emergency Message Forwarding 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 or fax to the intended party.

6) Lost Luggage Assistance

ON CALL shall assist the Member with the tracking of luggage lost in transit.

7) Legal Referral

If a Member is away from home and is arrested, or requires the services of an attorney, ON CALL shall arrange for an initial telephone consultation with an attorney without charge to Member. If needed, a Member will be referred to an attorney in the appropriate geographical area. Fees and costs charged by the referred attorney shall be the responsibility of Member.

B. COVERAGE LIMITATIONS, TERMS AND CONDITIONS FOR MEMBERS

1) Participation

A participant of this Program is defined as a Member who has enrolled in and paid for this Program prior to their departure on a covered trip. A Member may also enroll their Dependents for coverage under this Program. An enrolled Dependent shall also be known as a Member.

Dependent shall mean: A spouse who is legally married to the Member, or unmarried children of a Member who is over 30 days and under 19 years of age, or up to and including 25 years of age if they are attending an accredited institution of higher learning on a regular full-time basis and/or wholly dependent upon the Member for maintenance and support.

2) The Following Medical/Travel Benefits will be paid up to the Maximum Combined Single Limit per event per Member:

Combined Single Limit of \$2,500 for one (1) economy fare, round-trip airline ticket and accommodations and meals not to exceed \$150 per day subject to a maximum of five (5) days for a family member to join hospitalized Member.

Return of Deceased Remains up to \$15,000

3) The Following Expenses Are Not Covered

a. Services other than those indicated herein.

b. SERVICES RENDERED WITHOUT THE AUTHORIZATION AND/OR INTERVENTION OF ON CALL.

c. Intentionally self-inflicted injuries, suicide, or any attempted threat (in Missouri, suicide or any attempted

threat, while sane) except when hospitalized as an inpatient.

d. Services provided for a Member for which no charge is normally made.

e. Expenses incurred if the original or ancillary purpose of the Member's trip is to obtain medical treatment.

f. Participation in a declared or undeclared act of war, civil disturbance, or insurrection, or an accident occurring while the Member is serving on full-time or active duty in the Armed Forces of any country.

g. Participation in an international authority flight in aircraft being used for experimental purpose, or in military aircraft (except the Military Aircraft Command of the United States or similar air transport Services Account of other), or while serving as a member of the crew of any aircraft.

h. Use of any alcohol or drug, unless prescribed by a physician, or except if hospitalized as an inpatient.

i. Any services provided to an injured person where the Member is entitled to receive reimbursement for such expenses under any group insurance program maintained by the Member's insurance company or employer.

j. Routine or non-disabling medical problems, such as simple fractures, or sickness, which can be treated by local doctors and do not prevent the injured person from continuing the trip or returning home.

k. Any treatment or expense related to childbirth, miscarriage or pregnancy except for any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.

l. Transportation for an organ transplant when a Member was on an organ transplant list prior to enrollment.

m. Any expenses incurred while traveling within 50 miles of an eligible Member's primary place of residence.

4) Limitations

a. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one year from the date of event giving rise to such legal action.

b. 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.

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

d. Without limiting the foregoing, ON CALL's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Member and in no event is the responsibility of ON CALL. ON CALL is not liable for any malpractice performed by a local doctor, health care provider or attorney.

e. ON CALL retains the medical discretion to limit two separate flights per Member, per year and to limit one emergency evacuation and or repatriation attributable to any single medical condition of a Member.

f. Transport to hospital of patient's choice must be to home area hospital. If patient requests transport to hospital outside home area and the cost does not exceed home destination costs by 50%, arrangements will be made. Patient acknowledges that coverage ends once patient is transported to hospital of choice.

g. ON CALL, at its sole discretion, will assist Members on a fee for service basis for interventions falling under the Limitations and Uncovered Services. ON CALL reserves the right, at its sole discretion, to request

additional financial guarantees or pre-payment or indemnification from the Member prior to rendering such service on a fee for service basis.

5) Eligibility

This plan is available to residents of the U.S. and Canada, up to and including age 76. Only the person designated as a Member on the Application, who is undertaking a Covered Trip shall be eligible for services under the Plan. The Covered Trip day limit does not apply to full-time students. Membership continues only for the period the subscription fee has been paid. A Covered Trip shall be defined as anytime the covered Member is more than 50 miles from their primary place of residence. The maximum length of a Covered Trip is defined in the Member's chosen plan as outlined on the Membership Card.

Annual Membership: Each Covered Trip not to exceed 90 consecutive days

Annual Membership - Extended Stay:

180 Day Plan: Each Covered Trip not to exceed 180 consecutive days

270 Day Plan: Each Covered Trip not to exceed 270 consecutive days

365 Day Plan: Each Covered Trip not to exceed 365 consecutive days

6) Payment of Subscription Fees and Reimbursements

All initial and supplemental fees are due and payable on or before the departure date of the covered trip. ON CALL shall have no obligation to render services hereunder unless and until subscription fees have been paid in full. Subscription fees and Reimbursement are net of any applicable taxes.

7) Refunds

Refunds will only be given if covered trip is cancelled prior to departure.

8) Membership Cards

Membership card will be sent to the primary Member. Additional Membership cards are available upon request.

ON CALL INTERNATIONAL
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