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Gallagher Student Health & Special Risk - Global Academic Assistance Program Florida International University

Welcome to On Call International! This membership provides all the services and benefits you need to prepare for your travel as well as to help you with any problems you encounter while abroad.

Before you depart...

- ✓ Contact On Call if you have any [pre-trip destination questions](#), we can help you prepare!
- ✓ Enter On Call's 24/7 Global Response Center phone number in your [mobile phone](#) or print and carry this membership card
- ✓ **Recommended!** Leave a copy of your membership card, passport, any medication or eye prescriptions with an emergency contact

While abroad...

You can make a collect call to On Call from anywhere in the world to reach a case coordinator who is ready to help you with your crisis, no matter how big or small. If you need to replace your contacts in Sydney, lose your passport in Lima, need to see a doctor in Madrid, [or encounter a medical or security crisis anywhere in the world, contact On Call for assistance.](#)

		Global Academic Assistance Program	
Program Name	Membership Type	<p>See Member Handbook for a summary of services and benefits offered in your plan.</p> <p>Possession of this card does not confirm eligibility for benefits.</p> <p>Global Assistance Services must be paid and arranged by On Call International, no claims for reimbursement will be considered.</p>	<p>24/7 Medical, Travel and Security Assistance:</p> <p>Collect from anywhere in the world: +1 603-328-1348 Call toll free from US or Canada 1-888-226-9622 Email: mail@oncallinternational.com</p> <p>If you need medical security or travel assistance, regardless of the nature or severity of your situation, please contact On Call 24 hours a day, 7 days a week.</p>
Florida International University	Medical, Travel and Security		
Eligible Members	Individuals enrolled in the Student Insurance Plan		

How will On Call International help?

On Call provides you with access to immediate support should you experience any challenges when you are traveling. Your school wants to make sure 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, any threat to your safety due to a political or natural disaster event or even family related emergencies or assaults. They can also assist with smaller problems you may not realize you have a resource for. Review a full listing of services on the following pages.



GLOBAL ASSISTANCE SERVICES AND BENEFITS

Medical Assistance	Limits are per Member, per Event
Pre-Trip Planning	24/7 access to assistance
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
Dispatch of Medicine	24/7 access to assistance
Coordination of Benefits	24/7 access to assistance
Emergency Medical Evacuation	\$250,000, to home hospital of choice
Medical Repatriation	\$250,000, when medically necessary
Return of Remains	\$50,000, in the event of death
Visit by Family / Friend	Up to \$5,000 when you are hospitalized for 5 or more days, includes meals and lodging up to \$150 per day / 5 day maximum
Return of Dependent Children	Up to \$5,000 when left unattended due to your hospitalization or evacuation
Security Assistance	Limits are per Member, per Event
Security and Safety Destination Advice	24/7 access to assistance
Political or Natural Disaster Evacuation and Return Home	\$100,000 for evacuation to Safe Haven, includes up to \$5,000 for lodging and return to home or alternate work/study location
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

This document does not provide full program details; Terms, Conditions and Exclusions apply to all services and benefits. For full program details, refer to the Program Description on the Gallagher Koster website: <https://www.gallagherkoster.com/students/>

Helpful Reminders

- ✓ **On Call must pay and arrange all Global Assistance Services, these expenses are not reimbursable!**
- ✓ **On Call is not your health 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.

MEDICAL / TRAVEL BENEFIT EXCLUSIONS

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

- a. Services not approved and/or arranged by On Call. 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 in loss of life or harm to the Participant.
- b. More than one emergency evacuation and/or repatriation for any single medical condition of a Participant during the effective term
- c. Services provided for a Participant for which no charge is normally made.
- d. Expenses incurred if traveling against advice of a medical practitioner or if the original or ancillary purpose of the Participant's trip is to obtain medical treatment or for rest and recuperation following any prior accident or illness.
- e. Participation in a declared or undeclared act of war, civil disturbance, or insurrection, or an accident occurring while the Participant is serving on full-time or active duty in the Armed Forces of any country.
- f. Flight in an 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.
- g. Any services provided to an injured person where the Participant is entitled to receive reimbursement for such expenses under any group insurance program maintained by the Participant's insurance company or employer.
- h. 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.
- i. A medical evacuation or repatriation where the Participant, in the opinion of the On Call physician, can travel as an ordinary passenger without a medical escort.
- j. An eligible Participant who is a US citizen, and currently residing in the US, while traveling within 100 miles of their Home and a foreign national when in a country in which they hold a valid passport.
- k. Accident or injury occurring while the Participant is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts competition, rallying, racing of any kind other than on foot, water skiing, snowboarding, paragliding and any organized sports undertaken on a professional or sponsored basis.
- l. A direct result of nuclear reaction or radiation.

- m. Services performed for a Participant once they have attained the age of 81, except if declared prior to trip commencing.
- n. Any claim which is covered by a Workmen's Compensation Act or Unemployment Compensation Act.

SECURITY ASSISTANCE BENEFIT EXCLUSIONS

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

- a. Services not approved and/or arranged by On Call.
- b. The Client or Participants failure to follow the advice of On Call.
- c. Any valid expenses that have been increased by the Client's or the Participant's failure to follow the advice of On Call.
- d. The Client or Participants failure to reasonably prove that there is any threat to the Participants safety.
- e. The Participant taking part in any political activity or operations of any security or armed forces unless declared to and agreed by On Call.
- f. Any event in which a Local National incurred the expenses.
- g. A proven violation of the laws of the Host Country by Participant.
- h. The Client or Participant's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where they are on Client Sponsored Travel or Assignment.
- i. Accommodation and Evacuation Expenses costs incurred more than 30 days after the Covered Event.
- j. 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.
- k. The Participant being in their own Country of Domicile or country in which they hold a valid passport.
- l. A Covered Event, the expenses for which are or would be, except for this insurance, recoverable under any other insurance or other indemnity available to Client.
- m. A Covered Event, the expenses for which the Client is otherwise responsible under a Workmen's Compensation Act.

FREQUENTLY ASKED QUESTIONS

What is the role of On Call International?

On Call International provides worldwide quality medical, travel and security assistance services 24 hours a day. We are here to provide information to help you prepare for international travel, as well as to respond to assist you with any crises, no matter how large or small, while you are away from home on work related travel or assignment.

How do I get help?

In the event of a medical emergency or travel or safety crisis, contact On Call's 24-hour Global Response Center for immediate advice and assistance. You can call collect from anywhere in the world - one phone call connects you with a team of multilingual specialists for immediate help in an emergency, no matter how large or small. On Call International

services are designed to assist you with medical, personal, travel and legal problems when away from home. On Call can offer help like finding an appropriate doctor, hospital or specialist, locating or replacing an item lost during travel, providing an interpreter if you find yourself unable to communicate with someone you need information from or getting you to an adequate hospital in the event you require a higher level of care than is available in your current location.

What do I need to do to use the program?

In order to utilize any of the medical or travel services contact the 24-hour Global Response Center from anywhere in the world by calling the phone number on your membership card collect from anywhere worldwide or by emailing mail@oncallinternational.com, you will simply need to identify your school or organization for access to immediate help.

What if I need a doctor?

Contact On Call International's Global Response Center for a referral to the nearest doctor who speaks your language.

What if I need a lawyer while overseas?

Contact On Call International's Global Response Center for a legal consultation and referral.

What if I need prescription medication?

If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, On Call International will, when permissible by local law, send the needed medication to you. The expenses will be your responsibility.

What if I am hospitalized?

Contact On Call International's Global Response Center. On Call International will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery.

What if local medical facilities are not adequate?

If you are hospitalized in an area where adequate medical facilities are not available, upon determination of medical necessity, On Call International will verify your eligibility with your school or organization and then make arrangements to evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations and, when necessary, a medical specialist or nurse will accompany you during the evacuation.

How does On Call get me to a medical facility with a higher level of care?

On Call will determine the appropriate means of transportation based on your specific condition. Evacuations can be done via an Air Ambulance, a commercial stretcher flight or regular commercial seating with medical escorts.

What happens when I am released from the hospital after an evacuation?

Upon discharge, if you are deemed fit to return to work or study and fit to travel and you wish to return to your departure point, On Call will arrange your transportation back to your work/study site. In the event your program or reason for travel has ended, you will be returned to home or campus instead. If your condition is stabilized but you require further care or recovery, On Call International will determine your fitness to fly and then make arrangements to bring you home or to a medical facility near your permanent residence; On Call International will arrange the repatriation under medical supervision.

Will On Call International pay my medical bills?

On Call will coordinate benefits with medical insurance policies that you hold whenever possible or with authorization from your school, we will facilitate a guarantee of payment to your medical provider. Any medical expenses that are not reimbursable from your medical insurance carrier may ultimately become your responsibility even if they are paid for at the time of the case. On Call International will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization.

In the event of death...

On Call International will render all assistance possible to obtain clearances and arrange transportation for the return of remains. A family member or representative may also utilize the Bereavement Reunion benefit to fly to the location the death occurred and accompany the remains home. On Call must make all arrangements.

What should I do in the event of a security emergency or if something is causing me to feel unsafe?

Contact On Call International's Global Response Center and a security specialist will provide you initial advice on how to stay safe in your current situation. The security specialist will then assess the situation and determine appropriate next steps.

What is security evacuation assistance and coordination?

The On Call International Security Team will assist you in the event of threatening situations such as civil and/or political unrest, insurrections, revolution, natural disasters or similar situations by providing information, guidance and resources in the event personal safety and security can no longer be assured. When necessary, On Call will arrange and pay to extract you from the point of strife to a safe haven and arrange and pay for your travel home or to an alternate work/study location.