

Travel Assistance: Description of Covered Services

The following is a detailed Description of Covered Services. All services in connection with Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Mortal Remains, Visit by Family Member or Friend, Traveling Companion Transportation and Return of Dependent Children are subject to a maximum Combined Single Limit of Two Hundred Fifty Thousand dollars (\$250,000) per event. Vehicle Return is subject to a sub-limit per event, as listed.

Your assistance services are available when traveling 100 or more miles from your primary residence, or when traveling in a foreign country.

All services must be provided by On Call International (On Call). No claims for reimbursement will be accepted. Any expenses associated with these services are your responsibility except as provided within this Description of Covered Services.

MEDICAL ASSISTANCE SERVICES

Medical Referrals: On Call will assist you 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. 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 you to obtain needed medical services, upon request, On Call will advance in local currency, up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after On Call has secured funds from you or your family.

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 your responsibility.

Hotel Convalescence Arrangements: On Call can assist you with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or following medical treatment.

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

Prescription Drug Assistance: When permitted by law and approved by the patient's Physicians, On Call will assist you in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If you or your 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. 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.

Medically Necessary Repatriation: After 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 you back to your permanent place of residence 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.

Repatriation of Mortal Remains: In the event of your death, On Call will render assistance and provide for the return of mortal 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 to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates (3 maximum); 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 you are hospitalized for more than seven (7) days and are traveling alone, On Call will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services includes coverage for meals and accommodations for up to 10 days.

Traveling Companion Transportation: If your travel companion loses previously made travel arrangements due to your medical emergency, On Call will arrange and pay for your traveling companion's return home by the most direct and economical route.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, On Call will arrange and pay for the return of your minor children who are under the age of twenty (20) years of age (or full-time students under the age of twenty-six (26)), and if necessary, accompany him/her with an attendant.

Vehicle Return: In the event of an Emergency Evacuation, Medically Necessary Repatriation, or Repatriation of Mortal Remains, On Call will arrange and return your non-commercial vehicle that is left behind unattended, up to the maximum coverage limit of \$2,500.

LEGAL ASSISTANCE

Locating Legal Services: On Call can assist in contacting a local attorney or the appropriate consular officer if you are arrested or detained, involved in an automobile accident, or otherwise need legal help. On Call will maintain communications with you, your family, and employer until legal counsel has been retained by you.

Bail Bond Services: On Call can assist in securing bail bond services in all available locations.

BAGGAGE ASSISTANCE

On Call can assist you if your baggage is lost, stolen, or delayed while traveling on a common carrier. On Call will advise you of the proper reporting procedures and will help you maintain contact with the appropriate companies or authorities to help resolve the problem.

EMERGENCY PAYMENT ASSISTANCE

On Call can assist you in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with your family, or your credit card company, bank, employer, plan sponsor or other sources of credit.

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

- ▶ **Passport and Visa Information:** On Call can advise you of the required documentation to enter and depart foreign destinations.
- ▶ **Health Hazards Advisory:** On Call can provide you with up-to-date travel advisories.
- ▶ **Inoculation Requirements:** Medical entry requirements can be provided to you prior to your 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 Assistance Center.
- ▶ **Currency Exchange Information:** On Call can provide you 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 you by calling the On Call Assistance 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:** You can contact the On Call Assistance Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

EMERGENCY MESSAGE ASSISTANCE

On Call can record emergency messages from you or emergency messages for you for 24-hour periods. These messages may be retrieved at anytime by you, your family, or business associates.

EMERGENCY CASH ASSISTANCE

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

EMERGENCY TICKET REPLACEMENT

On Call can assist you in replacing lost or stolen airline tickets.

EMERGENCY CARD REPLACEMENT

On Call can assist you with emergency card replacement if you should experience a loss, theft, or damage to your credit card or membership card.

EXCLUSIONS AND LIMITATIONS

- A. On Call shall not provide services enumerated if the coverage is sought as a result of: Suicide or attempted suicide; intentionally self-inflicted injuries; participation 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; participation in any military maneuver or training exercise; 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; being under the influence of drugs or intoxicants unless prescribed by a Physician; pregnancy and childbirth (except for complications of pregnancy); mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; or travel within 100 miles of your permanent residence, unless in a foreign country.
- B. 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. 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.
- C. 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.
- D. If you are not eligible and services are provided to you, you may be responsible for the charges incurred.

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

For the purposes of this Agreement, the following definitions shall apply; "*Injury*" means identifiable injury caused by an Accident. "*Accident*" means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place. "*Sickness*" means a sickness of the Participant which declares itself during the period when services are available under this Agreement.

On Call is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of On Call.

RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Standard. On Call International is not affiliated with Reliance Standard or with AT&T.

Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands. In New York State, benefits are underwritten by First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. The covered individual is responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

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