

# GLOBAL ASSISTANCE & TRAVEL PROTECTION PROGRAM

Vassar College



**Welcome to On Call International!** This plan provides non-insurance services and travel insurance benefits to help prepare you for your trip as well as to help you with problems you may encounter while you are traveling or on assignment.

## Before you depart...

- Contact On Call with any pre-travel health or security questions
- Closely review your full plan document
- Save On Call Contact information in your mobile phone or print and carry your Plan ID card

**While abroad...** You can contact the On Call International 24/7 Global Response Center from anywhere in the world to reach an assistance coordinator who is ready to help you with your crisis, no matter how big or small.

## PLAN ID CARD:

 <b>ON CALL INTERNATIONAL</b>  GLOBAL ASSISTANCE & INSURANCE PROGRAM	<b>Organization Name</b> Vassar College	<b>Policy Number</b> US1221932	<b>Plan Type</b> <ul style="list-style-type: none"><li>• Medical, Travel and Security Assistance Services</li><li>• Travel Insurance Benefits</li></ul>
	<p>If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, <b>contact On Call 24 hours a day:</b></p> <p>Call collect from anywhere in the world: <b>+1 603-952-2665</b> Call toll free from US or Canada: <b>1-844-884-1205</b></p> <p>Email: <b>mail@oncallinternational.com</b> Text only number: <b>603-945-0103</b></p> <p><b>Any Emergency Medical Evacuation or Medical Repatriation must be authorized by On Call International.</b></p> <p>See your <b>Plan Description</b> for full terms and Conditions of the services and benefits offered in your plan.</p> <p>On Call International 11 Manor Parkway   Salem, NH 03079, USA A member of the <b>Tokio Marine HCC</b> group of companies</p>		

## Helpful Information

- ✓ If you have access to a landline, ask the operator to connect you to On Call and reverse the charges; On Call accepts all collect calls.
- ✓ If you are utilizing a mobile phone and have any issues making an international call, you can email the Global Response Center as an alternative to request assistance, or a return call.
- ✓ 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.

## Other Plan Contacts and Resources:

<b>On Call Customer Service</b> - Benefit Questions M-F 9:00 am – 5:00 pm EDT	Call toll free from US or Canada: 855-878-9590 Email: Contact@oncallinternational.com
<b>Claims</b> – to inquire about claims for medical expenses or other travel insurance claims	Email: <a href="mailto:Team1@cbpinsure.com">Team1@cbpinsure.com</a> Claims Customer Service: 866-224-4594
<b>Plan Information Portal</b> – plan documents; contact and claim forms; pre-trip preparation resources	<a href="https://myoncallportal.com">https://myoncallportal.com</a> Group ID: 100104CPPD19

### **How can On Call International help?**

Contact the Global Response Center if you experience a medical, personal, travel or safety problem or crisis. Vassar College has partnered with On Call to provide access to immediate support should you experience any challenges when you are traveling. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a security event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review the summary of non-insurance services and insurance benefits on the following pages.

**If you are, or will be, hospitalized following an accident or illness that occurs while traveling**, contact the On Call Global Response Center as soon as possible. On Call will facilitate a guarantee of payment of your medical expenses.\*

In the event the medical facility you are in is not adequate to treat you, On Call will arrange for your medically supervised evacuation to the closest appropriate facility.\*

If you are or will be hospitalized for more than three consecutive days, On Call will make arrangements for a person of your choice to join you at your bedside.\*

If it is medical necessary for you to return home for further treatment or recovery following your hospitalization, On Call will make appropriate arrangements, which may be medically supervised, dependent upon your needs.\*

Please ensure that On Call is contacted to coordinate these arrangements.

**If you need outpatient medical services or a physician appointment for an accident or illness**, you can contact the On Call Global Response Center to make an appointment. Please note that you will be responsible for paying up to \$500.00 out of pocket for medical expenses at the time of service. This service is not an insurance benefit. However, you can submit a claim for reimbursement under the Accident Medical Expense or Sickness Medical Expense insurance coverages (as applicable). Ensure you obtain itemized receipts and medical reports for your visit. Neither of these insurance coverages require you to utilize On Call Global Response Center to make an appointment. Please note that whether you utilize the On Call Global Response Center to make an appointment or you make your own, coverage is not guaranteed and is subject to the terms, conditions, and exclusions in the plan. You will be responsible for all medical expenses that are not covered by your plan.

**In the event of a security situation which threatens your safety**, contact On Call immediately. You will be connected to a security professional who can provide immediate advice.

**In the event you need to make unplanned travel arrangements to return home due to a medical or family emergency**, there may be an insurance benefit that reimburses some of the expenses you incur under certain circumstances. The Trip Interruption insurance coverage does not require you to utilize the On Call Global Response Center. You can submit a claim for reimbursement. Coverage is not guaranteed and is subject to the terms, conditions, and exclusions in the plan.

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\*On Call International is a travel, medical and security assistance company and the services arranged by On Call are not insurance benefits. Transportation expenses incurred, and guarantees of payment made, by On Call may be for expenses that are covered by your plan's travel insurance coverages under certain circumstances. Coverage is not guaranteed and is subject to the terms, conditions, and exclusions in the plan. You may be liable to reimburse On Call if the expense is not covered by the insurance coverages in your plan.

## INSURANCE BENEFITS AND NON-INSURANCE SERVICES

**Eligibility:** Students; Faculty, Staff or Other Employees, and their accompanying dependents, with a current passport or student visa, who are temporarily traveling or residing outside of the United States, as part of a school activity or program. Trips may be up to, but not exceeding, 364 days. Incidental personal travel days before or after a school activity or program are included up to seven (7) days combined.

The following travel insurance benefits are included in the program, full terms, conditions and exclusions of the Travel Protection Plan coverage apply; review the full plan description carefully.

PLAN BENEFITS	MAXIMUM BENEFIT AMOUNT/ PRINCIPAL SUM
Emergency Medical Evacuation and Repatriation	\$250,000
Return of Remains	\$50,000
Emergency travel expenses including: <ul style="list-style-type: none"> <li>• Bedside visit when hospitalized more than three days</li> <li>• Return of dependent children if left unattended due to your evacuation</li> </ul>	Included in medical evacuation limit
Medical Expenses including but not limited to: <ul style="list-style-type: none"> <li>• Hospitalization</li> <li>• Ambulance services</li> <li>• Prescriptions for covered accident or illness</li> <li>• Mental health related medical condition</li> <li>• Emergency Dental treatment due to Accident, up to \$500</li> </ul>	\$200,000 accident / \$200,000 sickness
Accidental Death & Dismemberment	\$10,000/Student; \$100,000/Faculty and Staff
Trip Interruption including but not limited to: <ul style="list-style-type: none"> <li>• Medically necessary return home;</li> <li>• Return home due to family member death or illness</li> </ul>	\$2,500
Travel Delay (up to \$100 / Day)	\$500
Baggage / Personal Effects	\$1,000
Baggage Delay	\$200

Participants have access to the following non-insurance assistance services; there are no monetary benefits associated with these services:

MEDICAL ASSISTANCE	TRAVEL & SECURITY ASSISTANCE
Pre-Trip Planning	Pre-Trip Information
Medical , Dental and Pharmacy Referrals	Security Advice and Assistance
Medical Monitoring	Translator and Interpreter Assistance
24 Hour Nurse Help Line	Emergency Travel Funds Assistance
Dispatch of Medicine	Legal Consultation and Referral
Prescription Replacement Assistance	Emergency Message Forwarding

This is a brief summary of the travel protection plan. The plan contains insurance benefits, which are underwritten by United States Fire Insurance Company. **Insurance benefits are subject to limitations and exclusions.** Complete information regarding the insurance benefits is contained in the Plan Document. If there is a difference between this program summary and the Plan Document, the Plan Document controls. The plan also contains non-insurance Travel Assistance Services that are provided by OnCall International, and not by United States Fire Insurance Company. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact On Call International at 855-878-9590 (toll free US or Canada) or [Contact@oncallinternational.com](mailto:Contact@oncallinternational.com); On Call International Insurance Agency LLC, License # OG66645. Consumers in California may contact: California Department of Insurance Hotline 1-800-927-4357. Consumers in Maryland may contact: Maryland Insurance Administration 1-800-492-6116 or 410-468-2340.