

On Call International

Overseas Protection Program *Scholastic*

Terms & Conditions

The following Terms and Conditions apply to the On Call International Overseas Protection Program provided by On Call International

A. COVERED SERVICES MEDICAL ASSISTANCE

1) Pre-Trip Plan

ON CALL shall provide up to date information either by email, 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 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) \$1,000,000 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, ON CALL will make arrangements and pay for transfer to the nearest facility capable of providing adequate care or to the facility of patient's choice. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

9) Medically Supervised Repatriation

If, in the opinion of the ON CALL physician, it is medically advisable to transfer a sick or injured Member who is away from home to a medical facility nearest his/her permanent residence or to his/her permanent residence for continuing care following stabilization, ON CALL shall make the arrangements and pay for transfer up to the limit of Coverage. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

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

If a Member is away from home and will be hospitalized for more than 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.

11) 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.

12) Up to \$10,000 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 arrangements for the return of deceased remains and pay such reasonable expenses associated with the return. 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 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

Participants of this Program are defined as Members who have enrolled in and paid for this Program prior to the departure on covered travel.

2) The Following Medical/Travel Benefits will be paid up to the Maximum Combined Single Limit of \$1,000,000 per event per Member:

Emergency Medical Transportation

Evacuation/Repatriation up to \$1,000,000 per event per Member

Combined Single Limit of \$2,500 for One Economy Fare, Round-trip airline ticket and accommodations and meals not to exceed \$150 per day subject to a maximum of 5 days for a family member to join hospitalized Member.

Return of Dependent Children up to \$ 2,500 per event per Member;

Return of Deceased Remains up to \$10,000

3) The Following Expenses Are Not Covered

Services other than those indicated herein.

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

Intentionally self-inflicted injuries, suicide or any attempted threat (in Missouri, suicide or any attempted threat, while sane) except when hospitalized as an inpatient. Services provided for a Member for which no charge is normally made. Expenses incurred if the original or ancillary purpose of the Member's trip is to obtain medical treatment. 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. 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. Use of any alcohol or drug unless prescribed by a physician or except if hospitalized as an inpatient. 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. 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. 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. A Member on an organ transplant list prior to enrollment will not be entitled to a transport for that transplant. Any expenses incurred while traveling within 50 miles of an eligible Member's primary place of residence.

4) Limitations

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. 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.

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

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.

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.

Transport to hospital of patient's choice must be to home area hospital. If patient requests transport to hospital outside home area and 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.

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

Only the person designated as a Member on the Application, who is undertaking a short-term study trip for up to one (1) year shall be eligible for services under the Program. Membership continues only for the period the subscription fee has been paid.

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.

ON CALL INTERNATIONAL

Call us in the U.S. at 1-800-689-1896 or call collect 1-603-898-9159

For more detailed information, please visit our website at www.oncallinternational.com

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