CATHOLIC UNIVERSITY OF AMERICA

Description of Services and Responsibilities of ON CALL

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 vaccination requirements, health risks, travel restrictions and weather conditions for global destinations.

2) Medical Monitoring
ON CALL shall, via telephone, monitor the Member’s condition 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, in the 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 upon symptoms reported and/or health care questions asked by or on behalf of Members). Nurses shall not diagnose Members’ ailments.

4) Medical Referrals
ON CALL shall provide, at the Member’s request, referrals to medical professionals in a given geographic area including, to the extent possible, Western-style medical facilities and English-speaking doctors, dentists, and other healthcare providers in an area served by ON CALL.

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 when 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 healthcare professional to assist in determining the medical condition and suitability to travel of a Member who has been hospitalized.
8) Up to $50,000 Medical Repatriation
If in the opinion of ON CALL’s 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 following stabilization, ON CALL shall make the arrangements and pay for transfer up to the limit of Coverage. Coverage Limitations, Terms and Conditions for these expenses are defined in Addendum II.

9) Up to $150,000 Emergency Medical Evacuation
If a Member is away from his/her permanent residence and is involved in an accident or suffers sudden illness and, in the opinion of the ON CALL physician, adequate medical treatment is not available, ON CALL will make arrangements and pay for transfer to the nearest facility capable of providing adequate care. Coverage Limitations, Terms and Conditions for these expenses are defined in Addendum II.

10) Up to $2,500 Joining of Injured Family Member
If a Member is injured 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 hotels and meals up to a maximum of $150 per day to a maximum of five days. Coverage Limitations, Terms and Conditions for these expenses are defined in Addendum II.

11) 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 Limitations, Terms and Conditions for these expenses are defined in Addendum II.

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 shall 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 Member with the tracking of luggage lost in transit.
7) Legal Referral
If a Member is away from home and is arrested or otherwise 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.
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 departure on the covered trip.

Emergency Medical Transportation

Evacuation up to $150,000 per event per Member

Repatriation up to $50,000 per event per Member

One Economy Fare, Round-trip Airline ticket to Join Hospitalized Family Member up to $2,500

Accommodations and meals while visiting hospitalized Member, not to exceed $150 per day to a maximum of 5 days

Return of Deceased Remains up to $10,000 per event per Member

2) 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). 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, accident occurring while the Member is serving on full-time or active duty in the Armed Forces of any country or international authority, flight in aircraft being used for experimental purpose, in military aircraft (except the Military Aircraft Command of the United States or similar air transport services) or while serving as a member of the crew of any aircraft. Use of any alcohol or drug unless prescribed by a physician. 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 expenses incurred while traveling within 100 miles of an eligible Member’s primary place of residence

3) Limitations:

ON CALL does not provide coverage caused by or resulting from: Traveling against medical advice; applying for membership while hospitalized; mental or emotional disorders, unless hospitalized; participating in bodily contact sports, skydiving, hang gliding, parachuting, mountaineering, any race, bungee cord jumping, and speed contests; traveling in any country in which the U.S. State Department issued travel restrictions; the commission of or attempt to commit an unlawful act.

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 healthcare 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, healthcare provider or attorney.
ON CALL retains the medical discretion to limit one emergency evacuation and or repatriation attributable to any single medical condition of a Member.

ON CALL, at its sole discretion, will assist Members on a fee-for-service basis for interventions falling under Addendum I. 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.

4) **Eligibility:**
The Member qualifies for services if over 100 miles from their primary place of residence. Only those who are undertaking a short-term study or teaching trip of up to one (1) year and their dependents, if submitted for coverage, are eligible for this program.

5) **Payment of Subscription Fees and Reimbursements:**
All initial and supplemental fees are due and payable within thirty (30) days after an invoice is received.

6) **Refunds:**
Since reporting is monthly, after a name is submitted, coverage is secured and no refund can be issued.

7) This policy does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto.