GLOBAL ASSISTANCE & INSURANCE PROGRAM

Texas Tech University System

Welcome to On Call International! This plan provides the services and benefits you need to prepare for your destination as well as to help you with any problems you 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 description
- Save On Call Contact information in your mobile phone (check out the last page!)

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:

ON CALL INTERNATIONAL

GLOBAL ASSISTANCE & INSURANCE PROGRAM

Policy Number: INT07107

Plan Type: Medical, Travel and Security Assistance with International Medical Expenses

Organization Name:
Texas Tech University System, including:
Texas Tech University
Texas Tech University, Health Sciences Center
Texas Tech University, Health Sciences Center, El Paso
Angelo State University
Midwestern State University

If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, **contact On Call 24 hours a day:**

Call collect from anywhere in the world:
+1 603-328-1325
Call toll free from US or Canada
1-855-878-9589

Email:
mail@oncallinternational.com
Text only number:
1 844-302-5131

24/7 Live Chat: www.oncallinternational.com/chat/direct

Global Assistance Services involving transportation must be paid and arranged by On Call; no claims for reimbursement of transportation will be considered.

See your **Plan Description** for full terms and Conditions of the services and benefits offered in your plan.

On Call International
11 Manor Parkway I Salem, NH 03079, USA

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OTHER PLAN CONTACTS AND RESOURCES:

Customer Service - Benefit Questions
M-F 9:00 am – 5:00 pm

Call toll free from US or Canada:
855-878-9590
Contact@oncallinternational.com

Plan Information –
Plan documents, 24/7 contact info, Claim forms & instructions, Pre-trip preparation resources

Online Resource Center or use mobile device to scan using camera app

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How can On Call International help?

Contact the Global Response Center if you experience a medical, personal, travel or safety problem or crisis. Your institution 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 political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review a summary of services 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 payment of your medical expenses whenever possible. 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 need an outpatient or physician appointment for an accident or illness, you can contact the On Call Global Response Center to make an appointment and arrange payment of your medical expenses prior to your visit whenever possible, this means no out of pocket expenses for you. There is no specific network, so if you choose to make your own appointment and self-pay the medical expenses, you can submit a claim for reimbursement consideration.

In the event of a political or natural disaster event which threatens your safety, contact On Call immediately. You will be connected to a security professional who can provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps.

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 outgoing international call, you can email or text the Global Response Center as an alternative to request assistance, or a return call.
- ✓ Contact On Call for payment and arrangement of all Services that involve transportation arrangements, these services are not reimbursable if you make your own arrangements/self-pay prior to notifying On 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.

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SERVICES AND BENEFITS

Full terms, conditions and exclusions to coverage apply; review the full plan description carefully.

BENEFITS	LIMITS PER INSURED PERSON
Medical Evacuation and/or Repatriation	$500,000
Repatriation of Remains or Burial	$50,000
Security Evacuation	$100,000
Emergency Reunion	$12,500 when hospitalized for more than 3 days
Emergency Assistance	Included
Medical Expenses and Hospitalization	$500,000
Deductible: All Cause / Co-Insurance	0 / 100%
Emergency Pain relieving Dental Treatment	100% of customary charges up to $3,000 for accidental injury and $500 for pain relief
Prescribed Medicines by a doctor or specialist	Maximum of 60 days per subscription
Prescription Replacement Benefit	$2,500
Maternity	Serious Complications up to 26 weeks of pregnancy
Outpatient treatment by a doctor or specialist	100 % of Customary Charges
Treatment by physiotherapists and chiropractors as prescribed by an authorized physician	100% of customary charges if in connection with covered injury/illness
Acute Onset of Pre-existing condition Clause	Up to a maximum of $20,000 per lifetime
Ambulance transportation	100% of customary charges if in connection with covered injury/illness
Mental Health Disorder	Up to a maximum of $10,000 inpatient. Up to a maximum of $10,000 outpatient
Personal Accident Accidental death, loss of sight, loss of limb(s), permanent total disablement	$15,000
Personal Liability Physical injury and property damage	$100,000
Emergency Bail Bond	$1,500
Catastrophe Coverage	100% of customary costs up to $1,000
Search and Rescue	100% of customary costs up to $10,000
Loss of Personal Belongings	Up to $1,000, Max $100 per article
Loss of checked in Luggage	$500
Luggage Delay	$200
Financial Instrument Reimbursement Benefit	$1,000
Legal Expense Benefit	$5,000
Lost Documents	$200
Trip Interruption	$2,500
Travel Delay	$100 a day; Max 5 days

ENHANCED BENEFITS

BENEFITS	LIMITS PER INSURED PERSON
Return Home of a Traveling Companion	$2,500
Return of Dependent Children	$5,000

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Bereavement Reunion	$5,000
Return Home due to Felonious Assault	$5,000
Emergency Reunion due to Felonious Assault	$5,000
Continuing Medical Charges	$20,000 or 30 days
Quarantine Coverage	Up to $5,000 Combined Single Limit (CSL) annual aggregate per insured person/travel companion • Return of Travel Companion: Up to $1,500 included under the CSL • Hotel stay: Up to 14 days or $2,500 included under the CSL • Food costs: Up to $50 per day for 14 days included under the CSL • Change fee/airfare: Up to $ 1,000 difference in air fare included under the CSL
Incidental travel days (before or after sponsored travel)	14 days

ADDITIONAL MEDICAL, TRAVEL AND SECURITY ASSISTANCE

You also have access to the following assistance services; there are no monetary benefits associated with these services:

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

This is a brief summary of coverage for insured participants covered under Policy Number INT07107. This is not a contract of insurance. Coverage is governed by an insurance policy issued to Texas Tech University System. The policy is underwritten by HDI Global Specialty SE, UK Branch. Complete information on the insurance is contained in the Certificate of Insurance on file with Texas Tech University System. If there is a difference between this program description and the certificate wording, the certificate controls.

HOW TO ACCESS MEDICAL CARE ABROAD

Health insurance for international travel is not accepted by international medical facilities by presenting your plan card as you typically experience in the US. Most facilities require financial arrangements to be made at the time care is received for international travelers. On Call provides assistance with this and can be contacted any time medical care is needed.

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When you contact On Call, an assistance coordinator will collect some information to create a case record for you and then will proceed with the needed assistance. On Call attempts facilitation of medical expenses by placing a Guarantee of Payment (GOP) with the provider for your appointment or hospital visit. A GOP is simply a letter sent by On Call International via email or fax to a medical facility that informs the medical facility of your coverage dates and insurance benefits. The letter asks the facility to send your medical bills directly to On Call or to On Call's local partners for payment.

Here is some information about your options when seeking medical care abroad and how they work:
EMERGENCY MEDICAL CARE – *You need immediate medical attention for a potentially life threatening injury or illness.*

- In an emergency, you should proceed directly to the closest hospital and you or a companion can contact On Call when it is safe to do so.
- Use the local equivalent to 9-1-1 if first responders are needed.

URGENT MEDICAL CARE - *You need to seek care as soon as possible for a condition that needs prompt attention but is not life-threatening.*

- Contact On Call via phone, text or email and an Assistance Coordinator will open a case for you to begin assistance
- On Call will provide you information for the closest preferred urgent care clinic or emergency room in case you need to proceed there immediately. This will be provided on the call, or shortly after
- On Call will contact that facility to advise them you are coming and request to place a guarantee of payment for your visit
- When the GOP is confirmed, On Call will update you.
- Timing of GOP's cannot be guaranteed as they can be impacted by a number of factors. If you have any problems upon arrival to the medical facility you should contact On Call or provide our phone number and your case number to the medical facility and ask them to call to confirm the GOP.

NON-URGENT CARE - *You would like a scheduled appointment with a physician or specialist and do not require treatment within the next 24 hours.*

- Contact On Call via phone, text or email and an Assistance Coordinator will open a case for you to begin assistance
- On Call will locate an appropriate provider that accepts a GOP and check your availability for a preferred appointment time.

ANY-TIME OPTION FOR OUTPATIENT OR A PHYSICIAN'S CARE – *You prefer to make your own arrangements and are prepared to pay out of pocket.*

- This does not impact your coverage, there is no in / out of network
- Retain all receipts and medical reports
- Complete a claim form
- Submit completed claim form, receipts and any medical documentation to On Call International for consideration of reimbursement
- Email to tpaclaims@oncallinternational.com
- The exception is for inpatient expenses. Inpatient medical expenses should be pre-certified by On Call; however, if you are unable to contact On Call while you are hospitalized and you self-pay your inpatient medical expenses, you can submit a claim for reimbursement of covered expenses. Along with your completed claim form, an explanation of the emergency and what prevented you from notifying On Call should be included.

IMPORTANT

It is important to note that while On Call will always attempt a referral to a facility that accepts a guarantee of payment, ultimately whether they are willing to take it or not is up to them and this can change at any time. If a GOP is declined, as a secondary measure On Call will attempt payment with a credit card over the phone or a wire transfer however not all facilities will allow this. For this reason, as part of your pre-trip preparation for international travel, it is important you try to prepare to pay out of pocket for urgent medical care, or to place a deposit for a hospitalization in an emergency. While On Call will make every effort to avoid this, it always remains a possibility when traveling internationally.

Additionally, if you have a pre-existing medical condition that may require specialty care, or are taking prescriptions, contact On Call when planning your trip to be sure the medical resources you may need are available in your destination.