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## Global Academic Assistance Program Mercer University


**Welcome to On Call International!** This membership provides all the services and benefits you need to prepare for your travel as well as to help you with any problems you encounter while abroad.

### Before you depart...

- ✓ Contact On Call if you have any [pre-trip destination questions](#), we can help you prepare!
- ✓ Enter On Call's 24/7 Global Response Center phone number in your [mobile phone](#) or print and carry this membership card
- ✓ **Recommended!** Leave a copy of your membership card, passport, any medication or eye prescriptions with an emergency contact

### While abroad...

You can make a collect call to On Call from anywhere in the world to reach a case coordinator who is ready to help you with your crisis, no matter how big or small. If you need to replace your contacts in Sydney, lose your passport in Lima, need to see a doctor in Madrid, [or encounter a medical or security crisis anywhere in the world, contact On Call for assistance.](#)

		<b>Global Academic Assistance Program</b>	See <a href="#">Member Handbook</a> for a summary of services and benefits offered in your plan.  Possession of this card does not confirm eligibility for benefits.  <b>Global Assistance Services</b> must be paid and arranged by On Call International, no claims for reimbursement will be considered.	<b>24/7 Medical, Travel and Security Assistance:</b>  Collect from anywhere in the world: <b>+1 603-952-2033</b> Call toll free from US or Canada <b>1-855-257-4622</b> Email: <a href="mailto:mail@oncallinternational.com">mail@oncallinternational.com</a>
<b>Program Name</b> Mercer University	<b>Membership Type</b> Medical, Travel and Security			
<b>Eligible Members</b> Students, faculty, staff, alumni and accompanying dependents of faculty/staff				

### How will On Call International help?

Mercer University has partnered with On Call to provide you with access to immediate support should you experience any challenges when you are traveling. Your school wants to make sure you have a resource experienced in navigating you through any crisis and making sure you can continue your academic travels, or get home safely. On Call assists during critical emergencies like illness or injury that may result in an evacuation to a location that has adequate care, any threat to your safety due to a political or natural disaster event or even family related emergencies or assaults. They can also assist with smaller problems you may not realize you have a resource for. Review a full listing of services on the following pages.



## GLOBAL ASSISTANCE SERVICES AND BENEFITS

Medical Assistance	Limits are per Member, per Event
Pre-Trip Planning	24/7 access to assistance
Medical , Dental and Pharmacy Referrals	24/7 access to assistance
Medical Monitoring	24/7 access to assistance
24 Hour Nurse Help Line	24/7 access to assistance
Prescription Assistance	24/7 access to assistance
Guarantee or Advance of Medical Expenses	24/7 access to assistance
Dispatch of Medicine	24/7 access to assistance
Coordination of Benefits	24/7 access to assistance
Emergency Medical Evacuation	\$250,000, to home hospital of choice
Medical Repatriation	\$250,000, when medically necessary
Return of Remains	\$50,000, in the event of death
Visit by Family / Friend	Up to \$5,000 when you are hospitalized for 5 or more days OR if you are the victim of a Felonious Assault
Return of Dependent Children	Up to \$5,000 when left unattended due to your hospitalization or evacuation
Emergency Return Home	Up to \$5,000 if your parent, child, sibling or spouse/partner suffers a life-threatening illness or death
Return Home due to Felonious Assault	Up to \$5,000 if you are the victim of a Felonious Assault
Bereavement Reunion	Up to \$5,000 in the event of death
Return of Personal Belongings	Up to \$1,000 in the event of death or evacuation
Security Assistance	Limits are per Member, per Event
Security and Safety Destination Advice	24/7 access to assistance
Political or Natural Disaster Evacuation and Return Home	\$100,000 for evacuation to Safe Haven, includes up to \$5,000 for lodging and return to home or alternate work/study location
Travel Assistance	Limits are per Member, per Event
Pre-Trip Information	24/7 access to assistance
24/7 Emergency Travel Arrangements	24/7 access to assistance
Translator and Interpreter Assistance	24/7 access to assistance
Emergency Travel Funds Assistance	24/7 access to assistance
Legal Consultation and Referral	24/7 access to assistance
Lost/Stolen Document Replacement	24/7 access to assistance
Emergency Message Forwarding	24/7 access to assistance
Lost Luggage Assistance	24/7 access to assistance

## Helpful Reminders

- ✓ **On Call must pay and arrange all Global Assistance Services, these expenses are not reimbursable!**
- ✓ **On Call is not your health insurer**, On Call can assist by placing a guarantee of payment of your medical expenses in order for you to secure treatment, however, these expenses will ultimately become your responsibility. On Call will attempt to coordinate benefits with your primary health insurer at the time you are receiving care and can assist you in obtaining any documentation needed for you to submit your claim.
- ✓ **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.

## GENERAL EXCLUSIONS TO COVERAGE

On Call will not be liable for any expenses resulting from:

- a. Any expense related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.
- b. Any expense incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing.
- c. Any losses incurred by Participant which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to the Client or Participant.
- d. Any losses incurred for which Participant are responsible under a Workmen's Compensation Act
- e. Any expense incurred which is a direct result of nuclear reaction or radiation.
- f. The Participant being under the influence of or being directly or indirectly affected by the effects of intoxicating liquor or drugs or any other condition thereby aggravated other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction.
- g. Any losses incurred by Participant which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to Participant
- h. A Participant once they have attained the age of 81.

## MEDICAL / TRAVEL BENEFIT EXCLUSIONS

On Call will not be liable for any expenses resulting from:

- a. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
- b. Any cost or expense not expressly covered in advance and in writing by On Call and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Participant.
- c. Any expense incurred for Participant(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- d. Any Pre-Existing Medical Condition.

- e. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to their Country of Domicile.
- f. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Participant, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.
- g. Any expense incurred related to accident or injury occurring while the Participant is engaged in any hazardous activity, pastime or pursuit including but not limited to caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- h. Any expense related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Subscriber unless the form of aerial flight has been declared to and accepted by Us in writing prior to travel..
- i. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- j. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
- k. Any Losses incurred by Participant or the Client if Participant or they fail to follow the advice of On Call.
- l. Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.

## SECURITY ASSISTANCE BENEFIT EXCLUSIONS

On Call will not be liable for any expenses resulting from:

- a. Participant's or Client's failure to reasonably prove that there is any threat to the Insured Person's safety.
- b. Participant taking part in any political activity or operations of any security or armed forces unless declared to and agreed by On Call.
- c. Or attributable to an alleged violation of the laws of the Country of Residence by Participant or the Insured Person.
- d. Participant's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Participant's Country of Residence.
- e. Accommodation or Evacuation Expenses incurred more than 30 days after the Covered Event.
- f. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
- g. Participant's failure to honour any contractual obligation bond or specific performance condition in a license.
- h. Participant at inception of this policy having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Covered Event that has not been declared to and accepted by On Call.
- i. Any Losses incurred by Participant that have been caused by Client's or Participant's failure to follow the advice of On Call.
- j. Any losses that have been increased by the Client's or Participant's failure to follow the advice of On Call promptly.

# FREQUENTLY ASKED QUESTIONS

## **What is the role of On Call International?**

On Call International provides worldwide quality medical, travel and security assistance services 24 hours a day. We are here to provide information to help you prepare for international travel, as well as to respond to assist you with any crises, no matter how large or small, while you are away from home on work related travel or assignment.

## **How do I get help?**

In the event of a medical emergency or travel or safety crisis, contact On Call's 24-hour Global Response Center for immediate advice and assistance. You can call collect from anywhere in the world - one phone call connects you with a team of multilingual specialists for immediate help in an emergency, no matter how large or small. On Call International services are designed to assist you with medical, personal, travel and legal problems when away from home. On Call can offer help like finding an appropriate doctor, hospital or specialist, locating or replacing an item lost during travel, providing an interpreter if you find yourself unable to communicate with someone you need information from or getting you to an adequate hospital in the event you require a higher level of care than is available in your current location.

## **What do I need to do to use the program?**

In order to utilize any of the medical or travel services contact the 24-hour Global Response Center from anywhere in the world by calling the phone number on your membership card collect from anywhere worldwide or by emailing [mail@oncallinternational.com](mailto:mail@oncallinternational.com), you will simply need to identify your school or organization for access to immediate help.

## **What if I need a doctor?**

Contact On Call International's Global Response Center for a referral to the nearest doctor who speaks your language.

## **What if I need a lawyer while overseas?**

Contact On Call International's Global Response Center for a legal consultation and referral.

## **What if I need prescription medication?**

If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, On Call International will, when permissible by local law, send the needed medication to you. The expenses will be your responsibility.

## **What if I am hospitalized?**

Contact On Call International's Global Response Center. On Call International will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery.

## **What if local medical facilities are not adequate?**

If you are hospitalized in an area where adequate medical facilities are not available, upon determination of medical necessity, On Call International will verify your eligibility with your school or organization and then make arrangements to evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations and, when necessary, a medical specialist or nurse will accompany you during the evacuation.

### **How does On Call get me to a medical facility with a higher level of care?**

On Call will determine the appropriate means of transportation based on your specific condition. Evacuations can be done via an Air Ambulance, a commercial stretcher flight or regular commercial seating with medical escorts.

### **What happens when I am released from the hospital after an evacuation?**

Upon discharge, if you are deemed fit to return to work or study and fit to travel and you wish to return to your departure point, On Call will arrange your transportation back to your work/study site. In the event your program or reason for travel has ended, you will be returned to home or campus instead. If your condition is stabilized but you require further care or recovery, On Call International will determine your fitness to fly and then make arrangements to bring you home or to a medical facility near your permanent residence; On Call International will arrange the repatriation under medical supervision.

### **Will On Call International pay my medical bills?**

On Call will coordinate benefits with medical insurance policies that you hold whenever possible or with authorization from your school, we will facilitate a guarantee of payment to your medical provider. Any medical expenses that are not reimbursable from your medical insurance carrier may ultimately become your responsibility even if they are paid for at the time of the case. On Call International will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization.

### **In the event of death...**

On Call International will render all assistance possible to obtain clearances and arrange transportation for the return of remains. A family member or representative may also utilize the Bereavement Reunion benefit to fly to the location the death occurred and accompany the remains home. On Call must make all arrangements.

### **What should I do in the event of a security emergency or if something is causing me to feel unsafe?**

Contact On Call International's Global Response Center and a security specialist will provide you initial advice on how to stay safe in your current situation. The security specialist will then assess the situation and determine appropriate next steps.

### **What is security evacuation assistance and coordination?**

The On Call International Security Team will assist you in the event of threatening situations such as civil and/or political unrest, insurrections, revolution, natural disasters or similar situations by providing information, guidance and resources in the event personal safety and security can no longer be assured. When necessary, On Call will arrange and pay to extract you from the point of strife to a safe haven and arrange and pay for your travel home or to an alternate work/study location.