

GLOBAL ASSISTANCE & INSURANCE PROGRAM

Rochester Institute of Technology



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 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:

 <p>GLOBAL ASSISTANCE & INSURANCE PROGRAM</p>	<p>Organization Name Rochester Institute of Technology</p> <p>Policy Number G800323</p> <p>Plan Type Medical, Travel and Security Assistance International Medical Expenses</p>	<p>If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day:</p> <p>Call collect from anywhere in the world: +1 603-328-1953 Call toll free from US or Canada: 1-866-525-1953</p> <p>Email: mail@oncallinternational.com Text only number: 603-945-0103</p> <p>Global Assistance Services must be paid and arranged by On Call; no claims for reimbursement of transportation will be considered.</p> <p>See your Plan Description 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 Tokio Marine HCC group of companies</p>	

OTHER PLAN CONTACTS AND RESOURCES:

<p>Customer Service - Benefit Questions M-F 9:00 am – 5:00 pm</p>	<p>Call toll free from US or Canada: 855-878-9590 Email: Contact@oncallinternational.com</p>
<p>Claims - self-paid medical or travel insurance reimbursements</p>	<p>claims@oncallinternational.com</p>
<p>Plan Information Portal – plan documents; contact and claim forms; pre-trip preparation resources</p>	<p>https://mysearchlightportal.com Searchlight Group ID: 100094CPPD18</p>

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. 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.

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.

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, 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 international call, you can email the Global Response Center as an alternative to request assistance, or a return call.
- ✓ Contact On Call for payment and arrangement of all Services, 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.

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 Repatriation	\$250,000
Repatriation of Remains or Burial	\$50,000
Security Evacuation	\$100,000
Emergency Travel Expenses (Reunion)	\$12,500 when in hospital for more than 3 days
Bereavement Reunion	\$5,000
Return Home due to Felonious Assault	\$5,000
Emergency Travel Expenses due to Felonious Assault	\$5,000
Return Home due to family member death or illness	\$2,500
Medical Expenses and Hospitalisation	\$200,000
Deductible: All Cause	0
Co-Insurance	100%
Acute Onset of Pre-existing Condition Clause	Up to a maximum of \$15,000 per lifetime
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
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
Ambulance Transportation	100% of customary charges if in connection with covered injury/illness
Personal Accident - Accidental Death, Loss Of Sight, Loss Of Limb(S), Permanent Total Disablement	\$10,000
Search and Rescue	100% of customary costs up to \$10,000
Loss Of Personal Belongings – Including Theft and Loss or Damage by Fire or Natural Disaster	Up to \$1,000, \$100 maximum per article
Loss of Checked in Luggage	\$500
Luggage Delay	\$200
Lost Documents, Equipment or Money	Temporary Loss \$100, Business Samples \$100, Business Equipment \$100, Electronic Business Equipment \$100, Loss of Keys \$100
Trip Interruption	\$2,500
Travel Delay	\$100 a day; Max 5 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 G800323. This is not a contract of insurance. Coverage is governed by an insurance policy issued to Rochester Institute of Technology. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with Rochester Institute of Technology. If there is a difference between this program description and the certificate wording, the certificate controls.