

VOLUNTARY EMERGENCY ASSISTANCE PROGRAM

As a student, you are eligible to enroll in On Call International's Emergency Assistance Program on a voluntary basis when actively engaged in an educational program from an institution that offers student insurance via the brokerage services of Wells Fargo Insurance Services USA, Inc. Faculty members from these institutions may also enroll when they are accompanying students on school sponsored trips. The criteria to become a member of the On Call International Emergency Assistance Program is as follows:

1. You and any declared dependents must have an in-force medical insurance policy that provides worldwide coverage. Failure to maintain an in-force medical insurance policy will void any obligation for service from On Call.
2. If traveling with dependents, each dependent must complete an application and pay the required membership fee prior to departure in order to obtain coverage.
3. **US students studying in a US location** are eligible for services when traveling more than 100 miles away from their permanent residence including campus location.
4. **US student studying abroad** are eligible for services both at and away from the program location for up to one year.
5. **Foreign national students** are eligible for services on or away from campus in the US, and when participating in study abroad programs for up to one year.
6. Coverage dates work in conjunction with your school's medical plan. To determine your school's coverage dates, please check your brochure on-line at studentinsurance.wellsfargo.com or call Wells Fargo Student Insurance at **800-853-5899**.

Enrollment will commence on the requested program start date or the date the enrollment form and fees have been received and processed. Worldwide coverage is in effect 24 hours a day, 365 days a year whenever members and/or their dependents (as long as membership form and fees have been completed for each dependent) are at their declared campus location or while traveling. Coverage will end upon termination of membership or at any time when the member and/or his/her dependents cease to meet eligibility requirements.

IMPORTANT NOTICE

This is just a brief description of your benefits. For information regarding the full Master Policy (which includes plan benefits, exclusions and limitations, and information about refund requests, how to file a claim, and other important information) please call Wells Fargo Student Insurance at **(800) 853-5899** or On Call International at **(877) 318-6901**.

If any discrepancy exists between this Benefit Summary and the Policy, the Master Policy will govern and control the payment of benefits.

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 Participant 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 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.
- e. 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.
- f. 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.
- g. 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.
- h. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery or routine or non-disabling medical problems, simple fractures or illness which can be treated by local doctors and do not prevent the Insured person from continuing their Insured Journey or returning to their residence.
- i. Any Losses incurred by Participant or the Client if Participant or they fail to follow the advice of On Call.
- j. Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.
- k. The Participant being within 100 miles of their Primary Residence while in their Country of Domicile.

EXCLUSIONS (CONTINUED)

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. On Call is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney.

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.

All arrangements must be arranged and coordinated by On Call. Services rendered without the coordination and approval of On Call are not covered.

CONTACT INFORMATION

On Call International Global Response Center:
(877) 318-6901 (Toll-free within the United States)
(603) 328-1909 (Outside the United States)
(603) 945-0103 (Text Message)

E-mail: mail@oncallinternational.com

Facebook: [Facebook.com/oncallinternational](https://www.facebook.com/oncallinternational)

Twitter: [Twitter.com/oncallintl](https://twitter.com/oncallintl)

All services must be arranged and provided by On Call International.

No claims for reimbursement will be accepted.

WELLS FARGO INSURANCE PRIVACY INFORMATION

We know that your privacy is important to you and we strive to protect the confidentiality of your personal information. We do not disclose any personal information about our customers or former customers to anyone, except as permitted or required by law (e.g., information you provide to us may be shared with your school to process your insurance transaction). To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. You may obtain a detailed copy of our privacy policy through your school or by calling us at **(800) 853-5899** or by visiting us at studentinsurance.wellsfargo.com.

2016-2017

Global Emergency Services

Voluntary Program for Students and Scholars



Enroll online at:
studentinsurance.wellsfargo.com

Underwritten by:
On Call International

Brokered by:
Wells Fargo Insurance Services USA, Inc.

GLOBAL EMERGENCY SERVICES

Few people know where or how to find appropriate care during a medical emergency away from home. With On Call International's Emergency Assistance Program offered via the brokerage services of Wells Fargo Insurance Services USA, Inc., you have protection while you travel.

As a member, you can call upon doctors, hospitals, pharmacies and other services whenever traveling 100 miles or more from your permanent address, campus location or abroad, 24 hours a day, 365 days a year. One phone call connects you to a state-of-the art Global Response Center staffed around-the-clock with trained multilingual professionals to handle medical emergencies quickly and efficiently. As

the U.S. member of the International Assistance Group, a 36-partner global network of independent assistance companies, including more than 50 alarm centers, On Call International has immediate response capabilities worldwide with a global network of pre-qualified medical providers, including air and ground ambulance services.

On Call International does not replace your medical insurance. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage. All assistance services must be arranged and provided by On Call International. Claims for reimbursement will not be accepted.

KEY SERVICES

Medical Monitoring

On Call's medical staff will communicate with the member's attending physician and obtain a full understanding of the situation. Medical professionals will stay in regular communication with local medical personnel and relay necessary information to the Member and Family.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, On Call will make arrangements to use whatever mode of transport, equipment and medical personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care Unlimited Benefit.

Medical Repatriation

If after being treated at a medical facility, it is medically necessary for the member to return home to seek further care or for recovery, On Call will transport the member home, or to a medical facility close to home, with a medical escort. Unlimited Benefit.

Visit by Family / Friend

If the Participant has or will be hospitalized for three (3) or more days while outside either the Country of Domicile or the Country of Residence, On Call shall make and pay for travel arrangements and suitable hotel accommodations for a person of the Participant's choice to join them up to \$5,000.

Return of Dependent Children

If the Participant's Dependent(s) are present but left unattended as a result of the Participant's Medical Evacuation or hospitalization, On Call shall make and pay for travel arrangements to return them Home, including a non-medical escort as needed.

Return of Deceased Remains

On Call will assist with the logistics of returning a member's remains home in the event of his or her death. This service includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for the transportation Unlimited Benefit.

Return of Personal Belongings: In the event of a Participant's death or evacuation that prevents the Participant from returning to his/her program, On Call will arrange and pay for shipment of personal effects to the Participant's home or family. Up to \$1,000.

Medical, Dental and Pharmacy Referrals

On Call will provide referrals to medical and dental professionals and pharmacies in the given geographic locations of western style medical facilities and English speaking providers in an area served by On Call to the extent possible.

Hospital Admission Guarantee

On Call will guarantee hospital admission by validating a member's health coverage or by advancing funds to the hospital. (Any advance of funds shall be charged to the member's credit card at the time of service).

Prescription Assistance

If a member needs a replacement prescription while traveling, On Call will assist in filling that prescription. Any fees associated with prescription replacement are the member's responsibility.

Emergency Message Transmission

On Call will receive and transmit authorized emergency messages for members.

Legal Consultation and Referral

If a member is away from home and requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to the member. If necessary, the member will be referred to a local attorney.

Lost Luggage Assistance

On Call will assist the member with the tracking of luggage lost or delayed in transit

Lost/Stolen Travel Document Assistance

On Call will provide assistance by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. Any expenses related to replacing lost travel documents are the member's responsibility.

Interpreter & Legal Referrals

On Call will refer members to local translators and interpreters if communication problems cannot be solved via telephone.

Pre-trip Information

On Call offers members reports via email, fax or postal mail including visa, passport and inoculation requirements, cultural information, weather conditions, embassy and consulate referrals, foreign exchange rates, and travel advisories for any destination.

Emergency Return Home

If a Participant's parent, child, sibling, spouse or participant partner suffers a life-threatening illness or death, On Call will arrange and pay for economy airfare for the Participant to go to the family member's location. If the benefit allows, On Call will also return the Participant to his/her program within 90 days of the departure date up to \$2,500.

Bereavement Reunion

In the event a covered Participant dies while covered under the Program, ON CALL will arrange and pay for an assigned advocate to fly to the location of the deceased to identify and accompany the remains back to the Participant's Home Country up to \$2,500.

ON-CALL ENROLLMENT FORM

MEMBER NAME	LAST / SURNAME		
	FIRST NAME		MIDDLE INITIAL
STUDENT I.D. #		DATE OF BIRTH <i>(Month, Day, Year)</i>	
U.S. MAILING ADDRESS <i>(Use school address if none)</i>		STREET	APARTMENT #
CITY		STATE	ZIP
PHONE #		EMAIL ADDRESS (REQUIRED)	
Please check appropriate box: <input type="checkbox"/> FEMALE <input type="checkbox"/> MALE		Please check appropriate box: <input type="checkbox"/> GRADUATE <input type="checkbox"/> UNDERGRADUATE <input type="checkbox"/> SCHOLAR <input type="checkbox"/> FACULTY <input type="checkbox"/> OTHER <i>(please describe):</i> _____	
Please check appropriate box: <input type="checkbox"/> NON US CITIZEN - TYPE OF VISA HELD (J-1, F-1, etc.): _____ VISA NUMBER: _____ HOME COUNTRY: _____			
<input type="checkbox"/> US CITIZEN - PASSPORT NUMBER: _____			
MEDICAL INSURANCE	PRIMARY POLICY HOLDER NAME		MEDICAL INSURANCE COMPANY
	POLICY NUMBER		CLAIMS PHONE #
COUNTRY OF STUDY		ARRIVAL DATE IN HOST COUNTRY <i>(Month, Day, Year)</i>	
NAME OF INSTITUTION/CENTER OF STUDY		ADDRESS	
CITY		STATE OR COUNTRY	
EMERGENCY CONTACT PERSON	NAME		RELATIONSHIP
	EMAIL ADDRESS		
PHONE #			

RATES & PAYMENT

REQUESTED PROGRAM START DATE* *(Month, Day, Year):* ____ / ____ / ____

ANNUAL - \$75.00 per person

Rates include premium payable to On Call International, as well as administrative fees payable to Wells Fargo Student Insurance.

Call Wells Fargo Student Insurance to determine your start and end dates. Coverage will fall within your school's academic year.

PAYMENT METHOD <i>(Remit in US Funds Only)</i>	
<input type="checkbox"/> Check/Money Order — MAKE CHECKS PAYABLE TO: Wells Fargo Student Insurance	
<input type="checkbox"/> Credit Card: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard	<i>You may also purchase this plan online at studentinsurance.wellsfargo.com</i>
Account Number: _____	Expires <i>(month, year):</i> ____ - ____
Cardholder's Name: _____ <i>(Print Cardholder's name exactly as it appears on card.)</i>	
Cardholder's Signature: _____	
Mail or fax enrollment form and payment to: Wells Fargo Student Insurance, 10940 White Rock Road, 2nd Floor, Rancho Cordova, CA 95670 • Fax (877) 612-7966	