



Outward Bound International Travel Program Services and Insurance Benefits Summary and FAQs

Eligibility: Outward Bound students, staff, trustees, board members, donors and dependents with a current passport or student visa, who are temporarily traveling or residing outside of their home country of regular residence, as part of a sponsored Outward Bound course or activity.

On Call International FAQs

What is On Call International?

On Call International (On Call) is one of the world's leading medical and security assistance companies. Your complimentary membership is included when you enroll in an Outward Bound course with international components. The plan entitles you to a host of pre-trip and international travel assistance resources.

What are some of On Call International's services?

A 24/7 Assistance Center for immediate access to worldwide medical, security, travel and emergency assistance.

Along with a robust list of pre-trip services, On Call provides medical evacuation and repatriation coordination; political and natural disaster evacuation coordination; including coordination of payment of overseas medical bills (where Guarantee of Payments are accepted) as benefits through HDI Global Specialty SE, UK Branch.

Transportation of a family member to join a hospitalized student (if they are hospitalized more than 3 days), accommodation while visiting a hospitalized student, return of dependent children, and return of a traveling companion are also services coordinated through On Call International.

Who do I contact if I have pre-trip medical or security questions?

By dialing the 24-hr Assistance Center or by sending an email to mail@oncallinternational.com, members have access to pre-trip medical, security, personal safety and travel advice and services. Examples include up to date advice on: recommended vaccinations, food and water safety, and security risks.

Outward Bound students and their families should visit the On Call International online portal to familiarize themselves with all the services that On Call offers, both pre-trip and while abroad.

Please go to mysearchlightportal.com and at the prompt for the Group ID website login, enter Outward Bound's Group ID number: **100109CPPD19**

If you have a medical or security related question or emergency during your course, the Outward Bound staff overseeing the course activities will coordinate contact with On Call International on your behalf.

Who do I contact if I need assistance when I'm on a course outside of my home Country?

Any contact related to initial coordination of services will be made by the Outward Bound staff overseeing the course activities. In the unlikely event that you are separated from the course and are alone and in need of assistance, you will have contact numbers for local staff and services as well as the 24-hour On Call International Global Response Center contact information **1-603-952-2669**.

Do I get an individual insurance card?

No, you will not receive an individual On Call International insurance card. The Outward Bound staff overseeing your course will provide you with a briefing of expectations in the event of an emergency.

Travel and Medical Insurance Plan Benefits FAQs

What is covered under the International Travel and Medical Insurance Plan?

The insurance plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs if in connection with a covered injury or illness. See policy summary below for a full list of benefits and limits.

The insurance plan also covers all costs related to services provided by or coordinated by On Call International as listed in the summary below.

Insurance Plan Design:

The insurance plan provides benefits (through HDI Global Security SE, UK Branch) for the reasonable and customary charges incurred by a participant for a covered accident or sickness up to a \$500,000 maximum per person per occurrence. Coverage will be provided for each benefit or service as listed in the summary below.

| BENEFIT TABLE | Covered / Not Covered | Limits Per Insured Person |
|---|-----------------------|---|
| Medical Evacuation and/or Repatriation | Covered | \$500,000 |
| Repatriation of Remains or Burial | Covered | \$100,000 |
| Security Evacuation | Covered | \$100,000 |
| Emergency Reunion | Covered | \$20,000 when hospitalized for more than 3 days |
| Emergency Assistance | Included | Included |
| Medical Expenses and Hospitalisation | Covered | \$500,000 |
| Deductible: All Cause / Co-Insurance | Covered | 0 / 100% |
| Emergency Pain relieving Dental Treatment | Covered | 100% of customary charges up to \$3,000 for accidental injury and \$500 for pain relief |
| Prescribed Medicines by a doctor or specialist | Covered | Maximum of 60 days per subscription |
| Prescription Drugs | Covered | 100% of covered expense up to max limit |
| Maternity | Covered | Serious Complications up to 26 weeks of pregnancy |
| Outpatient treatment by a doctor or specialist | Covered | 100 % of Customary Charges |
| Treatment by physiotherapists and chiropractors as prescribed by an authorized physician | Covered | 100% of customary charges if in connection with covered injury/illness |
| Pre-existing condition Clause | Covered | Up to a maximum of \$50,000 per lifetime |
| Ambulance transportation | Covered | 100% of customary charges if in connection with covered injury/illness |
| Mental Health Disorder | Covered | Treated as any medical condition |
| Personal Accident Accidental death, loss of sight, loss of limb(s), permanent total disablement | Covered | \$25,000, no aggregate |
| Personal Liability Physical injury and property damage | Covered | \$100,000 |
| Emergency Bail Bond | Covered | \$1,500 |
| Catastrophe Coverage | Covered | 100% of customary costs up to \$1,000 |
| Search and Rescue | Covered | 100% of customary costs up to \$10,000 |
| Loss of Personal Belongings | Covered | Up to \$1,000, Max \$100 per article |
| Loss of checked in Luggage | Covered | \$250 |
| Luggage Delay | Covered | \$200 |
| Lost Documents, Equipment or Money | Covered | \$200 |
| Trip Interruption | Covered | \$10,000 per person per occurrence |
| Travel Delay | Covered | \$100 a day; Max 5 days |

| Extensions: | | |
|--|-------------|--|
| Bereavement Reunion | Covered | \$5,000 |
| Return Home due to Felonious Assault | Covered | \$10,000 |
| Emergency Reunion due to Felonious Assault | Covered | \$5,000 |
| Pre-Trip Cancellation | Covered | \$10,000 |
| Chaperone Replacement | Not Covered | \$2,500 |
| Return of Dependent Children | Covered | \$5,000 |
| Hazardous Activities | Covered | For all Outward Bound sponsored activities |
| Adventure Activities and Sports | Covered | For all Outward Bound sponsored activities |
| Winter Sports | Covered | For all Outward Bound sponsored activities |

Who do I contact if I have questions about the policy, benefits or how the plan works?

On Call International
 Call collect from anywhere in the world:
 +1 603-952-2669
 Call toll free from US or Canada
 1-844-884-1210
mail@oncallinternational.com

Claims Processing FAQs

Will I receive an insurance card?

No, you will not receive a separate insurance ID card. On Call International will simply confirm eligibility through Outward Bound after a claim is received.

If I receive a bill for services I received, what should I do?

When outside of the US, you, or Outward Bound on your behalf, may be asked to pay for medical care first and then need to seek reimbursement. If Outward Bound has paid on your behalf, they will submit bills directly to the Claims Administrator. If you have paid for covered services directly, you must submit the claim directly to On Call International. An On Call claim form must be completed in order to receive reimbursement for medical expenses. Please note, All Inpatient Hospital treatments or care, Surgery or Surgical Procedure, computerized tomography (CAT Scan) and Magnetic Resonance Imaging (MRI), Emergency Medical Evacuations and Repatriations, Repatriation of Remains and Burial, Emergency Reunions and Trip Interruption must be pre-authorized by On Call International and these are not reimburseable benefits.

Is any other information needed to pay a claim?

If the treatment you received was a result of an accident, you might receive a letter asking you for information about the accident, e.g., if it was the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly.