

On Call International Services – Summer 2022



On Call International (On Call) is currently experiencing unprecedented volume of medical and travel assistance cases due to the number of travelers that are being required to quarantine following COVID-19 infection. While it is our goal to maintain the highest level of service, you may experience phone or live-chat hold times and delays in response time when contacting On Call. Despite rigorous planning, the present conditions are a result of the unpredictable nature of the global pandemic.

To help you navigate some of the challenges you may experience while traveling during this uncertain time, what follows is a compilation of information and suggestions based on our extensive experience providing assistance under the current conditions. Our hope is that this resource will guide you on how you can advocate for yourself during these unprecedented times, and help you understand how you can expediate and streamline the assistance process for you and your traveling companions.

General Advice

1. Be prepared to incur additional expenses due to quarantine. Even if you have benefits through your program to reimburse costs, there are certain expenses you will need to pay out of pocket and submit a claim for regardless.
2. Medical infrastructure in many locations remains overextended. This means:
 - a. Appointments can take longer for On Call to arrange
 - b. You should expect longer wait times for walk-in appointments at clinics or emergency departments
 - c. Many providers are understaffed, which means they may decline to accept guarantees of payment from On Call due to the administrative obligations.
3. For the reasons stated above, it is recommended that you make your best effort to be prepared to pay out of pocket for at least \$500.00 of medical expenses in the event you choose not to wait for On Call to make the appointment and/or there is not a provider available that will accept an On Call payment. Remember that you can go to any provider; you do not need to alert On Call for the expense to be reimbursed through the claim process.
4. On Call is not a first responder – in a medical emergency, use local emergency response or go to the closest medical facility and contact On Call when it is safe to do so.

Quarantine Advice

IF THERE IS A QUARANTINE BENEFIT IN YOUR INSURANCE POLICY:

Coverage is for incidents of unforeseen quarantine only and not quarantine needed as a standard entry or exit travel requirement.



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On Call will do everything we can to pre-pay for large expenses incurred due to quarantine; however, in most cases these are not emergency cases that will threaten a traveler's wellbeing if delayed. Quarantine case correspondence may be delayed while we prioritize emergency medical assistance during this period of high volume. You may choose to proceed with certain arrangements to meet your immediate needs at any time:

1. If current accommodations can be extended to meet the quarantine requirement – you don't have to wait for On Call to do this. Try speaking with the hotel front desk or manager to extend your stay and ask them if they are willing to provide an invoice for the additional nights to On Call to pay via credit card. You can send in an email to On Call (mail@oncallinternational.com) with a picture of your positive C-19 test result along with the invoice and your case number.
2. When possible, self-pay and claim smaller additional expenses such as food. The quarantine benefit includes coverage for some reasonable "additional expenses" aside from hotel, food, and flight changes. Save receipts for any expenses incurred, that you would not have incurred if not for unforeseen quarantine, for reimbursement consideration, keeping in mind your program's overall benefit limit.
3. When possible, changes to existing flights can be made by you, the traveler. On Call cannot change flights that were booked with an agency and the quarantine benefit requires changed flights vs. booking new flights whenever there is a viable option. However, On Call can assist in booking when a change to an existing flight is not possible.
4. If a faculty or staff member needs to stay with one or more quarantined travelers to act as a chaperone, the quarantined traveler's quarantine benefit limit can be shared to accommodate lodging and additional expenses for the chaperone. Unused portions of the quarantine benefit can be used by the chaperone; however, the overall benefit limit does not change, the chaperone's claim should reference the case number(s) of the quarantined traveler(s).

FOR ANY QUARANTINED TRAVELER

Requirements to end quarantine and the process to get travel clearance can vary by location. On Call provides information and arrangements on a best effort basis; however, our recent experience has shown us that some countries have specific requirements dictated via an automated information hotlines that are not staffed by live agents. On these hotlines, these requirements may not be clearly defined which can create additional confusion, bottlenecks, and delays for travelers.

Often in these cases, the quickest route to resolution is engaging directly with a local medical provider to get a clear plan of action on the necessary steps to obtain a COVID recovery letter and then submitting a claim for reimbursement. Costs are typically reasonable. If you prefer to engage with us first, be prepared that the process could take longer than it would if you were to engage directly with a local medical provider.

Please note that recommendations included in this document are specific to the challenges you may experience during this period of high volume and not necessarily how we encourage usage of the On Call program in more stable times.

The information provided within this document is designed only to provide guidance. Actual service delivery may vary.



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Submitting Claims

To submit a claim for reimbursable expenses, complete a claim form and submit it with itemized bills from physicians, hospitals and other medical providers; receipts, commercial carrier claim outcome, etc. If you are submitting a quarantine claim, include proof of your positive test results and any documentation you were issued related to quarantine (if any).

1. Select required claim form
2. Enter Name and Email
3. Email Validation - Code will be sent (no download or password registration is required)
4. Please read the Electronic Record and Signature Disclosure*
5. Complete the claim form
6. At least one attachment is mandatory. This is for your proof of claim attachments. Up to 5 separate attachments are allowed.
7. If needed, additional attachments can be emailed separately to **tpaclaims@oncallinternational.com**

Claims Forms:

Medical Expense

Travel / Quarantine

* If you choose not to agree, request a claim form that can be completed and emailed or mailed from: Contact@oncallinternational.com



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