

coordinating an evacuation. The individual or program sponsor will be responsible to Pay DRUM for any services provided.

For emergency assistance, call the phone number or email the address listed below.

Medical Emergency, 24/7 Assistance Services

HTH Worldwide

Phone: 1.800.257.4823/+1.610.254.8771

globalhealth@hthworldwide.com

¹Worldwide Insurance Services, LLC offers Political, Military and Natural Disaster Evacuation Services through Drum Cussac Group Limited (DRUM), an independent third party service provider based in the UK. This brochure contains only a summary of DRUM's evacuation services. A comprehensive review of all DRUM political and natural disaster evacuation services can be found in the DRUM "Description of Covered Services" on file at SUNY Central. If there are any inconsistencies between the DRUM evacuation services described in this brochure and those listed in the "Description of Covered Services" at SUNY Central, the SUNY Central documentation shall control.

Programs Administered by:

HTH Worldwide

Claims, Eligibility and Coverage Questions

Worldwide Insurance Services, LLC
Phone: 1.888.243.2358/+1.610.254.8741
customerservice@hthworldwide.com



**STATE UNIVERSITY
OF NEW YORK**

2015 – 2016

**MEDICAL, SECURITY &
NATURAL DISASTER
EVACUATION
&
REPATRIATION
PROGRAM**

GROUP 803A

FOR

INBOUND AND OUTBOUND

INTERNATIONAL

**STUDENTS, SCHOLARS, RESEARCHERS,
PROFESSORS AND THEIR DEPENDENTS**

MONITORING MEDICAL CONDITION

When an Insured Person is receiving inpatient care, HTH Worldwide case managers and medical director will coordinate in the assessment of the medical condition with local medical personnel using the latest medical standards to determine whether the Member should be moved to a higher level of care or evacuated.

MEDICAL EVACUATION BENEFIT

If an Insured Person is involved in an accident or suffers a sudden, unforeseen illness requiring emergency medical services, while traveling while traveling more than 100 miles from their place of residence, the Administrator will coordinate and pay for a medically-supervised evacuation, up to \$1,000,000, to the nearest appropriate medical facility. This medically-supervised evacuation will be to the nearest medical facility only if the facility is capable of providing adequate care and if adequate care is not available locally and the Injury or Sickness requires immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by physicians designated by the Administrator after consultation with the attending physician on the Insured Person's medical conditions. The decision of these designated physicians shall be conclusive in determining the need for medical evacuation services. Transportation shall not be considered medically necessary if the physician designated by the Administrator determines that the Insured Person can continue his/her trip or can use the original transportation arrangements that he/she purchased. Only one transport is covered in connection with one course of an illness or accident.

The Insurer will pay Reasonable Charges for escort services if the Insured Person is a minor or if the Insured Person is disabled during a trip and an escort is recommended in writing by the attending Physician and approved by the Insurer.

As part of a medical evacuation, the Administrator shall also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. Following stabilization, when medically necessary and subject to the Administrator's prior approval, the Insurer will pay for a medically supervised return to the Insured Person's permanent residence or, if appropriate, to a health care facility nearer to their permanent residence or for one-way economy airfare to the Insured Person's point of origin, if necessary. Transportation shall not be considered medically necessary if the physician designated by HTH Worldwide determines that the Insured Person can continue his/her trip or can use the original transportation arrangements that he/she purchased. All evacuations must be approved and coordinated by Administrator designated physicians. Transportation must be by the most direct and economical route.

With respect to this provision only, the following is in lieu of the Policy's Extension of Benefits provision: No benefits are payable for Covered Expenses incurred after the date the Insured Person's insurance under the Policy terminates.

REPATRIATION OF REMAINS BENEFIT

If an Insured Person dies, while traveling while traveling more than 100 miles from their place of residence, the Insurer will pay the necessary expenses actually incurred, up to \$50,000, for the preparation of the body for burial, or the cremation, and for the transportation of the remains to his/her Home Country. This benefit covers the legal minimum requirements for the transportation of the remains. It does not include the transportation of anyone accompanying the body, urns, caskets, coffins, visitation, burial or funeral expenses. Any expense for repatriation of remains requires approval in advance by HTH Worldwide. No benefit is payable if the death occurs after the Termination Date of the Policy. However, if the Insured Person is Hospital Confined on the Termination Date, eligibility for this benefit continues until the earlier of the date the Insured Person's Confinement ends or 31 days after the

Termination Date. The Insurer will not pay any claims under this provision unless the expense has been approved by the Administrator before the body is prepared for transportation.

BEDSIDE VISIT BENEFIT

If an Insured Person is Hospital Confined due to an Injury or Sickness for more than 3 days, is likely to be hospitalized for more than 3 days or is in critical condition, while traveling while traveling more than 100 miles from their place of residence, the Insurer will pay up to \$5,000 for the cost of one economy round trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one person designated by the Insured Person. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend.

With respect to any one trip, this benefit is payable only once for that trip, regardless of the number of Insured Persons on that trip. The determination of whether the Covered Member will be hospitalized for more than 3 days or is in critical condition shall be made by HTH Worldwide after consultation with the attending physician. No benefits are payable unless the trip is approved in advance by the HTH Worldwide.

EMERGENCY ASSISTANCE

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HTH Worldwide

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The Medical Evacuation, Repatriation of Remains and Bedside Visit benefits are underwritten by BCS Insurance Company, Oakbrook Terrace, IL, NAIC #38245, through a policy issued to the Global Citizens Association under policy Form 55.302. Complete information on the insurance is contained in the Certificate of Insurance. If there is a difference between this program description and the Certificate wording, the Certificate controls.

POLITICAL, MILITARY OR NATURAL DISASTER EVACUATION SERVICES¹

In the event that DRUM considers an occurrence in a host Country an emergency situation, and upon the direction of an Appropriate Authority (officials of the embassy of a person's Home Country or a similar official of a Host Country), to leave that country, or a person is considered to be a "persona non grata" in that country, DRUM will, on a best efforts basis, arrange and pay for an evacuation to a safe haven and then back to the appropriate Home Country. DRUM will provide up to 10 days of meals and lodging where the individual is delayed at a safe departure point prior to returning to the appropriate Home Country. Upon agreement of DRUM, the individual may return to:

- a. The Country of permanent residence,
- b. Where the program sponsor is located (in the US),
- c. Back to the Host Country, or
- d. To another program location of the program sponsor.

DRUM will arrange for evacuation transportation as it deems appropriate, and unless otherwise necessary, only at economy fares. If in an emergency situation the individual is able to leave the Host Country by normal means, DRUM will assist in re-booking flights or other transportation at the cost of the individual.

If an evacuation must be delayed due to the level of hostilities, DRUM will keep in contact with the individual and the program sponsor about when and how an evacuation will take place.

DRUM's obligation to pay for the individuals Political, Military or Natural Disaster Evacuation services will be limited to a maximum of \$100,000 per person for an emergency occurrence. Under the circumstance where DRUM does not consider a circumstance to be an emergency situation, and the individual nonetheless feels that their personal safety is threatened, DRUM will assist on a best effort basis in