

Yale University Travel Assistance Program

MEDICAL & SECURITY SERVICE COLLEGIATE

This guide describes the program terms, conditions, exclusions and benefits of coverage for Yale University Participants who travel in the US or abroad on University business or for pleasure.

Group Number: Yale
FrontierMEDEX ID Number: 364416

Services include Personal & Travel Assistance, Emergency Medical Evacuation, Repatriation, Security & Political Evacuation, Natural Disaster Evacuation, and access to the online FrontierMEDEX Member Center.

To promote safe travel, the University has purchased this travel assistance program on behalf of all students, scholars and employees and their spouses/civil union partners and dependents while traveling with them. .

The Yale and the World website is a gateway for essential international travel information including travel resources for individuals planning travel and for program sponsors responsible for travel. The site includes emergency travel procedures, preparation checklists, useful links and a travel registry, to be used by the Office of the Secretary to locate you in the event of an emergency. All travelers are encouraged to visit this website and to register their travel. In the event of an emerging security situation, FrontierMEDEX will work in concert with the Office of the Secretary to plan and arrange for safe evacuations that become necessary.

<http://world.yale.edu/abroad/travel.html>

Prior to travel, it is important to understand what FrontierMEDEX does and does not do, and the coverage terms, conditions and exclusions that apply as described in this guide.

This is a travel assistance program and should not be confused with health or travel insurance. Please consult your personal health care provider to confirm your health insurance coverage before traveling abroad.

University Program Contact: [Marjorie Lemmon](#) Office of Risk Management: 203-432-0140
www.yale.edu/riskmanagement/medex.html

PROGRAM AND ASSISTANCE SERVICES PAID BY FRONTIERMEDEX

EMERGENCY MEDICAL EVACUATION & REPATRIATION

- Emergency Medical Evacuation
- Transportation to Join a Hospitalized Participant
- Return of Dependent Children
- Transportation After Stabilization
- Repatriation of Mortal Remains

EMERGENCY POLITICAL & SECURITY EVACUATION

- Security Evacuation
- Political Evacuation
- Lodging Expenses during Evacuation
- Transportation to Departure Point
- Transportation After Evacuation

NATURAL DISASTER EVACUATION SERVICES

- Natural Disaster Evacuation
- Transportation to Departure Point
- Lodging Expenses during Evacuation
- Transportation After Natural Disaster Evacuation

PROGRAM AND ASSISTANCE OTHER SERVICES

MEDICAL ASSISTANCE SERVICES

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Facilitation of Hospital Payment
- Transfer of Insurance Information to Medical Providers
- Coordination of Medication, Vaccine and Blood Transfers
- Assistance in the Replacement of Corrective Lenses and Medical Devices
- Dispatch of Doctors and Specialists
- Medical Records Transfer
- Continuous Updates to Family, Home Physician, and Employer (or School)
- Hotel Arrangements for Convalescence

TRAVEL ASSISTANCE SERVICES

- Emergency Travel Arrangements
- Transfer of Funds
- Assistance in the Replacement of Lost or Stolen Travel Documents
- Legal Referrals
- Translation Services
- Message Transmittals

PERSONAL SECURITY SERVICES

- Referrals to Specialized Security Providers
- Crisis Management/Evacuation Planning

FRONTIERMEDEX MEMBER CENTER

- MEDEX 360[™] Global Medical Monitor
- World Watch®: Travel & Security Intelligence

COVERAGE FOR DEPENDENTS

- FrontierMEDEX coverage is automatically extended to the spouses/civil union partners and legal dependents of University students and employees whenever they travel together.
- Coverage for dependents not traveling with you: To obtain coverage for dependents who are planning to travel independently, the University member must contact FrontierMEDEX directly from their Yale.edu email address to request enrollment. Cost is \$6.00 per month. Contact Diana Winslow at Diana.Winslow@frontiermedex.com

How To Use FrontierMEDEX Services

24 hours a day, 7 days a week, 365 days a year

The FrontierMEDEX ID Card is Your key to travel and personal security. If You have a medical, personal safety or travel problem, simply call FrontierMEDEX at the toll-free numbers are printed on Your ID card. If you are in a country that is not listed, please call the Emergency Response Center *collect* at **Baltimore, Maryland +1-410-453-6330**

Be prepared to give your name and group number “Yale”. A multilingual assistance coordinator will assess the situation and help locate appropriate medical care or provide other assistance as required.

If the condition is a medical emergency, You should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center.

In the event of emergency security situation, You should immediately get to a safe location and then contact the Emergency Response Center. FrontierMEDEX will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help You locate appropriate treatment and quality care.

Monitoring of Treatment: Our assistance coordinators will continually monitor Your case. In addition, FrontierMEDEX Physician Advisors provide Us consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

Facilitation of Hospital Payment: Upon securing payment or a guarantee to reimburse, We will either wire funds or guarantee required emergency hospital admittance deposits. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Transfer of Insurance Information to Medical Providers: We will relay insurance benefit information to help prevent delays or denials of medical care. We will also assist with hospital admission and discharge planning.

Medication, Vaccine and Blood Transfers: In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, We will coordinate their transfer to You upon the prescribing physician's authorization, if it is legally permissible.

Dispatch of Doctors/Specialists: In an emergency where You cannot adequately be assessed by telephone for possible evacuation, or You cannot be moved and local treatment is unavailable, We will send an appropriate medical practitioner to You.

Transfer of Medical Records: Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

Continuous Updates to Family, Employer, and Home Physician: With Your approval, We will provide case updates to appropriate individuals You designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization.

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury or a sudden and unexpected Illness:

Emergency Medical Evacuation: If You sustain an Injury or suffer a sudden and unexpected Illness and adequate medical treatment is not available in Your current location, We will arrange and pay for a medically supervised evacuation to the nearest medical facility We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Participant: If You are traveling alone and are or will be hospitalized for more than three days due to a covered Illness or Injury, We will coordinate and pay for economy round-trip airfare for a person of Your choice to join You.

Return of Dependent Children: If Your Dependent child(ren) age 18 or under are present but left unattended as a result of Your Injury or Illness, We will coordinate and pay for one-way economy airfare to send them back to Your Home Country. We will also arrange and pay for the services and transportation expenses of a qualified escort, if required and as determined by FrontierMEDEX.

Transportation After Stabilization: Following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for transportation to Your point of origin.

Alternatively, We will coordinate and pay for transportation to Your Home Country if We determine that You should return for continuing medical care. We will also arrange and pay for a change to Your existing return travel arrangements if the change is required as a direct result of Your medical condition or treatment. All travel arrangements will be as necessitated by Your medical condition as determined by Your treating physician and FrontierMEDEX. All such arrangements must be coordinated and approved in advance by Us.

Repatriation of Mortal Remains: If You sustain an Injury or suffer a sudden and unexpected Illness that results in Your death, We will assist in obtaining the necessary clearances for Your cremation or the return of Your mortal remains. We will coordinate and pay for the expenses of the preparation and transportation of Your mortal remains to Your Home Country.

DESTINATION INTELLIGENCE & SUPPORT

Member Center: You will have online access to information about Your program including information about FrontierMEDEX services, an electronic version of this program description as well as Your ID card, a listing of telephone numbers for contacting FrontierMEDEX, and any online intelligence tools included in this program.

MEDEX 360^{om} Global Medical Monitor: You will have online access to continuous updates on health information pertinent to Your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation

information. Risk Ratings are provided for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges.

World Watch® Global Security Intelligence: You will have online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings, and a broad array of destination information including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency. Our global security and medical databases are continuously updated and includes intelligence from thousands of worldwide sources.

Custom Travel Reports: Using the MEDEX 360sm Global Medical Monitor and World Watch® online intelligence tools, You are able to create customized, printable health and security profiles for your destination.

Hot Spots Travel Alerts: Subscribe through Your Member Center to receive this daily email snapshot of security events from around the world. Listed by region and destination, this bulletin provides a quick review of events that could have a significant impact on travelers. Each event summary includes country threat levels and significant dates.

Evacuation Alert Notification: Our intelligence team monitors global events and tracks those that may trigger a need to evacuate a location. We will contact Your program administrator via email to alert him/her to such situations to ensure Your security and safety are not compromised. In addition, We will keep Your program administrator updated on any escalation or downgrade in the status of the situation. These notifications are staged between Warning, Alert, and Evacuate as the risk level of the situation increases or eases.

Security Analysts: Your program administrator will have 24/7 direct access to Our in-house security and intelligence experts to provide consultation, discuss issues, or answer questions during an Emergency Situation.

SECURITY AND POLITICAL EVACUATION SERVICES

Security Evacuation: In the event of an Emergency Security Situation, We will, on a best-effort basis, arrange and pay for Your evacuation from an international airport or other safe departure point We designate to the nearest Transit Point. We will pay for Your evacuation up to and including 7 days from the time of the FrontierMEDEX Evacuate stage alert. You must agree to be evacuated during this 7 day period, even if the actual transport takes longer than 7 days. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with You and advise You until evacuation becomes viable or the Emergency Security Situation has passed.

Political Evacuation: In the event the officials of Your Home Country issue a written order that You leave Your Host Country for non-medical reasons, or if You are expelled or declared “persona non grata” on the written authority of Your Host Country, We will, on a best-effort basis, arrange and pay for Your evacuation from an international airport or other safe departure point We designate to the nearest Transit Point. We will pay for Your evacuation up to and including 168 hours from the time of evacuation notice given by the recognized government of Your Home Country or Host Country.

Transportation to Departure Point: As part of a Security or Political Evacuation, FrontierMEDEX will on a best-effort basis arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled at a Safe Haven or during evacuation if required and as determined by FrontierMEDEX.

Lodging Expenses: As part of a Security or Political Evacuation, FrontierMEDEX will arrange and pay for lodging expenses during the evacuation process. This includes costs associated with lodging in between legs of travel.

Transportation After Security or Political Evacuation: Following a Security or Political Evacuation and when safety allows, We will coordinate and pay for one-way economy airfare to return You to either Your Host Country or Your Home Country.

Other Evacuation Assistance Services: In the event You feel Your personal safety is threatened, but the situation does not dictate a Security or Political Evacuation and You none-the-less wish to be evacuated, We will assist You on a best-effort basis in making evacuation arrangements. This may include flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, We will assist You in making arrangements with providers of specialized security services. You will be responsible for costs associated with this type of voluntary evacuation.

NATURAL DISASTER EVACUATION SERVICES

Natural Disaster Evacuation: In the event of a Natural Disaster, We will, on a best-effort basis, arrange and pay for Your evacuation from a safe departure point We designate to a Transit Point of Our selection. We will pay for Your evacuation up to and including 7 days from the time an Evacuate stage notification is issued by FrontierMEDEX. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with and advise You until evacuation becomes viable or the Natural Disaster has passed.

Transportation to Departure Point: As part of a Natural Disaster Evacuation, We will, on a best effort basis, arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled at a Safe Haven or during evacuation if required and as determined by FrontierMEDEX.

Transportation After Natural Disaster Evacuation: Following a Natural Disaster Evacuation and when safety allows, We will coordinate and pay for one-way economy airfare to return You to either Your Host Country or Your Home Country.

Lodging Expenses: As part of a Natural Disaster Evacuation, FrontierMEDEX will arrange and pay for lodging expenses during the evacuation process. This includes costs associated with lodging expenses in between legs of travel.

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: We will assist You in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of an Illness or Injury or Emergency Security Situation.

Transfer of Funds: We will provide You with an emergency cash advance subject to Us first securing funds from You or Your family.

Legal Referrals: Should You require legal assistance, We will direct You to an attorney and assist You in securing a bail bond.

Translation Services: Our multilingual assistance coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise We will provide You with referrals to local interpreter services.

Message Transmittals: You may send and receive emergency messages toll-free, 24-hours a day, through Our Emergency Response Center.

PROGRAM DEFINITIONS

The following definitions apply:

“Dependent” means the Participant’s legal spouse/civil union partner; the Participant’s unmarried children from birth and under age 19; or under age 26, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Participant for support and maintenance and must live in a parent-child relationship with the Participant. A spouse or child who is otherwise included under this program as a Participant will not be eligible as a Dependent.

“Emergency Security Situation” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which results in FrontierMEDEX issuing an Evacuate stage alert through the Evacuation Notification service included in this program. At a minimum, Our evacuation alert will adhere to any formal order to evacuate made by Your Home or Host Country.

“Enrollment Period” means the period of time for which You are validly enrolled for your FrontierMEDEX program and for which We have received the appropriate enrollment fee.

“Expatriate” means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

“FrontierMEDEX Physician Advisors” means physicians, retained by FrontierMEDEX to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

“Home Country” means the country or territory as shown on Your passport or the country where You have Your permanent residence.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.

“Illness” means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

“Natural Disaster” means an unforeseen event occurring directly from natural cause, including but not limited to, earthquake, flood, storm (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunami, volcanic eruption, wildfire or other similar event that results in such severe and widespread damage that an Evacuate stage alert is issued by FrontierMEDEX. At a minimum, Our evacuation alert will adhere to any formal order to evacuate made by Your Home or Host Country

“Participant” means a person validly enrolled for a FrontierMEDEX program and for whom We have received the appropriate enrollment fee.

“Safe Haven” means a place of temporary shelter or assembly arranged by Us during a Security, Political, or Natural Disaster Evacuation.

“Transit Point” means one or more safe locations determined by FrontierMEDEX during a Security, Political, or Natural Disaster Evacuation outside the Emergency Security Situation from which you will continue to Your Home Country or return to the Host Country. A Transit Point may be an airport or other point of embarkation and need not be outside the Host Country, dependent upon the specific circumstances.

“We,” “Us,” and “Our,” means FrontierMEDEX, Inc.

“You” and “Your” means the Participant.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period. Medical services are available to You only when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. Security

and Natural Disaster services are available to You only when You are outside of Your Home Country. Expatriates are eligible for medical, security and natural disaster services regardless of distance from Your expatriate residence while outside of Your Home Country.

We will only cover transportation costs if We have given Our prior approval or if those services are coordinated by Us.

We have sole discretion in making the determination as to whether We will cover the cost of Emergency Medical Evacuations. Our decision will be based on medical considerations, including the opinions of the treating physicians, FrontierMEDEX Physician Advisors and Our medical director with respect to Your condition and ability to travel. We will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care, as determined by Us.

We have sole discretion in making the coverage determination for Your Transportation After Stabilization. Our determination will be based on Your need for continuing medical care. We will not return You to Your Home Country for the sole sake of Your convenience.

We reserve the right to determine, at Our sole discretion, the need for a Security or Political Evacuation and the means, method, and timing of that evacuation. Our security personnel will consult with relevant governments, security analysts, and the sponsor of Your FrontierMEDEX program. At a minimum, Our decision will adhere to any formal order to evacuate issued by Your Home or Host Country. You will be responsible for all incidental expenses while at the Safe Haven, except as otherwise provided in this program. The decision to travel is the sole responsibility of the traveler. If the Participant refuses a Security or Political Evacuation, We will not be liable for expenses incurred for evacuation after the date for which the Security or Political Evacuation is scheduled.

Our obligation to pay for Your Security and/or Political Evacuation will be limited to a maximum of \$100,000 USD per person per Emergency Security Situation. Eligible expenses include Transportation to Departure Point to a maximum limit of \$1,500 per person per Security or Political Evacuation and, if required, costs to protect Your safety while assembled or during evacuation. Eligible expenses also include Lodging Expenses during a Security or Political Evacuation with a limit of \$150 per day and to a maximum of \$1050 per person per evacuation.

Our obligation to pay for Your Natural Disaster Evacuation will be limited to a maximum of \$100,000 USD per person per Natural Disaster. Eligible expenses shall include Transportation to Departure Point to a maximum of \$1,500 USD per person per Natural Disaster Evacuation and, if required, costs to protect Your safety while assembled or during evacuation. Eligible expenses also include Lodging Expenses during a Natural Disaster Evacuation with a limit of \$150 per day and to a maximum of \$1050 per person per evacuation. Incidental expenses at the safe haven are not included. The decision to travel is the sole responsibility of the traveler. If the Participant refuses a Natural Disaster Evacuation, We will not be liable for expenses incurred for evacuation after the date for which the Natural Disaster Evacuation is scheduled.

In the event We are arranging transportation by commercial air and You hold an original return airline ticket, We may use that ticket and are only responsible for any applicable change fees.

We are not responsible for the availability, timing, quality, results of, or failure to provide any medical, security, legal or other care or service caused by conditions beyond Our control. This includes Your failure to obtain care or service or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

We shall not be responsible for any costs or expenses arising from:

- (1) Hospital or medical expenses of any kind or nature unless those expenses are part of the Emergency Medical Evacuation or Transportation After Stabilization.
- (2) Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
- (3) Taking part in military or police service operations.
- (4) The commission of, or attempt to commit, an unlawful act.
- (5) Pregnancies except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus.
- (6) Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.
- (7) Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports unless otherwise agreed in writing by Us prior to Your Enrollment Period. University athletic programs are approved.
- (8) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges except as otherwise provided in this program description.
- (9) Travel arrangements that were neither coordinated nor approved by Us in advance.
- (10) Subsequent Medical Evacuations for the same or related medical condition, regardless of location, or more than one Security or Political Evacuation from a country or territory per individual per annual term.
- (11) Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.

- (12) Security or Political Evacuations from Your Home Country.
- (13) Security or Political Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country. by more than 24 hours
- (14) Medical Evacuation assistance directly or indirectly related to a Natural Disaster that precedes Your arrival by more than 24 hours.
- (15) Natural Disaster Evacuations when the Natural Disaster or the event directly giving rise to it precedes Your arrival by more than 24 hours
- (16) The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.

REIMBURSEMENT TO FRONTIERMEDEX AND RIGHTS OF SUBROGATION

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by health care providers for the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by Us under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Us or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other insurance plan or public assistance program, up to the sum of any payments by Us.

Failure to call FrontierMEDEX in a timely manner may invalidate your eligibility for payment of transportation expenses. In addition, if the evacuation method or destination goes outside the boundaries of the program description, it may invalidate payment of subsequent transportation expenses. Any bills incurred by a member relating to assistance services authorized by FrontierMEDEX must be received within 90 days of the date of service in order to receive payment consideration.



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