

PROGRAM EXCLUSIONS AND EXPENSES NOT COVERED

MEDEX shall not be responsible for the cost of evacuation services or expenses arising from:

1. *Travel arrangements* coordinated without the intervention of **MEDEX**.
2. Any Member's
 - a. *traveling against* the advice of a physician;
 - b. *traveling* for the purpose of obtaining medical treatment.
3. A Member's taking part in *military or police service* operations.
4. The commission of, or attempt to commit, an *unlawful act*.
5. Illness or injury arising from the excessive or illegal consumption or ingesting of *drugs or alcohol*, except drugs ingested without your knowledge or awareness.
6. *Pregnancies*, except in the case of a vital, major 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.
7. *Hospital or medical expenses* of any kind or nature.
8. *Non-emergency expenses* for routine or minor medical problems, tests and exams where there is no clear or significant risk of death or imminent serious injury or harm to a Member.
9. *Initial transportation* to local facilities, including ground ambulance fees, except as arranged by Us.
10. *Incidental expenses*, including but not limited to, accommodations, local transportation, meals, telephone and facsimile, Internet or entertainment charges incurred by the Member.
11. *Subsequent 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.
12. *Mountaineering or rock climbing* necessitating the use of guides or ropes, *spelunking, skydiving, parachuting, ballooning, hang gliding, deep seas 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, and all *professional sports* unless otherwise agreed in writing by **MEDEX** prior to the dates of travel. University athletic programs are approved.
13. Failure to properly procure or maintain *immigration, work, residence* or similar type *visas, permits or documents*.
14. *Security or Political Evacuations* from Your Home Country.
15. *Security or Political Evacuations* when the Emergency Security Situation precedes Your arrival in the Host Country, or when the evacuation directive issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than seven (7) days.
16. *Any expense incurred at a Transit Point* after We have implemented arrangements to transport You back to Your Home Country or Host Country.
17. *Services* not otherwise shown as covered.

CONDITIONS AND LIMITATIONS

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

We will only direct-pay any transportation costs to the transportation providers, unless otherwise approved by Us in advance.

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

SECURITY/POLITICAL EVACUATIONS:

We have sole discretion regarding the means, method and timing of a security evacuation. Our security personnel will consult with interested governments, security analysts, and the sponsor of Your **MEDEX** program. The decision to travel is the sole responsibility of the traveler.

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 or Political Security Situation.

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, including Security and Political Evacuations from Excluded Countries, is prohibited by U.S. law or regulation.

MEDICAL EVACUATIONS:

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

We have sole discretion in making the determination as to whether We will cover the cost of Emergency Medical Evacuations. Coverage limit includes all necessary costs. Our decision will be based on medical considerations, including the opinions of the treating physicians, Our **MEDEX** 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.

FAILURE TO CALL MEDEX 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 MEDEX MUST BE RECEIVED WITHIN 90 DAYS OF THE DATE OF SERVICE IN ORDER TO RECEIVE PAYMENT CONSIDERATION.

REIMBURSEMENT TO MEDEX/ RIGHTS OF SUBROGATION

The *Member* shall either pay the cost of medical care and treatment, including hospital expenses, directly or shall reimburse **MEDEX** upon demand for all such costs and expenses which may be imposed upon **MEDEX** by health care providers for the cost of Emergency Medical Services, or related assistance services either authorized by the *Member* or deemed to be advisable and necessary by **MEDEX** under urgent medical circumstances, to the extent that such expenses are not paid for by **MEDEX** under the terms of this program. Such reimbursement shall be without regard to the specific terms, conditions and limitations of any insurance policies or benefits of *Member*.

Furthermore, **MEDEX** shall be fully and completely subrogated to the rights of the *Member* 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 **MEDEX** or Emergency Medical Services in the event that **MEDEX** pays or contributes to the payment of same. The *Member* hereby assigns to **MEDEX** any 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 and including the extent of any payment by **MEDEX** of costs or expenses for medical care or treatment covered there under.

The legal representative of a *Member* shall have the right to act for a *Member* who is incapacitated or deceased.

NOTICE:

MEDEX ASSISTANCE CORPORATION shall not be responsible for the availability, quality, or results of any medical care, or failure to provide such service, caused by conditions beyond its control, including failure of a Member to obtain medical treatment, or where the rendering of such service is prohibited by local laws or regulatory agencies.



MEDEX GLOBAL GROUP, INC.
P.O. Box 19056, Baltimore, MD 21284
410-453-6300 ■ 800-537-2029

Coordination Center (*call collect*)
Baltimore, Maryland USA
410-453-6330



YALE UNIVERSITY TRAVEL ASSISTANCE PROGRAM MEDEX SECURE

This program guide describes the travel assistance benefits for all Yale students, scholars & employees who travel in the U.S. or abroad, on University business or for pleasure.

GROUP NUMBER: YALE

Services Available 24/7 – 365 Days a Year 100 Miles or More From Home

Services include Personal & Travel Assistance, Emergency Medical Evacuation, Repatriation, Security & Political Evacuation and access to our custom interactive destination portal.

To promote safe travel, the University has purchased this travel assistance program on behalf of all students, scholars and employees (Members).

The *Yale in the World* website has become a gateway for essential travel information containing 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 Secretary's Office 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, **MEDEX** will work in concert with our Secretary's Office to plan and arrange for safe evacuations that become necessary.

http://world.yale.edu/abroad/travel_resources.html

Prior to travel, it is important to understand what **MEDEX** 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: Victoria Ramsay
Office of Risk Management: 203-432-8258
<http://www.yale.edu/finance/controller/riskman/programs/medex.html>

PROGRAM AND ASSISTANCE SERVICES

PERSONAL ASSISTANCE

- Emergency transfer of funds
- Guidance with the replacement of lost or stolen passports and other travel documents
- Emergency translation services and referrals to interpreters
- Referrals to attorneys/bail bond assistance
- Emergency message transmittals
- Coordination of vehicle return
- Coordination of emergency pet housing and/or pet return
- Referrals to specialized security providers
- Continuous updates to family, home physician, and/or employer as requested

TRAVEL ASSISTANCE

- Pre-travel information
- Customized Travel Destination and Provider Reports
- Coordination of emergency travel arrangements

MEDICAL ASSISTANCE

- Worldwide medical and dental referrals
- Close monitoring of treatment
- Facilitation of hospital payment guarantees and admission/discharge planning
- Dissemination of insurance information to medical providers
- Assistance in replacing prescription medications, corrective lenses, and medical devices
- Coordination of medical records transfer emergency vaccine and blood transfers. If legally permissible, **MEDEX** will coordinate the transfer of vaccines or blood upon the prescribing physician's authorization.
- Coordination of hotel accommodations for convalescence

MEDEX INTELLIGENCE PORTAL

- Destination information for 180 countries
- View & print details for Yale's **MEDEX** program
- Contact **MEDEX** Emergency Response Center

COVERAGE FOR DEPENDENTS

- Dependents are not automatically enrolled, however, you may add them to your **MEDEX** benefit at \$4.00 per month. From your Yale e-mail address, contact Diana Winslow at dwinslow@medexassist.com.

HOW TO USE MEDEX

The **MEDEX** identification card is your key to travel and personal security. In the event you sustain an injury, become ill, are hospitalized, face a threat to your security, or incur any travel-related situation, call **MEDEX** at the toll-free numbers listed on the identification card. If you are in a country that is not listed, please call the 24-hour Emergency Response Center collect at 1-410-453-6330.

Be prepared to give your name and group number "Yale". A multilingual coordinator will assess the situation and help locate appropriate medical care or provide other assistance, as required. If the condition is a medical emergency, go immediately to the nearest physician or hospital without delay and then contact the 24-hour Coordination Center to confirm you are in a good facility. In security situations, seek shelter in a safe place, then contact the Emergency Response Center. **MEDEX** will then take the appropriate action to assist you and monitor your care until the situation is resolved.

SECURITY, POLITICAL EVACUATION AND SERVICES

REAL-TIME SECURITY INTELLIGENCE: In the event You feel threatened by political unrest, social instability, weather conditions, or health or environmental hazards, We will provide You with the latest authoritative information and guidance for over 180 countries and select cities. Our global intelligence database is continuously updated and includes destination intelligence from over 5,000 worldwide sources.

SECURITY EVACUATION: In the event of an *Emergency Security Situation*, We will on a best-effort basis arrange for Your evacuation from an international airport or other safe departure point We designate to the nearest safe *Transit Point*. We will pay for Your evacuation which is initiated during the period beginning with Our determination that an Emergency Security Situation exists and ending after the seventh calendar day following the date of evacuation notice given by the recognized government of Your Home Country or Host Country. *You must agree to be evacuated during this 7 day period, even if the actual transport takes longer than 7 days.* **MEDEX** will assist with the arrangement of ground transportation to the designated international airport or *Safe Haven*. You will be responsible for any third-party costs associated with getting to the departure point or *Safe Haven* as well as any costs incurred at the *Safe Haven*, including lodging, meals, etc. If You are first taken to a *Safe Haven* and once evacuation plans have been confirmed, **MEDEX** will arrange and pay for Your transportation from the Safe Haven to the nearest safe *Transit Point(s)*. 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 recommendation 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 for Your evacuation from an international airport or other safe departure point We designate to the nearest *Transit Point*. **MEDEX** will also arrange and pay transportation costs from Your Transit Point to Your Home Country. We will pay for Your evacuation if initiated up to and including seven (7) days from

the date of evacuation notice given by the recognized government of Your Home Country or Host Country. *You must agree to be evacuated during this 7 day period, even if the actual transport takes longer than 7 days.* **MEDEX** will assist with the arrangement of ground transportation to the designated international airport or other safe departure point. You will be responsible for any costs associated with getting to the international airport or other safe departure point.

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 from Your Transit Point 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.

MEDICAL EVACUATION REPATRICIAN SERVICES

EMERGENCY MEDICAL EVACUATION: In the event a Member is involved in an accident or suffers a sudden, unforeseen illness requiring Emergency Medical Services, and adequate medical facilities are not available, **MEDEX** will coordinate and pay for a medically supervised evacuation to the nearest facility determined by **MEDEX** to be capable of providing appropriate care.

RETURN OF DEPENDENT CHILDREN: **MEDEX** will coordinate and pay for one-way economy airfare to the Home Country for dependent children left unattended as a result of a Member's accident or illness. If required, **MEDEX** will coordinate and pay for the services and transportation expenses for a qualified escort.

TRANSPORTATION TO JOIN A HOSPITALIZED MEMBER: If a Member traveling alone is hospitalized for more than three (3) days, **MEDEX** will coordinate and pay for economy round-trip airfare to the evacuation destination for a single person designated by the Member.

TRANSPORTATION AFTER EVACUATION: Following emergency evacuation and stabilization, **MEDEX** will coordinate and pay for one-way economy airfare to the point of origin. If, however, following stabilization, **MEDEX** determines that continuous treatment should occur at a medical facility in the Member's Home Country, **MEDEX** will coordinate and pay for the return.

REPATRIATION OF MORTAL REMAINS: If a Member dies, this plan will arrange and pay for the Covered Services incurred to return the insured's body to their place of residence in their home country. Covered Services includes expenses for embalming or cremation and a minimally necessary casket or container for transport. If the Member was unattended by a family member, Covered Services includes economy round-trip airfare for a family member to accompany the Member's remains to the place of residence. Funeral expenses are not a Covered Service.

MEDEX PROGRAM DEFINITIONS

THE FOLLOWING DEFINITIONS SHALL APPLY TO THIS PROGRAM:

EMERGENCY MEDICAL SERVICES are urgent medical services and care rendered by a health care provider for the treatment of sudden, unexpected or accidental injuries sustained by a Member or due to a sudden, unforeseen illness requiring immediate medical attention.

EMERGENCY SECURITY SITUATION means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which in Our opinion or by declaration of either the recognized government of Your Home Country or Host Country immediate evacuation is advised. Emergency Security Situation does not include natural disasters.

MEDICAL EVACUATION DECISION: Medical considerations including the opinion of the treating physician, the **MEDEX** Physician Advisor and/or **MEDEX** Medical Director, and the Member's condition and ability to travel will determine the method and appropriate time of evacuation. All evacuations, transportations after initial evacuation, and repatriations of mortal remains are coordinated by and subject to the prior approval of **MEDEX** and its **MEDEX** Physician Advisor and are paid directly by **MEDEX**.

HOME COUNTRY: The country as shown on the Member's passport or in which the Member has his/her permanent home.

HOST COUNTRY: A country or territory You are visiting or in which You are living which is not Your Home Country.

MEDEX PHYSICIAN ADVISORS are licensed physicians retained by **MEDEX** to provide consultative and advisory services, including the review and analysis of the quality of medical care the Member is receiving.

A MEDICAL EMERGENCY is a situation when, in the professional opinion of the health care provider and **MEDEX**, a clear and significant risk of death or imminent serious injury or harm to a Member exists and for which evacuation is usually required in 24-48 hours.

MEMBER is a person who holds an identification card and for whom the appropriate enrollment fees have been paid. Dependents of a Member shall be limited to spouse and children under age 19 and living with the Member or up to age 23 and a full-time student. Dependents shall not be entitled to services unless the applicable enrollment fees have been paid by the Member to **MEDEX**.

SAFE HAVEN: A place of temporary shelter or assembly arranged by **MEDEX** during a Security or Political Evacuation Situation.

TRANSIT POINT: One or more safe locations determined by **MEDEX** during a Security or Political Evacuation Situation 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**", "**OUR**", and "**MEDEX**" mean **MEDEX ASSISTANCE CORPORATION**.

"**YOU**" and "**YOUR**" means a person validly enrolled for **MEDEX SECURE** and for whom We have received the appropriate enrollment fee.