

Here is your MEDEX Identification Card

WORLDWIDE 24-HOURS A DAY

When traveling, you can now feel confident that you are in safe hands if an emergency arises. MEDEX provides medical, security and travel-related assistance services.

Always carry your MEDEX identification card with you. Listed on the back of the card are the telephone numbers for the worldwide MEDEX network. When you call MEDEX, be prepared to provide your MEDEX ID number, organization's name, your name and a description of the situation.

MEDEX PORTFOLIO OF SERVICES:

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals
Monitoring of Treatment
Facilitation of Hospital Payments
Transfer of Insurance Information to Medical Providers
Medication, Vaccine and Blood Transfers
Dispatch of Doctors and Specialists
Transfer of Medical Records
Continuous Updates to Family, Employer and Home Physician
Hotel Arrangements for Convalescence
Replacement Corrective Lenses and Medical Devices

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents
Emergency Travel Arrangements
Transfer of Funds
Legal Referrals
Translation Services
Message Transmittals
Emergency Pet Housing and/or Pet Return

WORLDWIDE DESTINATION INTELLIGENCE

Pre-Travel Information
Travel and Health Information
Real-Time Security Intelligence

MEDICAL EVACUATION AND REPATRIATION SERVICES

Emergency Medical Evacuations
Transportation to Join a Hospitalized Member
Return of Dependent Children
Transportation After Stabilization
Repatriation of Mortal Remains

PERSONAL SECURITY SERVICES

Political Evacuation Services
Security Evacuation Services
Transportation After Political or Security Evacuation

FREQUENTLY ASKED QUESTIONS:

WHO IS MEDEX? Since 1977, MEDEX has been assisting travelers worldwide by utilizing highly trained, multilingual coordinators in conjunction with an extensive information and communication system to provide medical and travel-related assistance.


WHEN SHOULD I CONTACT MEDEX? Coordinators are available 24-hours a day, every day of the year. Many times people assume that the services are to be used only in serious cases. Be assured that MEDEX is there to help you with any type of problem regardless of the severity.

WHAT IF LOCAL MEDICAL FACILITIES ARE INADEQUATE? If, through its medical management, MEDEX determines that local medical providers are inappropriate for treatment, MEDEX will arrange for a medically safe evacuation to a facility capable of providing the necessary care.

WHAT HAPPENS IF I AM HOSPITALIZED? It is important to notify MEDEX as soon as possible. MEDEX will immediately contact your treating physician to assess your condition and treatment plans to ensure your safe recovery. MEDEX will then update your family, employer/organization and personal physician as appropriate. MEDEX will assist you until you have returned home or have received final treatment.

Detach and carry with you at all times.

PREPARE FOR THE UNEXPECTED


MEDEX SECURE ID: **330451** University of South Alabama 

MEDEX INSURANCE ID: **330461**

Group Name: **University of South Alabama**

Valid Dates: Valid from Date of Departure until Date of Return from a PRE-APPROVED USA Study Abroad Activity, contact 251-460-7053 for details.

Notice to Physicians/Hospitals: Call MEDEX immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email for assistance: operations@medexassist.com; www.medexassist.com



MEDEX EMERGENCY RESPONSE CENTER:
United States, Baltimore, MD 1-410-453-6330

TOLL FREE ACCESS - The numbers below must be dialed from within the country.
If your location is not listed or the call will not go through, call the 24-hour Emergency Response Center COLLECT.

Australia and Tasmania:	1-800-127-907	Mexico:	001-800-101-0061
Austria:	0-800-29-5810	Netherlands:	0800-022-8662
Belgium:	0800-1-7759	New Zealand:	0800-44-4053
Brazil:	0800-891-2734	Philippines:	1-800-1-111-0503
China (northern regions):	108888*800-527-0218	Portugal:	0800-84-4266
China (southern regions):	10811*800-527-0218	Republic of Ireland (Eire):	1-800-409-529
Dominican Republic:	1-888-567-0977	Republic of South Africa:	0800-9-92379
Egypt (inside Cairo):	2-510-0200*877-569-4151	Singapore:	800-1100-452
Egypt (outside Cairo):	022-610-0200*877-569-4151	South Korea:	00798-1-1-004-7101
Finland:	0800-114402	Spain and Majorca:	900-98-4467
France and Monaco:	0800-90-8505	Switzerland and Liechtenstein:	0800-55-6029
Germany:	0800-1-811401	Thailand:	001-800-11-471-0661
Greece:	00-800-4412-8821	Turkey:	00-800-4491-4834
Hong Kong:	800-96-4421	U.K., N. Ireland, Isle of Jersey, the Channel Isles and Isle of Man:	0800-252-074
Indonesia:	001-803-1471-0621	US, Canada, Puerto Rico, US Virgin Islands, Bermuda:	1-800-527-0218
Israel:	1-809-41-0172		
Italy, Vatican City and San Marino:	800-877-204		
Japan:	00531-11-4065		

* Dial the first portion of phone number, wait for tone, and then dial remaining numbers.

PRINT ALL PAGES AND PLACE IN YOUR WALLET AND LUGGAGE FOR REFERENCE. GIVE COPY TO YOUR HOST PROGRAM SPONSORS, HOMESTAY FAMILY/ USA FAMILY/GUARDIAN/OTHERS IN US.

University of
South Alabama



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Notice to Physicians/Hospitals: Using the numbers on the back of this card, call MEDEX immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email for assistance: operations@medexassist.com. www.medexassist.com

HOW TO USE MEDEX

When you call MEDEX Travel Assistance, please be prepared with the following information:

1. Name, telephone number, relationship to patient
2. Patient's name (the ID number is 330451)
3. A description of the emergency or patient's condition
4. Name, location and telephone number of hospital
5. Name and telephone numbers for the treating doctor; how and when the doctor can be reached
6. Patient's healthcare insurance information

WHAT TO DO IN AN EMERGENCY

Emergency Telephone Numbers

MEDEX: 1-410-453-6330 (call collect) or use the in-country numbers listed on this ID card

USA 24-hour Security Office: 1-251-460-6312

USA Student Health Center: 1-251-460-7151

If you encounter an emergency while traveling, take the following steps:

MEDICAL Emergencies

1. Where serious injury or illness has occurred, immediately seek medical treatment at the closest medical facility.
2. Contact MEDEX to verify that you are in an appropriate facility. If medical service is not available nearby, or if you don't know where to go, contact MEDEX for advice. MEDEX will provide and coordinate assistance, monitoring your situation until it has been stabilized or resolved.
3. Call USA 24/7 Security Contact Number who will notify the appropriate USA administrative units including the Office of International Education.
4. Notify University Health Services or your personal health care provider.
5. Contact the nearest U.S. Consular Service or U.S. Embassy.

SECURITY, POLITICAL or PANDEMIC Emergencies

When an emerging security, political or pandemic situation exists, or when your personal safety is at risk, take the following steps:

1. Contact MEDEX to alert them of your situation and request assistance.
2. Call USA 24-hour Security Office.
3. Contact the nearest U.S. Consular Service or U.S. Embassy.

Note: If you are unable to make multiple telephone calls, ask MEDEX to make the additional calls for you.

ATTENTION MEDICAL PERSONNEL OR POLICE

In medical emergencies, assistance will be provided to the individual holding this card as well as their legal dependents traveling with them.

En emergencias médicas, la ayuda será proporcionada al individuo que sostiene esta tarjeta y a los dependientes legales que viajan con él.

Lors d'urgences médicales, l'aide sera fournie à l'individu porteur de cette carte et aux personnes à charge qui voyagent avec lui.

**MEDEX EMERGENCY RESPONSE CENTER:
United States, Baltimore, MD 1-410-453-6330**

TOLL FREE ACCESS - The numbers below must be dialed from within the country.
If your location is not listed or the call will not go through, call the 24-hour Emergency Response Center COLLECT.

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Austria:	0-800-29-5810	Netherlands:	0800-022-8662
Belgium:	0800-1-7759	New Zealand:	0800-44-4053
Brazil:	0800-891-2734	Philippines:	1-800-1-111-0503
China (northern regions):	108888*800-527-0218	Portugal:	0800-84-4266
China (southern regions):	10811*800-527-0218	Republic of Ireland (Eire):	1-800-409-529
Dominican Republic:	1-888-567-0977	Republic of South Africa:	0800-9-92379
Egypt (inside Cairo):	2-510-0200*877-569-4151	Singapore:	800-1100-452
Egypt (outside Cairo):	022-510-0200*877-569-4151	South Korea:	00798-1-1-004-7101
Finland:	0800-114402	Spain and Majorca:	900-98-4467
France and Monaco:	0800-90-8505	Switzerland and Liechtenstein:	0800-55-6029
Germany:	0800-1-811401	Thailand:	001-800-11-471-0661
Greece:	00-800-4412-8821	Turkey:	00-800-4491-4834
Hong Kong:	800-96-4421	U.K., N. Ireland, Isle of Jersey, the Channel Isles and Isle of Man:	0800-252-074
Indonesia:	001-803-1471-0621	US, Canada, Puerto Rico, US Virgin Islands, Bermuda:	1-800-527-0218
Israel:	1-809-41-0172		
Italy, Vatican City and San Marino:	800-877-204		
Japan:	00531-11-4065		

* Dial the first portion of phone number, wait for tone, and then dial remaining numbers.

SERVICES PAID FOR BY MEDEX

Emergency Medical Evacuation
Medically Supervised Return after Stabilization
Return of Dependent Children and Pets
Transportation to Join Member when Hospitalized
Repatriation of Mortal Remains
Security or Political Evacuation & Transportation

OTHER SERVICES

Medical Assistance Services

Worldwide Medical and Dental Referrals
Facilitation of Hospital Payment Guarantees
Dissemination of Insurance Information to Medical Providers
Coordination of Medication, Vaccine and Blood Transfers
Monitoring of Treatment
Assistance in Replacing Corrective Lenses/ Medical Devices
Dispatch of Doctors and Specialists

Medical Records Transfer

Continuous Updates to Family, Home Physician, and USA
Hotel Arrangements for Convalescence

Travel Assistance Services

Pre-travel, Safety, Health & Security Information
Emergency Travel Arrangements
Emergency Transfer of Funds
Assistance in Replacing Lost or Stolen Travel Documents
Legal Referrals/Bail Bond Assistance
Translation Services

MEDEX Member Center Access

From www.medexassist.com, click on MEDEX Groups and enter MEDEX ID # 330451.

The information on this ID card is intended to provide a brief outline of services provided. Complete program details, coverage terms, conditions and exclusions are found in the MEDEX Program Description at the website listed above.

Note: MEDEX Travel Assistance is not health or travel insurance. Please contact the USA International Education Office for additional information on health/travel insurance. All travelers are required to carry major medical health insurance valid from the date of departure until return to the US. Travel insurance may be available through ISIC or your travel agency.

IMPORTANT TELEPHONE NUMBERS

USA 24-hour Security Office: 1-251-460-6312

USA Student Health Center: 1-251-460-7151

Personal Healthcare Provider Name/Phone: _____

USA International Education Contact:

1-251-460-7053 - intledu@usouthal.edu

Emergency Contact Name/Phone: _____

US Consular Service/Embassy/Phone: _____

Other: _____

MEDEX Global Group, Inc.

8501 LaSalle Road | Suite 200 | Baltimore, MD 21286

p 800-537-2029 f 410-453-6301

www.medexassist.com



MEDEX Member Center

From our website www.medexassist.com click on **GROUP** from the homepage. On the next page that appears click on **Create an Account** in the Member Login box.

Enter **MEDEX ID 330451** then click **Next**

You should next see a page that asks you to set up your username and password **Make sure you enter your email address** - this is how you will access the Member Center going forward.

An email will then be sent to you from MC_Webmaster@medexassist.com with a link that will allow you access to the Member Center. Click on Activate your Account. Which will take you to a page called **Activation Complete** click Login and enter your Username and password.

If you have any questions please contact me at your convenience.

Diana Winslow
Senior Client Relations Manager
MEDEX Global Group
800 537 2029
410 308 7904 direct
410 308 7905 fax
dwinslow@medexassist.com

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Communicate effectively using more than **180 translated medical phrases** in twenty different languages. And **search for your medication** to see if it - or its equivalent – is available in your destination.

Medical Phrase Examples:

English – Please take me to the hospital.

Italian – Per favore mi porti all'ospedale.

Czech – Prosim vás můžete mně vzít do nemocnice.

Plan Smart. Plan Ahead.

Be fully prepared for your trip when you purchase MEDEX's travel products and medical kits. Our travel products will help you:

- Prevent and treat bug bites, including those from insects that spread diseases like malaria and dengue fever

- Clean and sterilize hotel rooms, bathrooms, etc.

- Ensure water quality

MEDEX's [medical kits](#) are ideal for minor medical emergencies, dental care, flu prevention, and more. You can also [customize a medical kit](#) if you want specific items to be included or if you want to design a kit for group travel.

MEDEX Global Group, Inc.

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FAQ'S

Welcome to MEDEX 360°m Global Medical Monitor

Check out the newest features in the MEDEX 360°m Tools and Reports section:

Medical Phrase Translations

Communicate effectively using more than 180 common medical phrases which have been translated into more than twenty different languages.

Medical Phrase Example:

English – Please take me to the hospital.
 Italian – Per favore mi porti all'ospedale.
 Czech – Prosim vás můžete mně vzít do nemocnice.


International Drug Equivalencies

Be prepared by knowing whether your prescription or over-the-counter medication - or an equivalent – is available in your destination. More than 8,000 individuals drugs are listed.

Destination Search

Select Region

Select Destination



Recent Medical Alerts

02/10/2009 - [Ebola - Philippines](#)

02/09/2009 - [Leptospirosis - Fiji](#)

02/06/2009 - [Measles - Australia](#)

01/27/2009 - [Cholera - Zimbabwe/South Africa](#)

01/27/2009 - [Salmonella outbreak via peanut butter](#)



Destination Search



Diseases / Health Risks



Immunizations



Tools & Reports



Medical Alerts

We partnered with Harvard Medical International to bring you the most comprehensive global medical information available. Pairing their world-renowned research with MEDEX's 30 years of hands-on experience, this site includes country-specific details about diseases, immunizations, medical infrastructure, and more.



HARVARD MEDICAL
INTERNATIONAL

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PROGRAM DEFINITIONS

The following definitions apply:

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

“Enrollment Period” means the period of time for which You are validly enrolled for MEDEX SECURE and for whom We have received the appropriate enrollment fee.

“Home Country” means the country or territory as shown on Your passport.

“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.

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

“We,” “Us,” “Our,” and “MEDEX” means MEDEX Assistance Corporation.

“You” and “Your” means a person validly enrolled for MEDEX SECURE and for whom We have received the appropriate enrollment fee.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period and only when You are 100 or more miles away from Your permanent residence in 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, Our Regional Medical 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 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. Security Evacuations will be from an international airport or other safe departure point We designate, and You will be responsible for the cost and arrangements of transportation to that point. We will arrange and pay for Your transportation to the nearest safe haven We designate, and You will be responsible for all transportation and living costs while at the safe haven. 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.

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

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.

EXPENSES NOT COVERED

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

- (1) Hospital or medical expenses of any kind or nature.
- (2) Travel arrangements that were neither coordinated by nor approved by Us in advance.
- (3) Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
- (4) Taking part in military or police service operations.
- (5) The commission of, or attempt to commit, an unlawful act.
- (6) 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.
- (7) Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.
- (8) 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.

- (9) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- (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, or when the evacuation notice issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than seven (7) days.
- (14) 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.
- (15) Services not otherwise shown as covered.

REIMBURSEMENT TO MEDEX 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.



MEDEX SECURE

Please keep this document with You while You travel.

A comprehensive program providing You with worldwide 24/7 emergency medical and security assistance - including emergency evacuations - when you are outside your home country or 100 or more miles away from your permanent residence in your home country.

PROGRAM DESCRIPTION

How To Access MEDEX SECURE Services
24 hours a day, 7 days a week, 365 days a year

Your MEDEX identification card is Your key to travel security. If You have a medical, personal safety or travel problem, simply call Us for assistance. Our toll-free and collect-call telephone numbers are printed on Your ID card. Either call the toll-free number of the country You are in, or call the Assistance Center collect at:

Baltimore, Maryland - 410-453-6330

A multilingual assistance coordinator will ask for Your name, Your company or group name, the group number shown on Your ID card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

If the condition is an emergency, You should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center. We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

MEDEX SECURE provides You with Medical Assistance Services, Medical Evacuation & Repatriation, Security & Political Evacuation and Security Services, and Travel Assistance Services as described below. These services are subject to certain Conditions, Limitations, and Exclusions also described below.

MEDEX Assistance Corporation

P.O. Box 19056
Baltimore, MD 21284
1-800-537-2029
www.medexassist.com

MEDICAL ASSISTANCE SERVICES

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

Monitoring of Treatment: Our Assistance Coordinators will continually monitor Your case. In addition, Our Regional Medical 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 assist You with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with 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.

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.

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.

Medical Records Transfer: 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 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.

MEDICAL EVACUATION & REPATRIATION SERVICES

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 MEDEX, You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Member: If You are traveling alone and are or will be hospitalized for more than seven days, 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.

Transportation After Stabilization: Following emergency medical evacuation and stabilization, We will coordinate and pay for one-way economy airfare to Your point of origin. If following stabilization We determine that hospitalization or rehabilitation should occur in Your Home Country, We will alternately coordinate and pay for Your transportation there.

Repatriation of Mortal Remains: 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.

SECURITY AND POLITICAL EVACUATION & SECURITY 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 haven. We will pay for Your evacuation 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 will be responsible for the cost and arrangement of ground transportation to the designated international airport or other safe departure point. 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 safe haven. We will pay for Your evacuation 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 will be responsible for the cost and arrangement of ground transportation to the designated 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 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.

TRAVEL ASSISTANCE SERVICES

Pre-Travel Information: Upon Your request, We can provide continuously updated destination intelligence for more than 180 countries covering ten subject areas: security, health, transportation, entry/exit, finance, culture, language, communication, legal, and weather/environment.

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

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

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.

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 Assistance Center.

Emergency Pet Housing and/or Pet Return: We will coordinate arrangements for temporary boarding or the return of a pet left unattended as a result of Your Injury or Illness.

Notice to State of Washington Residents: This is not Your Description of Coverage. To obtain Your state-specific insurance policy, call 1.800.537.2029.



**University of South Alabama
Faculty/Employee Plan**

DESCRIPTION OF COVERAGE

Schedule Coverage & Services	Maximum Benefits Per Person
Medical Protection	
Emergency Accident and Sickness Medical Expense	\$5,000
Deductible	\$500
Worldwide Emergency Assistance Services	

MEDICAL PROTECTION

Emergency Accident and Sickness Medical Expense: The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services subject to any deductible, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the covered Trip due to the serious and acute nature of the Accidental Injury or Sickness.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to: the services of a Physician; charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The Insurer will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip. The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

Excess Insurance Provision
The insurance provided under Medical Protection shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

EXCLUSIONS

The following exclusions apply:
 1) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; Participation in any military maneuver or training exercise;
 2) Participation as a professional in athletics;
 3) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
 4) Commission or the attempt to commit a criminal act by You;
 5) Dental treatment except as a result of Accidental Injury to sound, natural teeth within twelve (12) months of the Accidental Injury;
 6) Mental or emotional disorders, unless hospitalized.

DEFINITIONS

1) "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
 2) "Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
 3) "Bodily Injury" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.
 4) "Effective Date" means the date and time Your coverage begins, as outlined in the General Provisions section of this policy.
 5) "Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.
 6) "Injury" means Bodily Injury caused by an Accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.

7) "The Insurer" means Arch Insurance Company.
 8) "Land/Sea Arrangements" means land and/or sea arrangements booked through the Travel Supplier.
 9) "Medically Necessary" means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.
 10) "Physician" means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or a Family Member.
 11) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.
 12) "Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or to a different final destination.
 13) "Sickness" means illness or disease which is diagnosed and treated by a Physician on or after the Effective Date of the protection plan and while You are covered under this plan.
 14) "Traveling Companion" means a person who is sharing travel arrangements with You. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.
 15) "Trip" means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements. This coverage applies only to travel outside the United States.
 16) "Used" means to avail oneself of, to employ, to expend or consume, or to convert to one's service.
 17) "You," "Your," or "the Insured" means a faculty/employee traveler of University of South Alabama traveling outside the United States whose protection plan has been paid for by University of South Alabama.

CLAIMS PROCEDURE

To facilitate prompt claims settlement:
MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment; submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

**Plan is designed by: MEDEX Insurance Services.
 Plan Administrator: MEDEX Insurance Services
 8501 LaSalle Road, Suite 200
 Baltimore, MD 21286
 1.800.537.2029**

TERM OF COVERAGE

1. All other coverages take effect at 12:01 a.m. local time at Your location on the departure date of Your Trip.

2. All coverage shall terminate on the earlier of the following dates: (a) Your return to the origination point as specified in the travel tickets; (b) 11:59 p.m. local time at Your location on the date Your Trip is completed.
 3. If You extend the return dates, all coverage will terminate at 11:59 p.m. local time at Your location on the date originally Scheduled Return Date.

Notice to State of Washington Residents: This is not Your insurance policy. To obtain Your state-specific insurance policy, call 1.800.537.2029.

Under Accident and Sickness Medical Expense, You are eligible for coverage if You receive any treatment within 365 days of the Accident or 30 days of the onset of the Sickness.

BENEFICIARY
 Your estate, unless written notice of a designated beneficiary is provided to the Plan Administrator.

This Insurance, under policy AIC-TRVL-P (2/03) is underwritten by: Arch Insurance Company, with its principal place of business in New York, NY.

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with American Group Travel Trust, Bank Newport as Trustee. In the event of any conflict between this Description of Coverage and the Master Policy, the policy will govern.

Notice to State of Washington Residents: This is not Your Description of Coverage. To obtain Your state-specific insurance policy, call 1.800.537.2029.



**University of South Alabama
Student Plan**

DESCRIPTION OF COVERAGE

Schedule Coverage & Services	Maximum Benefits Per Person
Medical Protection	
Emergency Accident and Sickness Medical Expense	\$50,000
Deductible	\$500
Worldwide Emergency Assistance Services	

MEDICAL PROTECTION

Emergency Accident and Sickness Medical Expense:

The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services subject to any deductible, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the covered Trip due to the serious and acute nature of the Accidental Injury or Sickness.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to: the services of a Physician; charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The Insurer will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

Excess Insurance Provision

The insurance provided under Medical Protection shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

EXCLUSIONS

The following exclusions apply:

- 1) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; Participation in any military maneuver or training exercise;
- 2) Participation as a professional in athletics;
- 3) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 4) Commission or the attempt to commit a criminal act by You;
- 5) Dental treatment except as a result of Accidental Injury to sound, natural teeth within twelve (12) months of the Accidental Injury;
- 6) Mental or emotional disorders, unless hospitalized.

DEFINITIONS

- 1) "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
- 2) "Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
- 3) "Bodily Injury" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.
- 4) "Effective Date" means the date and time Your coverage begins, as outlined in the General Provisions section of this policy.
- 5) "Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.
- 6) "Injury" means Bodily Injury caused by an Accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.
- 7) "The Insurer" means Arch Insurance Company.
- 8) "Land/Sea Arrangements" means land and/or sea arrangements booked through the Travel Supplier.
- 9) "Medically Necessary" means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the

Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.

10) "Physician" means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or a Family Member.

11) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.

12) "Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

13) "Sickness" means illness or disease which is diagnosed and treated by a Physician on or after the Effective Date of the protection plan and while You are covered under this plan.

14) "Traveling Companion" means a person who is sharing travel arrangements with You. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

15) "Trip" means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements. This coverage applies only to travel outside the United States.

16) "Used" means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

17) "You," "Your," or "the Insured" means a student traveler of University of South Alabama traveling outside the United States whose protection plan has been paid for by University of South Alabama.

CLAIMS PROCEDURE

To facilitate prompt claims settlement:

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment; submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

**Plan is designed by: MEDEX Insurance Services.
Plan Administrator: MEDEX Insurance Services
8501 LaSalle Road, Suite 200
Baltimore, MD 21286
1.800.537.2029**

TERM OF COVERAGE

1. All other coverages take effect at 12:01 a.m. local time at Your location on the departure date of Your Trip.
2. All coverage shall terminate on the earlier of the following dates: (a) Your return to the origination point as specified in the travel tickets; (b) 11:59 p.m. local time at Your location on the date Your Trip is completed.
3. If You extend the return dates, all coverage will terminate at 11:59 p.m. local time at Your location on the date originally Scheduled Return Date.

Notice to State of Washington Residents: This is not Your insurance policy. To obtain Your state-specific insurance policy, call 1.800.537.2029.

Under Accident and Sickness Medical Expense, You are eligible for coverage if You receive any treatment within 365 days of the Accident or 30 days of the onset of the Sickness.

BENEFICIARY

Your estate, unless written notice of a designated beneficiary is provided to the Plan Administrator.

This Insurance, under policy AIC-TRVL-P (2/03) is underwritten by: Arch Insurance Company, with its principal place of business in New York, NY.

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with American Group Travel Trust, Bank Newport as Trustee. In the event of any conflict between this Description of Coverage and the Master Policy, the policy will govern.