Global Emergency Services

Congratulations!

You now have access to unique global emergency services from FrontierMEDEX. This program immediately connects you* to doctors, hospitals, pharmacies, and other services if you experience a medical emergency while traveling 100 miles or more from your permanent residence, campus location, or in another country.

One simple call to FrontierMEDEX will connect you to:

- A global network of pre-qualified medical providers.
- Experienced crisis management professionals.
- A state-of-the-art Emergency Response Center with worldwide response capabilities.
- Air and ground ambulance service providers.

FrontierMEDEX arranges and pays for all the Medical Evacuation and Repatriation Services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

FrontierMEDEX’s services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

*Eligibility may extend to covered spouse and dependent children.

† All services must be arranged and provided by FrontierMEDEX. No claims for reimbursement of assistance services will be accepted.

Global Emergency Services includes:

- Medical Assistance Services
- Medical Evacuation & Repatriation Services
- Worldwide Destination Intelligence
- Travel Assistance Services

Program Guidelines

Students studying outside the U.S.
You are eligible for services both at and away from your campus location during your 2013–2014 UnitedHealthcare Student Resources policy period, however, you must be at least 100 miles away from your permanent residence.

U.S. students studying in U.S. location
You are eligible for services when you are more than 100 miles away from your permanent residence or your U.S. campus location.

Foreign national students studying in the U.S.
You are eligible for FrontierMEDEX’s services for the duration of your studies while in the U.S. and traveling outside of your home country.

Global emergency services provided by:

FrontierMEDEX

To access services:

(800) 527-0218 Toll-free within the United States
(410) 453-6330 Collect outside the United States
operations@frontiermedex.com

When calling the FrontierMEDEX Operations Center, please be prepared to provide:

1. Caller’s name, telephone and (if possible) fax number, and relationship to the patient;
2. Patient’s name, age, sex, and FrontierMEDEX Number as listed on your Medical ID card;
3. Description of the patient’s condition;
4. Name, location, and telephone number of hospital, if applicable;
5. Name and telephone number of the attending physician; and
6. Information of where the physician can be immediately reached.
Key Services

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

Facilitation of Hospital Admittance Payments: We will issue a prompt financial guarantee (or wire funds) up to five thousand dollars ($5,000) to facilitate admittance to a foreign (non-US) medical facility. To the extent additional funds are required, we will issue a prompt financial guarantee (or wire funds) to facilitate admittance upon securing such funds from you, your family, or your friends via wire transfer or credit card(s). You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

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 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.

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 (3) consecutive 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.

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.

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.

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.

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

Conditions & Limitations

We will only cover the transportation costs under the Medical Evacuation and Repatriation Services 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 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 will only direct-pay any transportation costs under the Medical Evacuation and Repatriation Services to the transportation providers if approved by us in advance.

We are not responsible for the availability, quality, results of, or failure to provide any medical, 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.

For a full list of services, conditions and limitations, please reference your Program Guide. This is only a summary.

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

- Hospital or medical expenses of any kind or nature unless those expenses are part of the Emergency Medical Evacuation or Transportation After Stabilization.
- Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
- Taking part in military or police service operations.
- The commission of, or attempt to commit, an unlawful act.
- 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.
- Subsequent evacuations for the same or related medical condition, regardless of location per annual term.
- Failure to properly procure or maintain immigration, work, residence or similar type visas, permits, or documents.
- 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.