AETNA STUDENT HEALTH
DESCRIPTION OF COVERED SERVICES
2026-2027 School Year

As a member of the On Call International ON CALL program, You have access to the following services.

Emergency Transportation Services and Medical Assistance Services are available when traveling 100 or more miles from Your Primary Residence or when traveling in a foreign country. Security Assistance Services are available when traveling on a scheduled trip 100 or more miles from your Primary Residence and Your campus of Assignment.

ON CALL must coordinate and provide all transportation arrangements. Transportation arrangements rendered without ON CALL's coordination are not covered. Expenses submitted to ON CALL for reimbursement that were not coordinated and arranged by ON CALL will not be accepted.

ON CALL phone number: 1-866-525-1956 or collect 1-603-328-1956

An asterisk (*) below means the service is subject to the Conditions listed at the end of this Description of Covered Services.

EMERGENCY TRANSPORTATION SERVICES

Emergency Medical Evacuation*: If You suffer an unforeseen acute or life-threatening Sickness or Injury and the medical facility You are currently in is not adequate to treat You in the opinion of ON CALL's Medical Director and the local attending Legally Qualified Physician, ON CALL will coordinate and provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care or to the following options: a. Your school campus; or, b. Your Primary Residence/Home Country. The option would be chosen by You as long as On Call's medical team determines You are medically stable enough to travel to the desired location. Services include arranging emergency transportation, related medical services and medical supplies necessarily incurred in connection with the emergency evacuation. Only one Emergency Evacuation will be provided per Injury or Sickness. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Medically Necessary Repatriation*: After initial treatment and stabilization while **Hospitalized** for a **Sickness** or **Injury**, if the local attending **Legally Qualified Physician** and ON CALL's Medical Director determine that it is **Medically Necessary**, ON CALL will coordinate and provide transportation for You to either of the following options: a. Your school campus; or, b. Your **Primary Residence/Home Country**; for further medical treatment or to recover. The option would be chosen by You as long as On Call's medical team determines You are medically stable enough to travel to the desired location. Transportation must be by the most direct and economical route. Services include coordinating and providing emergency transportation and medical supplies necessarily incurred in connection with the repatriation. Only one Medically Necessary Repatriation will be provided per **Injury** or **Sickness**. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Repatriation of Deceased Remains*: In the event of Your death, ON CALL will render assistance and provide for the return of deceased remains. Services include coordinating and providing for the following: assistance with finding a location of a sending funeral home; preparation and transportation of the body from the site of death to the sending funeral home, to the airport and to Your Primary Residence or to the place of burial near Your Primary Residence; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring and paying for

up to 3 death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: coordinating travel arrangements for any traveling companions and identification and/or notification of next-of-kin. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Visit by Family Member or Friend while Hospitalized*: If You are traveling alone and are **Hospitalized** and need to remain Hospitalized and it's determined by ON CALL Physicians that you would benefit from a person of your choice to be with you while Hospitalized, ON CALL will coordinate and provide one round-trip economy airfare to bring that person to your location. This service does not provide reimbursement for any expense incurred by you or your person of choice. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Return of Traveling Companion*: If Your **Traveling Companion** loses previously-made travel arrangements due to a delay caused by Your **Hospitalization** for an **Injury** or **Sickness** or death, ON CALL will coordinate and provide a one-way economy airfare to return the **Traveling Companion** to his or her original departure point. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Return of Dependent Children*: If You are **Hospitalized** and need to remain **Hospitalized** leaving your dependent children unattended, ON CALL will coordinate and provide a one-way economy class transportation to return the minor children who are under nineteen (19) years of age, and if deemed necessary by the airline, accompany him/her/them with an attendant. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Emergency Return Home*: In the event of a death or life-threatening illness requiring **Hospitalization** of Your parent, child, sibling or spouse in Your **Primary Residence/Home Country**, On Call will coordinate and provide round-trip economy airfare to return you to your family member's bedside and back to Your program within 90 days of the departure date. All arrangements associated with Emergency Return Home are subject to verification of necessity. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Bereavement Reunion*: In the event You die while covered under the Program, ON CALL will coordinate and provide one round-trip economy transport within 30 days of the date of death for a family member to arrive at the location of the deceased to identify and accompany the remains back to Your **Primary Residence/Home Country**. Family member must return to **Primary Residence/Home Country** within 30 days of the departure date. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Return of Personal Belongings*: ON CALL will assist with arranging the shipment of personal effects to Your Primary Residence/Home Country following Your Emergency Medical Evacuation, Medically Necessary Repatriation, or Return of Deceased Remains that prevents You from returning to Your study program. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International within 90 days of the evacuation/repatriation or death.

MEDICAL ASSISTANCE SERVICES

Locating Providers: ON CALL will assist You in finding physicians, behavioral health professionals, dentists, and medical facilities.

Counseling: ON CALL will connect you to a behavioral health professional for a telephonic counseling session. Counseling sessions are available 24/7.

***Medical Monitoring*:** During the course of a medical emergency, ON CALL's professional case managers, including physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to Your home country) is needed. ON CALL will provide case notification, both foreign and domestic, between the patient, family, physician and consulate as needed. ON CALL will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

***Emergency Medical Payments*:** When it is necessary for You to obtain necessary medical services, upon request, ON CALL will advance up to $5,000 in local currency to cover on-site medical expenses. The advance of funds will be made to the medical provider after ON CALL has secured funds from You or Your family. When necessary, ON CALL can provide You with a cash advance of up to $250 in local monies for medical emergencies with an acceptable guarantee of reimbursement from You.

***Replacement of Medication and Eyeglasses*:** ON CALL will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. ON CALL will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are Your responsibility. You should consult Your medical policy to determine any available reimbursement for medications and eyeglasses.

***Hotel Convalescence Arrangements*:** ON CALL can assist You with hotel arrangements if You or Your companion needs to convalesce in a hotel prior to or following medical treatment.

***Medical Insurance Assistance*:** ON CALL can assist You by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

***Prescription Drug Assistance*:** When permitted by law and approved by the patient's Physicians, ON CALL will assist You in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

LEGAL ASSISTANCE

***Legal Hotline and Referral Services*:** ON CALL can assist in contacting a local attorney or the appropriate consular officer if You are arrested or detained, involved in an automobile accident, or otherwise need legal help. ON CALL shall arrange for an initial telephone consultation with an attorney, without charge. If further legal assistance is needed, ON CALL can provide a referral to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney shall be Your responsibility. ON CALL will maintain communications with You, Your family, and school until legal counsel has been retained by You.

***Bail Bond Services*:** ON CALL can assist in securing bail bond services in all available locations. Where permitted by law, ON CALL will provide students up to $1,000 in bail funds, if arranged by ON CALL's international legal representative.

BAGGAGE ASSISTANCE

ON CALL can assist You in locating lost, stolen or delayed baggage. ON CALL will advise You of the proper reporting procedures and will help them maintain contact with the appropriate companies or authorities to help resolve the problem.

PRE-TRIP ASSISTANCE

Available at any time, not subject to 100-mile travel requirement.

***Passport and Visa Information*:** ON CALL can advise You of the required documentation to enter and depart foreign destinations.

***Health Hazards Advisory*:** ON CALL can provide You with up-to-date travel advisories.

***Inoculation Requirements*:** Medical entry requirements can be provided to You prior to their departure.

***Weather Information*:** ON CALL maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to you through the ON CALL Global Response Center.

***Currency Exchange Information*:** ON CALL can provide You with the daily currency exchange rate for a specified country.

***Consulate and Embassy Locations*:** ON CALL maintains a complete listing of consulates and embassies. These locations are accessible to You by calling the ON CALL Global Response Center.

***Travel Locator Service*:** You can contact the ON CALL Global Response Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

TRAVEL ASSISTANCE SERVICES

Emergency Message Assistance: ON CALL can record emergency messages from You or for You for 24-hour periods. These messages may be retrieved at any time by You, Your family, or school associates.

Emergency Cash Assistance: ON CALL can assist You with emergency cash up to $500. Arrangements will be made through a friend, family member, business, or Your credit card in the event of an emergency. All fees associated with the transfer or deliveries of funds are Your responsibility.

Emergency Ticket Replacement: ON CALL can assist You in replacing lost or stolen airline tickets.

Emergency Card Replacement: ON CALL can assist You with emergency card replacement if You should experience a loss, theft, or damage to his/her credit card or membership card.

Assistance with Recovering Lost or Stolen Items: If You had luggage, documents, or personal items lost or stolen; ON CALL will attempt to recover the items by contacting the appropriate parties. ON CALL will advise You of its efforts as the search takes place. Direct costs of replacing the lost or stolen items are Your responsibility.

Translator and Interpreter Referrals: ON CALL will provide You with referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone. You are responsible for the selection and payment of the translator or interpreter.

SECURITY ASSISTANCE

Emergency Political Evacuation/Repatriation: In the event of a threatening Security or Political Emergency Situation due to governmental or social upheaval at Your location, ON CALL will coordinate and provide transportation to remove You from the area. Emergency political evacuation/repatriation services are provided by ON CALL security personnel to the nearest safe location and then to Your Primary Home if needed. The decision to emergency political evacuate/repatriate due to a Security or Political Emergency Situation will be made by ON CALL security personnel in consultation with local governments and security analysts. This service is only available when You are traveling on a scheduled trip one hundred (100) miles or more from Your Primary Residence and Your campus of Assignment and You cannot obtain commercial transportation to the nearest safe location within a time period which will enables You to leave the foreign country in time to avert imminent bodily harm or to comply with the time allowed to leave the foreign country pursuant to the orders of the recognized government of that foreign country.

In the event You are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits ON CALL'S ability to fully provide services, ON CALL shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. ON CALL cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

ON CALL retains the discretion to limit one (1) emergency evacuation and or repatriation attributable to any single political emergency situation.

Natural Disaster Evacuation: In the event of a Natural Disaster Situation, ON CALL will on a best-effort basis coordinate and provide for Your evacuation from a safe departure point we designate to a safe haven of our selection. If evacuation becomes impractical due to hostile or dangerous conditions, ON CALL will maintain contact with You and advise You until evacuation becomes viable or the Natural Disaster Situation has passed. This service is only available when You are traveling on a scheduled trip one hundred (100) miles or more from Your Primary Residence and Your campus of Assignment.

ON CALL will only coordinate and arrange for a Natural Disaster Situation evacuation up to and including seven (7) days from the date of the official disaster declaration issued.

Return of Deceased Remains*: If You die as a result of a Political Upheaval or Natural Disaster, ON CALL will coordinate and provide for the return of the deceased remains, including embalming, necessary government authorization, and a container appropriate for transportation of the remains to Your place of residence. Review the Repatriation of Deceased Remains service on page 1 for more detailed information. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

This service is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities. In order for you to be eligible for this service, the service must be coordinated and provided by On Call International.

Services rendered without ON CALL's coordination are not covered. If You are able to leave Your Host Country by normal means, ON CALL will assist You in rebooking flights or other transportation. Expenses for non-emergency transportation are Your responsibility.

*CONDITIONS

1. Participation:

"You" and "Your", as used in this document, are defined in the Travel Assistance Program Agreement, effective in the 22-23 School Year.

2. Political/Natural Disaster Evacuation Triggers

Political Evacuation/Repatriation and Return of Deceased Remains:

As determined by ON CALL security personnel, in accordance with local and U.S. authorities if You cannot obtain commercial transportation to the nearest safe location within a time period which will enable You to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

i. Officials of the Host Country or the embassy of the country with which You are a national has issued for reasons other than medical, a recommendation that categories of persons which include You should leave the Host Country; and/or
ii. You are being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; and/or
iii. The Political and Military Events in the Host Country have created a situation in which You are in danger of Imminent Bodily Harm to the extent that You must be removed from the Host Country;

Natural Disaster Evacuation/Repatriation and Return of Deceased Remains:

As determined by ON CALL security personnel, in accordance with local and U.S. authorities if You cannot obtain commercial transportation to the nearest safe location within a time period which will enable You to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

i. Officials of the Host Country, or the embassy of the country with which You is a national, has issued for reasons due to the natural disaster situation, a recommendation that categories of persons which include You, should leave the Host Country;
ii. Your location in the Host Country is deemed Uninhabitable by ON CALL security personnel

3. General Limitations:

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one (1) year from the date of event giving rise to such legal action. ON CALL cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

You may be required to release ON CALL or any health care provider from liability during emergency evacuation and/or repatriation.

4. **Emergency Transportation Services and Medical Assistance Services CONDITIONS:**
    i. ON CALL shall not provide services enumerated if the coverage is sought as a result of: involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; the commission of or attempt to commit an unlawful act; mental or emotional disorders, unless hospitalized or if On Call's Medical Director determines the student is unable to continue their educational program; participation as a professional in athletics; riding or driving in races, speed or endurance competitions or events, services provided for you for which no charge is normally made; travel within 100 miles of your Primary Residence, unless in a foreign country, or travel in a foreign location.

    ii. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, ON CALL may not be able to respond in the usual manner. It is Your responsibility to inquire whether a country is "open" for assistance prior to Your departure and during Your stay.

    iii. ON CALL also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit ON CALL to fully provide services.

    iv. If You request a transport related to a condition that has not been deemed medically necessary by a Physician designated by ON CALL in consultation with a local Legally Qualified Physician or to any condition excluded hereunder, and You agree to be financially responsible for all expenses related to that transport, ON CALL will arrange but not pay for such transport to a medical facility or to Your residence and will make such arrangements using the same degree of care and completeness as if ON CALL was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

    v. ON CALL shall not be responsible for any claim, damage, loss, costs, liability or expense which arise in whole or in part as a result of ON CALL's inability to reach the authorized Client Contact person for any reason beyond ON CALL's control or as a result of the failure and/or refusal of the Client to authorize services proposed by ON CALL.

All transportation benefits must be by the most direct and economical route possible.

Definitions for Emergency Transportation Services, Medical and Travel Assistance Services Only:

"Injury" or "Injuries" means bodily harm caused by an **Accident** which: 1) occurs while coverage is in effect; and 2) requires examination and treatment by a **Legally Qualified Physician**.

"Accident" means a sudden, unexpected unusual specific event that occurs at an identifiable time and place, and shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

"Legally Qualified Physician" means a physician: (a) other than You, a **Traveling Companion** or a family member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

"Traveling Companion" means a person whose name appears with You on the same **Assignment** or **Leisure Travel** and who, during Your **Assignment** or **Leisure Travel**, will accompany You. A group or tour organizer, sponsor or leader is not a **Traveling Companion** as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

"**Home Country**" means the country in which You resided before taking up **Assignment** or **Leisure Travel** or country in which they hold a valid passport.

"Sickness" means an illness or disease of the body which: 1) requires examination and treatment by a **Legally Qualified Physician**, and 2) commences or worsens while coverage is in effect.

"Primary Residence" means the location in which You resided within Your **Home Country** before taking up **Assignment** or **Leisure Travel**.

"Assignment" means You are carrying out Your occupational or academic related duties, research or study related to a participating school or university.

"Leisure Travel" means You are traveling more than 100 miles from Your **Primary Residence**

"Medically Necessary" means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

"Hospitalized" means to be admitted and deemed an inpatient by a **Legally Qualified Physician**

5. Political and Natural Disaster Evacuation/Repatriation CONDITIONS:

ON CALL security personnel will determine the need for evacuation in consultation with local governments and security analysts. ON CALL may use any and all appropriate resources to evacuate You including, but not limited to, charter aircraft, ground and sea transportation in such circumstances where the point of departure may not be an international airport. In the case that an evacuation is impossible due to hostile conditions, ON CALL will use security resources to maintain contact with You, to the greatest extent allowed by circumstance, until evacuation becomes possible or the emergency is resolved.

In the event a covered You is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits ON CALL's ability to fully provide services, ON CALL shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. ON CALL cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of You to comply with ON CALL's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

ON CALL must make all arrangements for You. Services rendered without ON CALL's coordination and approvals are not covered. Claims submitted for reimbursement will not be accepted. If

You are able to leave Your host country by normal means, such as changing a commercial airline ticket, ON CALL will assist in rebooking flights or other transportation. Expenses for non-emergency transportation are the responsibility of You.

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one (1) year from the date of event giving rise to such legal action. ON CALL cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

Upon request, ON CALL shall assist You on a fee-for-service basis for circumstances falling outside the above terms and conditions. ON CALL reserves the right, at its sole discretion, to request additional financial guarantees, pre-payment, or indemnification from You prior to rendering such services.

ON CALL shall not cover any services in connection with an event arising from or attributable to:

I. Violation by You of the laws or regulations of the country in which the Covered Event takes place;

II. The failure by You to properly procure or maintain immigration, academic, work, residence or similar visas, permits or other documentation;

III. The Security or Political Emergency Situation /Repatriation or Natural Disaster Evacuation/Repatriation of an **International Participant** who is in his or her Home Country or country in which they hold a valid passport;

IV. Any medical expenses incurred by You;

V. The kidnap and/or ransom of You;

VI. Any expenses not related to an Security or Political Emergency Situation /Repatriation or Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;

VII. If a travel restriction has been lifted, any expenses related to Security or Political Emergency Situation /Repatriation, when You traveled to the Host Country 90 days following the U.S. State Department's official declaration of the Political Event.

VIII. Any expenses related to Security or Political Emergency Situation /Repatriation or Natural Disaster Evacuation/Repatriation, when You traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location;

IX. Your medical claim, including but not limited to a communicable disease, will be excluded from the Security or Political Emergency Situation coverage;

X. Natural Disaster Evacuation/Repatriation when the natural disaster situation or the event directly giving rise to it precedes Your arrival;

XI. When You elect not to depart with evacuation arrangements coordinated by ON CALL. Coverage for You is immediately terminated.

XII. Services rendered without the coordination and approval of ON CALL.

XIII. Evacuations from Office of Foreign Assets Control ("OFAC") listed countries

XIV. Evacuations to or from Your Home or Host Country that has been declared a Level 4 Travel Advisory by the U.S. Department prior to your Scheduled Departure Date or while traveling against the advise of a Level 4 Global Health Advisory issued by the U.S. State Department.

XV. Evacuations from Afghanistan

ON CALL must coordinate and provide all transportation arrangements. Services rendered without ON CALL's coordination are not covered. If You are able to leave Your Host Country by normal means, ON CALL will assist You in rebooking flights or other transportation. Expenses for non-emergency transportation are Your responsibility.

Definitions for Security or Political/Natural Disaster Evacuation/Repatriation Services Only:

"You" and "Your" means all members and their covered dependents who are eligible under a Covered Security Membership to receive assistance and transportation services from ON CALL.

"Combined Single Limit (CSL)" is the maximum amount ON CALL will pay.

"**Covered Event**" is the **Security or Political Emergency Situation /Repatriation** or **Natural Disaster Evacuation/Repatriation** of **You**. In order to qualify as a **Covered Event**, the **Security or Political Emergency Situation** or **Natural Disaster Evacuation** must occur as soon as reasonably possible following the event or events set forth in the definitions of **Emergency Political Evacuation/Repatriation and Emergency Natural Disaster Evacuation/Repatriation**. The event or events shall be deemed to commence at the first manifestation of a political, military, or natural event in which **You** are in danger of **Imminent Bodily Harm**.

Any Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, as a result of a You traveling to a Host Country within 90 days following the U.S. State Department's official declaration of the Political or Natural Disaster Event or when You traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location, shall in no way be considered a **Covered Event.**

"**Covered Security Membership**" is the membership agreement between ON CALL and Aetna Student Health under which ON CALL agrees to provide emergency evacuation services to You (and Your named family members, if applicable) who is (or are) traveling to a **Host Country** under the terms and conditions of the membership. As You are enrolled in the Aetna Student Health Insurance Program, You are enrolled in the Covered Security Membership.

"Evacuation" is the transportation of **You** from the **Host Country** to the nearest place of safety.

"**Home Country**" means the country in which **You** resided before taking up **Assignment** or **Leisure Travel** or a country in which they hold a valid passport.

"**Host Country**" is the country which **You** have traveled to and which is not **Your Home Country.**

"**Imminent Bodily Harm**" means the existence of any condition or circumstance, which cannot be avoided through normal precautionary measures, and could reasonably be expected to cause death or serious physical harm to You, if You were to remain in the affected area where the Political or Natural Disaster event has occurred.

"International Participant" means a non-US resident traveling outside of Your Home Country and who is eligible under a Covered Security Membership to receive assistance and transportation services from ON CALL.

"Natural Disaster Situation" means an event occurring directly out of an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the host country issues an official disaster declaration and determines the affected area to be uninhabitable. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

a. the path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or
b. less than 72 advance hours' notice of a potential landfall for a named storm exists.

In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

"Political and Military Events" means civil unrest, rebellion, riot, military uprising or labor disturbances, strike, or a nuclear, biological, or chemical occurrence caused by terrorism.

"Repatriation" is the transportation of **You** from the safe haven to **Your Home Country**.

"**Return of Deceased Remains**" is the return of **Your remains** to Your **Home Country** in the event You die as a result of bodily harm under the conditions set forth in the definitions of **Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation**.

"Assignment" means **You** are carrying out Your occupational or academic related duties, research or study related to a participating school or university.

"Leisure Travel" means You are traveling more than 100 miles from Your **Primary Residence**

"Security or Political Emergency Situation" shall mean:

1. Officials of the foreign country or the embassy of the country with which You are a national has issued for reasons other than medical, a recommendation that categories of persons which include You should leave the foreign country; and/or
2. You are being expelled or declared persona non-grata on the written authority of the recognized government of the foreign country for reasons other than medical; and/or
3. The political and military events in the foreign country has created a situation in You are in danger of imminent bodily harm, other than from a medical situation to the extent that You must be removed from the foreign country.

"Uninhabitable" means Your **Host Country** location is deemed unfit for residence, as determined by ON CALL security personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.

More Information

Aetna Life Insurance Company (Aetna) provides access to certain Medical Evacuation/Repatriation (MER); Natural Disaster and Political Evacuation (NDPE); and Worldwide Emergency Travel Assistance (WETA) services which are serviced by On Call International, LLC (On Call).

Aetna Student Health℠ is the marketing name for programs offered by Aetna Life Insurance Company

("Aetna"). Aetna and On Call are independent contractors and not employees or agents of the each other. Neither Aetna nor any of its affiliates provides, administers or underwrites MER, NPDE and WETA services and neither Aetna nor any of its affiliates is responsible in any way for the services provided by or through On Call.