



WORLD ACCESS®

**WORLD ACCESS SERVICE CORP.
2805 NORTH PARHAM ROAD
RICHMOND, VA 23294**

DESCRIPTION OF BENEFITS

Emergency Medical Assistance and Travel Assistance For Subscribers to the Highmark Carnegie Mellon University Student Insurance Plan

If You are in need of assistance:

1. Call the **World Access Hotline Center**:

- From the U.S. call toll-free 888-675-1457
- From all other locations call collect to 804-281-5781

Note: In some countries it may not be possible to call collect. If You must phone the hotline directly, give Your location and phone number to the hotline coordinator who will call You back.

If Your emergency is immediate and life-threatening; seek local emergency assistance at once and contact the hotline as soon as possible.

2. Identify yourself as a Highmark Carnegie Mellon University Student Insurance Plan Member and have the following information ready for the hotline coordinator:

- a. Your name; and
- b. Your location and local telephone number.

The hotline coordinator will confirm Your enrollment and provide You with assistance.

I. ELIGIBILITY

You must be a subscriber to the Highmark Carnegie Mellon University Student Insurance Plan.

You must be traveling at least 100 miles from Your Primary Residence.

II. DESCRIPTION OF MEDICAL ASSISTANCE SERVICES

Triage Consultation

World Access nursing staff will provide triage consultation over the telephone. Please note, a telephone conversation is no substitute for an in-person consultation with a physician, cannot establish diagnosis, and must be treated as advice only.

Medical provider referrals, appointments, and admission arrangements

If You are in need of a doctor or medical facility, We will refer You to the most appropriate doctors and facilities in the locale requested. If necessary, We will also assist You in setting appointments, and/or arranging the admission to a Hospital or medical center. The final selection of a medical provider is Your responsibility. Fees associated with medical services arranged by Us are Your responsibility.

Medical Consultation and Monitoring

If You are hospitalized, the hotline center medical staff will keep in frequent contact with You or Your local Physician to get information on the care You are receiving and to determine the need for further assistance. We will also contact Your personal Physician and family at home, if necessary.

Prescription replacement and medical supply arrangements

If You are in need of prescription drugs or other medical supplies, an Assistance Coordinator will contact Your pharmacy or medical equipment supplier and obtain replacement information on Your behalf, if available. The Assistance Coordinator will then make arrangements with a network doctor or pharmacist to supply a replacement to You. All associated costs will be paid by You.

Emergency Medical Transportation

We will arrange and pay for medical transportation services (specified below) required by You as a result of an Injury or Illness that requires medical evacuation and/or repatriation.

- A **medical evacuation** takes place when Our consulting Physician and the local attending Physician determines that adequate treatment for your Illness or Injury is not available locally. We will make arrangements for You to be transported to the nearest appropriate medical facility.
- A **medical repatriation after evacuation** takes place after You have received medical care and the local attending Physician and Our consulting Physician determines You are able to (1) return home to continue Your recovery and/or rehabilitation, or (2) continue your trip. We will make arrangements for You to be transported from the facility to either Your Primary Residence or the place where You were evacuated from.
- A **medical repatriation without evacuation** takes place after you have received Inpatient medical care following an Injury or Illness and the local attending Physician and Our consulting Physician determines You are unable to continue Your studies and need to return to Your Primary Residence to continue Your recovery and/or rehabilitation.
- A **repatriation of remains** takes place in the event of Your death. We will arrange for the transportation of Your remains from the place of death to Your Primary Residence or appropriate receiving facility, as determined by Us.

All medical transportation services must be authorized in advance and organized by the World Access Hotline Center.

All medical transportation services are provided only if they are determined to be Medically Necessary by the hotline center medical staff in consultation with the local attending Physician. We will arrange and pay for the following services and expenses, up to **\$25,000**:

1. Reasonable and necessary medical services required for Your medical evacuation to an appropriate facility nearest to the place where the Injury or Illness occurred;
2. Reasonable and necessary escort expenses required by You during a medical evacuation, if this service is deemed Medically Necessary by Our consulting Physician and the local attending Physician;
3. The cost of an economy class ticket to repatriate You, less any refunds from any unused return trip tickets, if applicable; and
4. The cost of reasonable and necessary services needed for the transport of Your remains from the place of death to Your Primary Residence.

Personal Effects Collection and Return

If You leave behind personal effects as a result of a medical emergency, an Assistance Coordinator will assist in making necessary arrangements for such personal effects to be collected and returned. You are responsible for any fees associated with such arrangements.

III. DESCRIPTION OF TRAVEL ASSISTANCE SERVICES

Travel Document and Ticket Replacement Assistance

The program provides You with information to assist in obtaining replacements of lost passports or other important travel documents. We also help You to replace lost airline and other travel tickets and will assist You in obtaining money for this purpose. These funds will come from You, Your family or friends. We will make all the arrangements for You, including assisting You to return home if Your trip is interrupted.

Legal Assistance

If You have legal problems, Our hotline center staff will help You find a local legal advisor. If You require the posting of bail or immediate payment of legal fees, We will help arrange a cash transfer from Your family or friends.

Emergency Cash Transfer

If Your cash or traveler's checks are lost or stolen, or if You need funds for the immediate payment of unanticipated expenses, We will help arrange to have emergency cash (in currency, traveler's checks or any other form acceptable to Us) transmitted to You in a timely fashion. These funds will come from Your family or friends. Our hotline center staff will make all the necessary arrangements for You.

Emergency Message Center

In the event of an emergency, call the hotline center and give the hotline coordinator Your message. We will make at least three (3) attempts in 24 hours to reach Your requested party, and We will provide You with an update on the disposition of Our attempts to deliver the message. (We are not responsible for delivery of a message if the recipient cannot be reached.)

Lost/Stolen Luggage Assistance

If Your luggage is lost or stolen while traveling, We can help You locate the luggage by following up with the transportation provider or appropriate law enforcement entity and assisting with the claim process, if applicable.

Pre-trip Information

Upon Your request, an Assistance Coordinator will provide information on travel destinations, including information on available medical providers, health and security profiles of destinations throughout the world, weather reports, inoculation and immunization recommendations, visa requirements, traveler advisories, currency exchange rates, contact information for embassies and consulates worldwide and other important information.

Assistance Translation Services

If You have the need to use any of the available Assistance Services, an Assistance Coordinator will be available to translate or arrange for translation, by telephone, as needed for purposes of providing the service.

IV. GENERAL PROGRAM EXCLUSIONS

These exclusions apply to the program's benefits and services. No benefits are provided for any services arising directly or indirectly out of or as a result of the following:

1. Normal pregnancy, fertility treatments, childbirth, or elective abortion, other than unforeseen complications of pregnancy;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder, or unrest;
3. All extreme high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding; bungee jumping; parachuting; mountain climbing or other high altitude activities; caving; heli-skiing, extreme skiing, or any skiing outside marked trails;
4. Operating or learning to operate any aircraft as a pilot or crew;
5. Nuclear reaction, radiation, or radioactive contamination;
6. Epidemic or pandemic; and
7. Any unlawful acts committed by You.

In addition, this program does not cover You if:

1. The purpose of a trip is to receive medical care, medication or treatment; or
2. If You intentionally provide incorrect date or facts.

V. GENERAL PROVISIONS RELATED TO BENEFITS

1. All suits, actions or legal proceedings arising from the programs, benefits, or services provided through the programs may be submitted to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following submission of your entire claim to World Access Service Corp. No action in any form can be brought after three years from the date Your claim was submitted to World Access Service Corp.
2. Benefits are payable to You or, if applicable, Your estate.

VI. DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event causing Injury requiring Inpatient medical treatment.

Hospital means a provider that is a short-term, acute, general Hospital that:

1. is a duly licensed institution;
2. in return for compensation from its patients, is primarily engaged in providing Inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of Physicians;
3. has organized departments of medicine and major surgery;
4. provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a places for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness means a sickness, infirmity, or disease requiring Inpatient medical treatment.

Injury means bodily injury caused by an Accident, directly or independently of all other causes, requiring Inpatient medical treatment

Inpatient means medical care provided to a person who is treated as a registered bed patient in a Hospital or other licensed provider and for whom a room and board charge is made.

Medically Necessary or **Medical Necessity** means the services or supplies provided by a Hospital, Physician, or other licensed provider that are required to identify or treat Your Illness or Injury and which, as determined by Us, are:

1. consistent with the symptoms or diagnosis and treatment of Your condition, disease, Illness, ailment or Injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of You, a Physician or other provider; and
4. the most appropriate supply or level of service that can be safely provided to You. When applied to Inpatient care, it further means that Your medical symptoms or condition requires that the services cannot be safely provided to you as an Outpatient.

Outpatient means someone who receives medical or dental services or supplies while not an Inpatient.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered.

Primary Residence means Your permanent address as recorded on your Carnegie Mellon University student records.

We, Us, or Our means World Access Service Corp.

You or Your means a subscriber to the Carnegie Mellon University Highmark Student Insurance plan.