

# LSU

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## Risk Management

**ON CALL INTERNATIONAL**  
**GLOBAL ASSISTANCE & INSURANCE PROGRAM**

**Administrator and Faculty Training**



# INTRODUCTION

- ✓ Lower total cost: \$50k vs \$86k
- ✓ Increased medical and emergency coverage limit from \$250k to \$500k
- ✓ Added quarantine coverage (e.g. Covid, infectious diseases)
- ✓ Added Tele-counseling benefit
- ✓ Wider professional network
- ✓ Improved response capabilities, timeliness, and coordination between insurance and services
- ✓ Additional coverages: search & rescue, loss of personal belongings, loss of checked or delayed luggage

# COMPONENTS OF YOUR PROGRAM



**GLOBAL ASSISTANCE &  
INSURANCE**



**TRAVEL RISK  
MANAGEMENT SERVICES**



**ONLINE RESOURCES AND  
RISK MANAGEMENT  
TECHNOLOGY**

BENEFIT TABLE	LIMITS PER INSURED PERSON
Medical Evacuation and Repatriation	\$5000,000
Repatriation of Remains or Burial	\$100,000
Security Evacuation	\$100,000 for evacuation
Emergency Travel Expenses (Reunion)	\$12,500 when in hospital for more than 3 days
Bereavement Reunion	\$5,000
Return Home due to Felonious Assault	\$5,000
Emergency Travel Expenses due to Felonious Assault	\$5,000
Return of Dependent Children	\$2,500
Return of Traveling Companion	\$2,500
Emergency Bail Bond	\$1,500
Catastrophe Coverage	100% of customary costs up to \$1,000
Search and Rescue	100% of customary costs up to \$10,000
Loss Of Personal Belongings	Up to \$1,000, \$100 maximum per article
Loss of Checked in Luggage	\$500
Luggage Delay	\$200
Lost Documents or Money	\$200
Trip Interruption	\$5,000
Travel Delay	\$2,500 (subject to daily limit of \$500/day, time limit of 12 hours)
Pre-Trip Cancellation	\$2,500
Quarantine	Up to \$5,000 combined single limit (CSL)

BENEFIT TABLE	LIMITS PER INSURED PERSON
Medical Expenses and Hospitalization	\$500,000 per Insured Person
Prescribed Medicines by a doctor or specialist	Maximum of 60 days per subscription
Pre-existing condition Clause	Treated as any other condition up to a maximum of \$20,000 per lifetime
Mental Health Disorder	Up to a maximum of \$20,000
Continuing Medical Charges	\$30,000 or 30 days
Hazardous / Adventure	\$20,000 / \$20,000
Accidental death or disablement	Class 1 (faculty/staff) - \$100,000
Personal Liability Physical injury and property damage	\$100,000

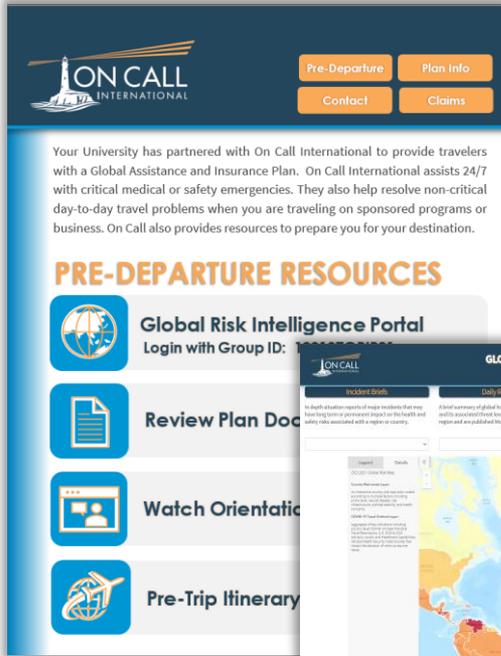
**WHO:** All students, faculty, employees, accompanying dependents / guests

**WHERE:**

- International travel outbound from the US\* and other countries
- International Travel to one's country of origin, as long as the traveler does not principally reside there at time of departure
- \*US is the 50 states and DC for the purpose of this program

**WHEN:** All related programs or assignment plus up to 7 Incidental Travel Days before and after

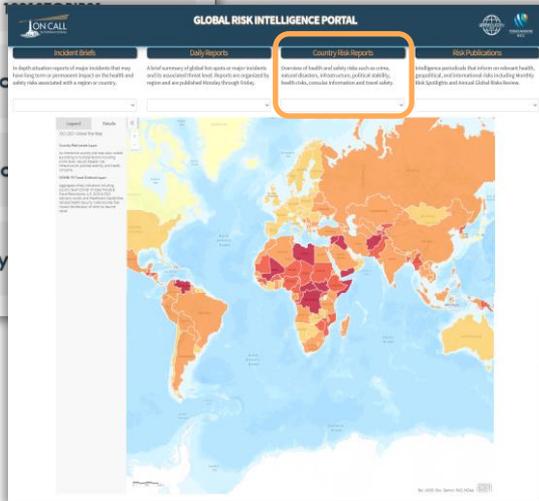
# ONLINE RESOURCE HUB - PRE-TRIP RESOURCES



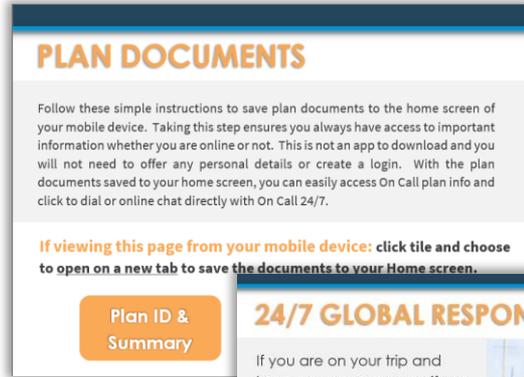
The screenshot shows the On Call International website. At the top left is the logo with a ship icon and the text "ON CALL INTERNATIONAL". To the right are four orange buttons: "Pre-Departure", "Plan Info", "Contact", and "Claims". Below the buttons is a paragraph: "Your University has partnered with On Call International to provide travelers with a Global Assistance and Insurance Plan. On Call International assists 24/7 with critical medical or safety emergencies. They also help resolve non-critical day-to-day travel problems when you are traveling on sponsored programs or business. On Call also provides resources to prepare you for your destination." Below this is a section titled "PRE-DEPARTURE RESOURCES" with four icons and labels: a globe for "Global Risk Intelligence Portal", a document for "Review Plan Documents", a person for "Watch Orientation", and a checklist for "Pre-Trip Itinerary".

## Travel preparation resources:

- Orientation recording
- Pre-trip itinerary review
- Global Risk Intelligence



The screenshot shows the "GLOBAL RISK INTELLIGENCE PORTAL" website. It features a navigation bar with "Incident Briefs", "Daily Reports", "Country/Risk Reports", and "Risk Publications". The "Country/Risk Reports" section is highlighted with an orange box. Below the navigation is a world map with color-coded regions indicating risk levels. To the left of the map is a sidebar with search and filter options.



The screenshot shows the "PLAN DOCUMENTS" section. It contains the following text: "Follow these simple instructions to save plan documents to the home screen of your mobile device. Taking this step ensures you always have access to important information whether you are online or not. This is not an app to download and you will not need to offer any personal details or create a login. With the plan documents saved to your home screen, you can easily access On Call plan info and click to dial or online chat directly with On Call 24/7." Below the text is a note: "If viewing this page from your mobile device: click tile and choose to open on a new tab to save the documents to your Home screen." At the bottom is an orange button labeled "Plan ID & Summary".



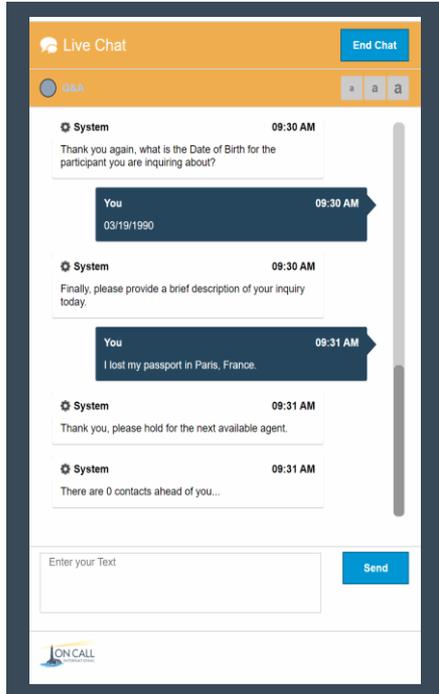
The screenshot shows the "24/7 GLOBAL RESPONSE CENTER" section. It features a photo of a man sitting on a boat. The text reads: "If you are on your trip and have an emergency, or if you need additional information pre-departure, contact our 24/7 Global Response Center for assistance. You will be connected directly with an Assistance Coordinator ready to assist you with your inquiry or problem." Below the text are contact details: "Call collect from anywhere in the world\*: +1 603-328-1964", "Call toll-free US / Canada: 1-866-930-9805", "24/7 Live Chat: [www.oncallinternational.com/chat/direct](http://www.oncallinternational.com/chat/direct)", "Email: [mail@oncallinternational.com](mailto:mail@oncallinternational.com)", and "Text Only: +1 844-302-5131". At the bottom right is a "Back to Home" button.

## Plan Information:

- Plan Documents
- 24/7 Assistance
- Claim forms

\* Collect calls can only be made from a landline. When dialing internationally, it is recommended you ask the operator to stay on the line with you until you are connected to On Call, some telephone providers will drop the call if a recorded message and not a live person is the first connection.

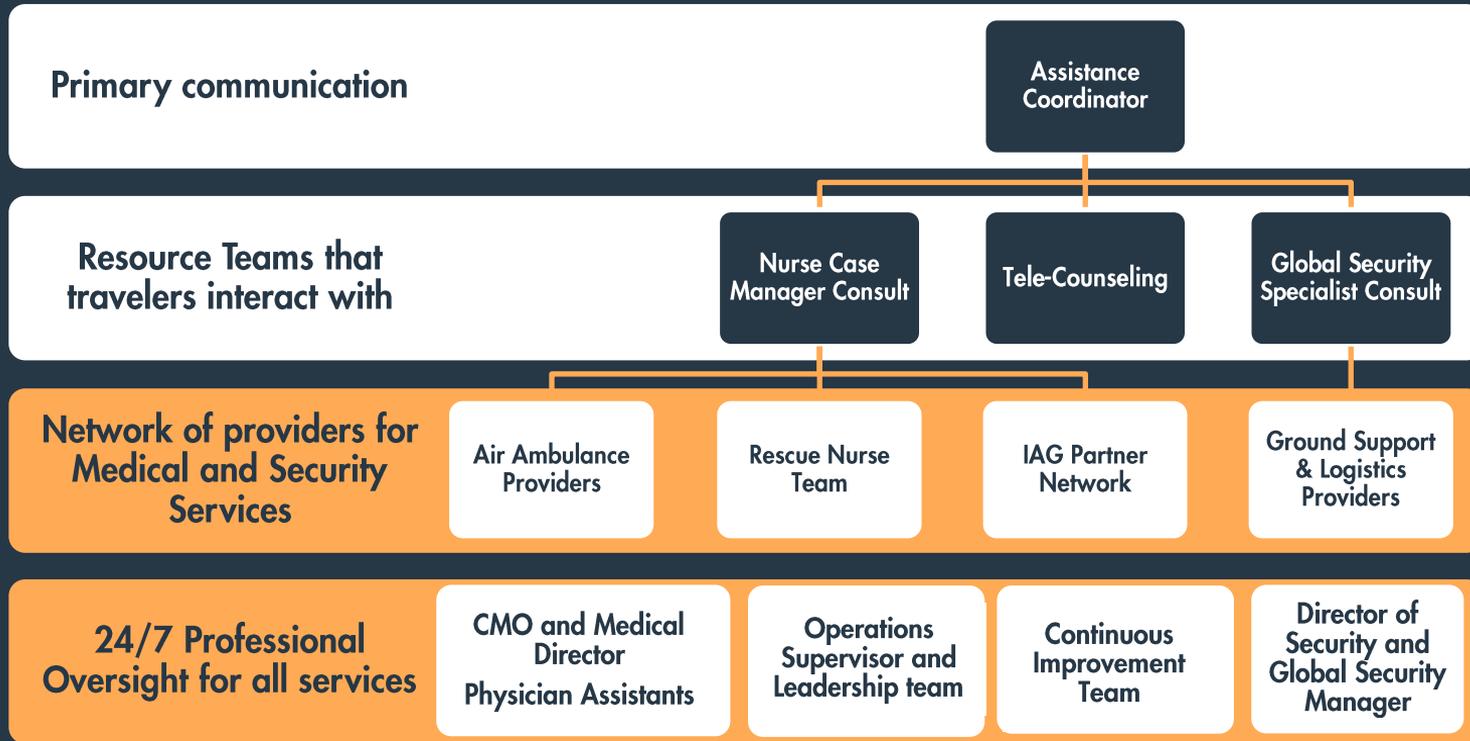
# USER EXPERIENCE: GETTING ASSISTANCE



- ✓ Phone - Scheduled Call Backs and Intelligent Routing
- ✓ Live Chat - Real-time communication with an AC, no app required
- ✓ Email and Text
- ✓ Automated Case Confirmation Email



# USER EXPERIENCE: 24/7 GLOBAL RESPONSE CENTER



# APPROVALS AND CLAIM PROCESSING

On Call is the claims administrator for the insurance and we have delegated authority.

**IMPACT:** streamlined process prevents approval delays and mis-communication between multiple entities.

Decisions are made at a supervisor level within the operations department up to a certain limit



If limit is exceeded, approval request is sent to On Call claims team (just downstairs!)



During non-business hours, Supervisor team has off-hours protocol with higher limit of authority



No administrative burden of claims paperwork - claim goes directly from On Call to the carrier

# OPENING A CASE



- ✓ Cases can be opened via phone, email or live chat.
- ✓ If urgent or emergent, a phone call is best unless it is not possible
- ✓ On Call is not a first responder, if local emergency response to get to the closest medical facility is needed, contact the local equivalent of 9-1-1 if there is one.
- ✓ Anyone can open a case for another person but it is helpful if we can speak briefly with the person that needs assistance if they are able
- ✓ A case reference number will be given and the AC will advise if they have any requests for information



# MEDICAL ASSISTANCE WE ASSIST WHEN...

- Any level of medical care is needed
- Level or urgency of care needed is unclear
- A traveler needs assistance finding a hospital, doctor, pharmacy, dentist or eye doctor
- There is a hospitalization
- A prescription is lost or stolen

# INTERNATIONAL **MEDICAL EXPENSES**

## Emergency Department visits and Hospitalizations:

- On Call will begin arrangements to facilitate payment for your medical expenses.

## Non-emergency medical care resulting from accident or sickness:

- On Call can set up an appointment and attempt to make an appointment at a facility where we can pre-pay for the visit.
- If the traveler chooses not to wait for On Call to make arrangements, they are welcome to proceed to any medical facility, self-pay their expenses and submit a claim to On Call.
- There is no specific network that needs to be used for this insurance coverage to apply and no deductibles on this plan.

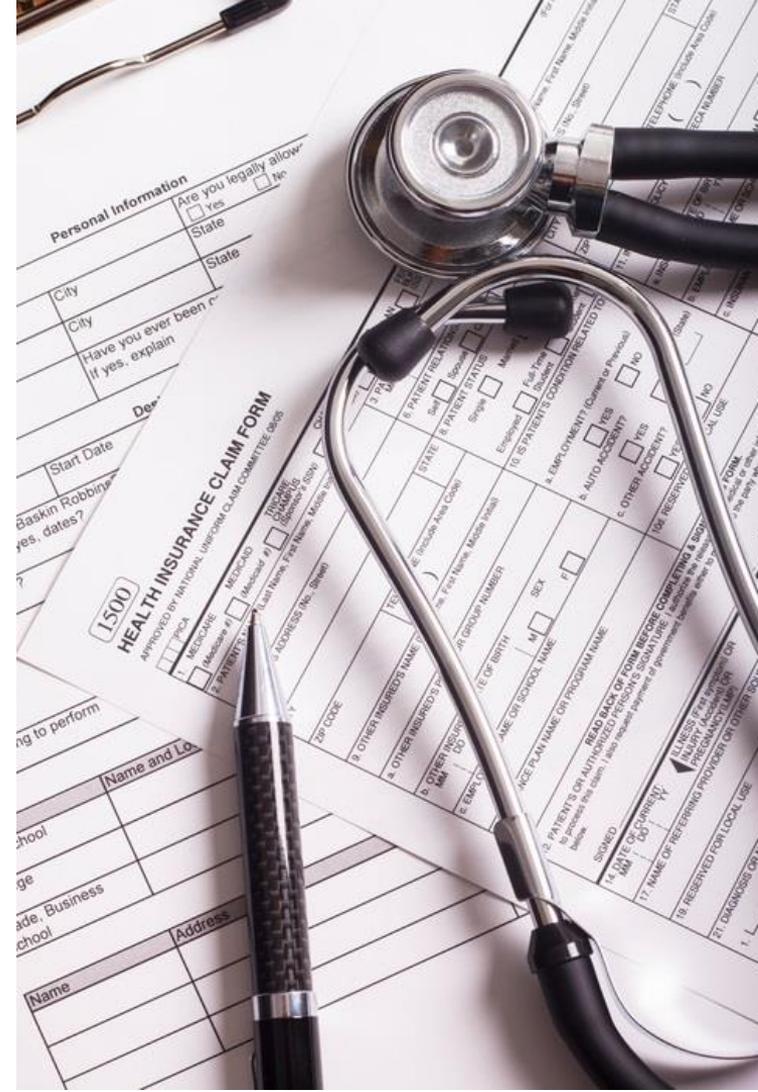
# **WORKERS COMP & DBA COORDINATION**

## **Faculty & Staff -**

- Injury or endemic illness outside of the US is likely covered under Foreign Voluntary Workers Comp**
- Travel sponsored by government contracts may be covered under Defense Base Act Work Comp which is time sensitive for reporting**
- When an injury/accident is in course & scope, medical costs, treatment, relating expenses will follow the life of the claim**
- Travel Accident coverage applies when Workers Compensation would not but will fulfill medical and relating costs during travel**
- Call On Call International for assistance, guarantees of payment and further coordination of coverage and benefits**

# MEDICAL CASE MANAGEMENT

- ✓ The AC will ask for verbal consent to release limited information to designated contacts
- ✓ The traveler will be sent a medical release form that can be signed electronically using DocuSign
- ✓ For hospitalizations the release allows hospital to share medical reports
- ✓ For physician appointments, the release ensures that On Call has authority to request additional medical information later if it is needed to process the claim
- ✓ Forms cannot be completed prior to departure because HIPAA requires release to be event specific



# COVID-19 COVERAGE – MEDICAL EXPENSES

- **MEDICAL EXPENSES / EVAC** - There are **no limitations or exclusions** in relation to COVID-19, it is treated as any other illness.
- **TESTING** – covered if **ordered by a physician or mandated** by a local or national authority (ex. contact tracing operations)
- **TESTING** - not covered if ordered by a local or national authority for a **requirement that has been made public**
- **TESTING** – no covered if ordered by any entity **other than** a medical professional or local/national authorities
- **VACCINE OR BOOSTER** – **not covered**

# COVERAGE - QUARANTINE

## When Quarantine Benefit applies:

- The host country has **mandatory isolation requirements** (government or national health authority)
- You are **denied boarding** of public transportation that you booked in advance due to the providers own testing requirements
- A **physician orders** isolation
- Applies to **any contagious disease**

## What is covered:

- Up to **\$5,000** combined single limit (CSL) per quarantined traveler.
- **Return of travel companion** (or chaperone): Up to \$1,500
  - **Hotel Stay**\*: Up to 14 days or \$2,500
  - **Food Costs**\*: Up to \$50 per day for 14 days
  - **Change Fee/Airfare**: Up to \$1,000

\*Limits can be shared by a chaperone required to stay behind with quarantined traveler

# WHAT TO DO - QUARANTINE

In a country or region that does not have mandatory isolation requirements:

1. Contact On Call to request an appt
2. Be sure leave with both positive test results administered by a medical facility, and a doctors note ordering your isolation with required number of days
3. If you need assistance booking or extending accommodations, or changing travel arrangements, contact On Call (note 3<sup>rd</sup> party program providers can be paid by On Call)

In a country or region that DOES require mandatory isolation:

1. Ensure you proof of a positive test from a physician or official testing provider
2. If you need assistance booking or extending accommodations, or changing travel arrangements, contact On Call.

Note for proof of claim:

- At-home testing kits are not acceptable proof of a Covid+ result.
- Save all receipts for meals and additional expenses

# EMERGENCY TRAVEL ARRANGEMENTS

If hospitalized -

- Family / Friend travel to bedside when hospitalized for 3 or more days
- Return home of travel companion or minor dependents if left unattended due to hospitalization or evacuation



**ON CALL MUST ARRANGE AND COORDINATE THESE SERVICES. THERE IS NO REIMBURSEMENT TO THE TRAVELER.**

# EMERGENCY TRAVEL ARRANGEMENTS

## Family or personal emergencies -

- Family reunion following felonious assault
- Return home following felonious assault
- Return home due to family member death or illness
- Bereavement Reunion, in the event of death



**ON CALL MUST ARRANGE AND COORDINATE THESE SERVICES. THERE IS NO REIMBURSEMENT TO THE TRAVELER.**

# PRESCRIPTIONS PRE-TRIP CONSIDERATIONS

- Whenever possible, travelers should **bring enough of their prescribed medication** with them to cover the length of their trip.
- Travelers should **confirm whether certain prescriptions are available** at their destination, some prescription drugs are either under a different name or illegal, and the latter may impact their chosen destination
- Some prescriptions have a **very high out of pocket cost**, if a traveler knows they'll need to get a refill while traveling, it is a good idea to find out the costs beforehand.



**On Call can help with pre-trip questions!  
Contact the Global Response Center with any inquiries.**

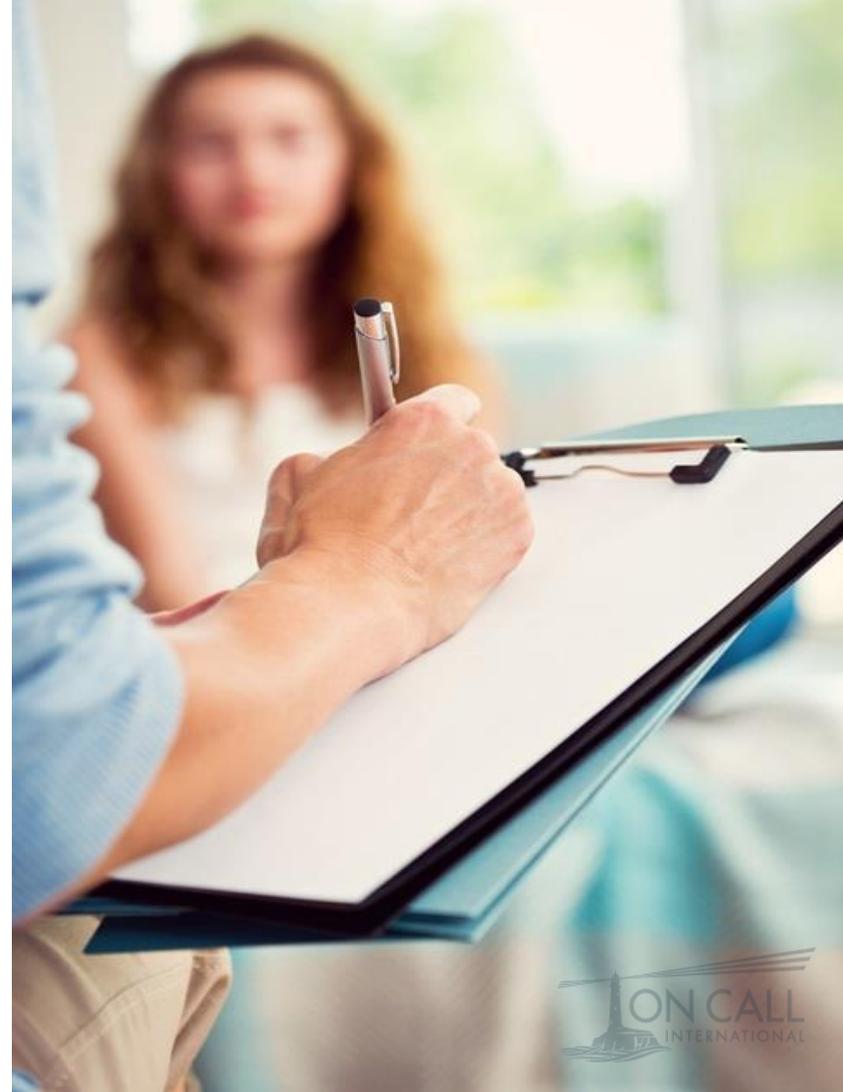
# PRESCRIPTION REPLACEMENT / PAYMENT

- If a traveler needs to refill a prescription in their destination, **On Call can assist by setting up a local appointment** to facilitate a prescription replacement. It is important On Call is contacted **BEFORE** a traveler runs out
- Prescription coverage is included up to **60 days maximum** when related to a covered accident or illness.
- Travelers should **always be prepared to pay for prescriptions** and submit a claim for reimbursement as pharmacies require payments upon pickup and will not accept payment over the phone, or requests to direct bill On Call.



# TELE-COUNSELING

- **24/7 access to Masters-prepared behavioral health professionals**
- **Initial Crisis Intervention and Assessment**
- **Up to 3 additional phone or video counseling sessions following initial assessment**
- **Short-term counseling is pre-diagnostic**





## Case Study #1

### Faculty with group, multiple students are C-19+

- Accommodations need to be extended
- Roommates need to move out of Covid rooms
- Testing for the rest of the group
- Faculty needs to stay behind
- Student in isolation suffers anxiety
- Additional expenses covered
  - Meals
  - Laundry
  - Sundries
  - Ground travel expenses



## Case Study #2

### Faculty traveling alone, accident or illness

- Hospitalization with GOP
- Family/friend visit to bedside
- Hotel convalescence after discharge until fit to travel
- Travel arrangements home
  - Trip interruption vs medical repat

# SECURITY ASSISTANCE

## CALL US IF...

A traveler's **safety** has been compromised

- Caller will be connected with a Global Security Specialist (GSS)
- The GSS team will evaluate the situation and provide safety advice
- Evacuation and return home will be arranged if deemed necessary



**NATURAL  
DISASTER  
EVACUATION**



**POLITICAL  
EVACUATION**

# TRAVEL ASSISTANCE



**FLIGHT AND HOTEL  
REBOOKING ASSISTANCE**

**LOST AND MISSING  
LUGGAGE ASSISTANCE**

**EMBASSY AND CONSULATE  
REFERRALS**

**TRANSLATION  
AND INTERPRETERS**

**LEGAL CONSULTATION  
AND REFERRALS**

**EMERGENCY TRAVEL FUNDS  
ASSISTANCE**



## SUBMITTING A CLAIM

- Self-paid medical expenses
- Cancelled or delayed travel, lost or delayed luggage or other travel problems
- Accidental death or dismemberment

Obtain a claim form via the Online Resource Hub.

Submit with corresponding paperwork\*:  
[tpaclaims@oncallinternational.com](mailto:tpaclaims@oncallinternational.com)

\*Delayed, lost or stolen luggage: written confirmation of the outcome of your claim with the airline is required

# TRAVEL RISK MANAGEMENT TECHNOLOGY

Travel monitoring dashboard provides LSU Risk Management and On Call the ability to quickly locate and communicate following a significant incident that may impact your health or safety

The dashboard interface includes a search bar at the top with the text "People, Team, Country, City, Street...". Below the search bar are navigation tabs for "Messages", "Travel", "Teams", "Alerts", "Reports", "PACE Notify", and "Settings". The main area is a world map with numerous red location markers, each accompanied by a white circular callout containing a number. The map is labeled with "ON CALL" and "Google". At the bottom of the map, there are controls for "Map" and "Satellite" views, along with a "Quick View" section containing icons for "World", "You", and "Teams".

On the right side, a list of incident reports is displayed. Each report includes a title, a timestamp, and options to "Read full report", "Share report", and "View Report Location".

- Report 1:** "COLOMBIA: Deadly landslides hit Abriaqui, Antioquia departme..." Updated 19 minutes ago. 1 person - 0 places.
- Report 2:** "Tornado Warning issued April 07 at 11:05AM EDT until April 0..." Updated 36 minutes ago. 28 people - 0 places.
- Report 3:** "After rounds of tornadoes across the South, storm threatens ..." Updated 39 minutes ago. 9 people - 0 places.
- Report 4:** "PUERTO RICO: Restoration efforts underway amid ongoing islan..." Updated 39 minutes ago. 3 people - 0 places.

# TRAVEL MONITORING AND MOBILE APP



1. Trip information is received and processed by On Call
2. Mobile App invitation to download is emailed to the registered email address
3. Pre-Travel Advisory sent via email if a trip is to a destination with a risk level of moderate to extreme (using Riskline risk rating)
4. Critical incident alerts that correlate with their planned destination prior to and during their trip will be emailed.

# Welcome Email & Pre-Travel Advisory

 **OCI Alerts** <no-reply@onsolve.com>  
to ajwiley'

Wed, Nov 24, 10:51 AM ☆ ↶ ⋮



powered by —  
**ONSOLVE**  
Risk Intelligence

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Hi OCI,

Your school or organization partners with On Call International to provide a Global Assistance and Insurance program that provides support if you encounter a medical, travel or security problem while you are on a trip. Part of the program includes access to the Onsolve critical event intelligence service to help keep you informed while traveling.

Your mobile account is ready!

Please see the Onsolve app installation instructions below, and be sure to allow Onsolve to access your location and send notifications for real-time, location-based support in the event of a major incident.

**On your mobile device**, tap below to install and register the app. Enter:  
E-mail: [ajwiley13+demo@gmail.com](mailto:ajwiley13+demo@gmail.com)  
Phone: +12154213245

[Install iPhone](#) [Install Android](#)

  
**GHANA**  
Overall Risk Level: ● Medium

<span style="color: grey;">●</span> Low Take normal safety precautions	<span style="color: grey;">●</span> Moderate Take normal safety precautions	<span style="color: orange;">●</span> Medium Exercise caution	<span style="color: grey;">●</span> High Reconsider travel	<span style="color: grey;">●</span> Extreme Defer non-essential travel
Safe, with few security risks	Generally safe, with some predictable security risks	<b>Not completely safe, but typically presents predictable security risks</b>	Can be dangerous and may present unexpected security risks	Extremely dangerous and presents unpredictable security risks
Travel is possible with an expectation of routine disruptions and delays	Travel is possible with an expectation of routine disruptions and delays	<b>Travel is possible, but there is a potential for disruptions</b>	Travel is possible, but there is a potential for disruptions	Chaotic; travel impossible

### OVERVIEW

#### Emergency numbers

193	Medical
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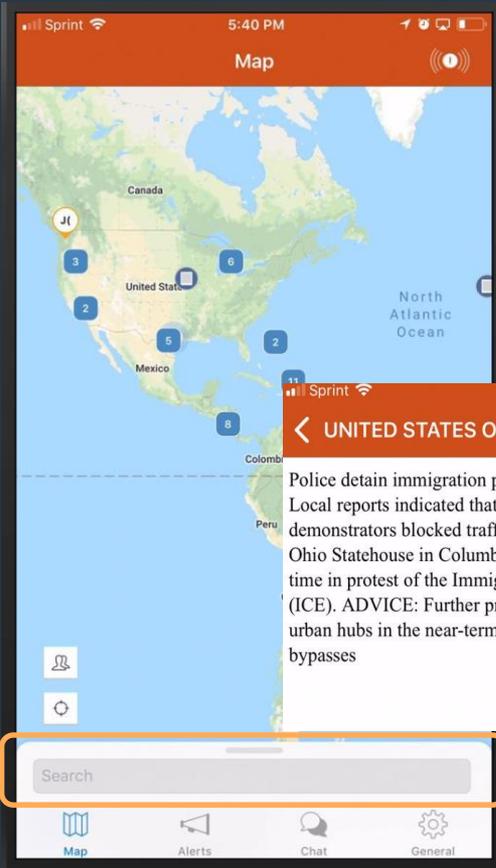
#### Travel Advisories

Ghana has two active advisories:

- **High Risk: Ethnic conflict in northern Ghana**  
Reconsider travel to northern Ghana until further notice because of ongoing ethnic conflict. Tensions exist between local ethnic groups across parts of northern Ghana, and outbreaks of violence are...  
[Read more](#)
- **Medium Risk: Polio outbreak in multiple Sub-Saharan African and Asia Pacific nations**

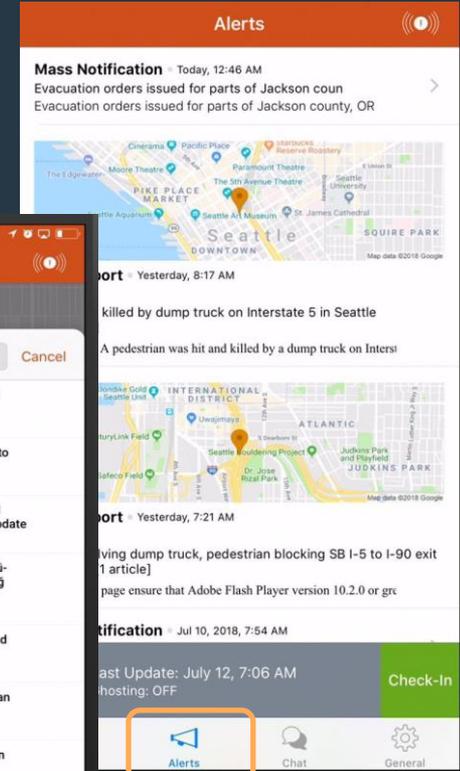
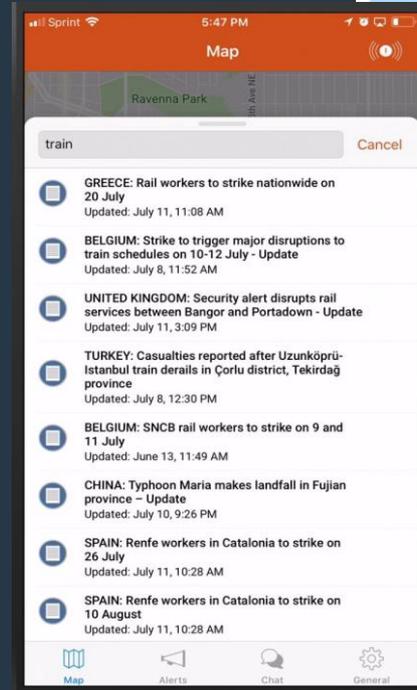
# Mobile App – Intelligence Reports

View reports from the Map, Search, or Alert Feed



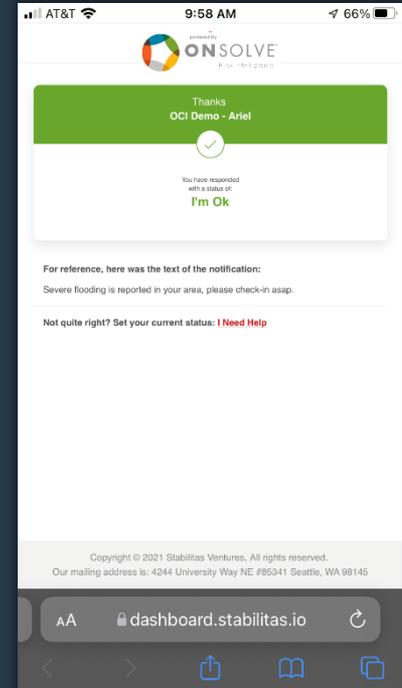
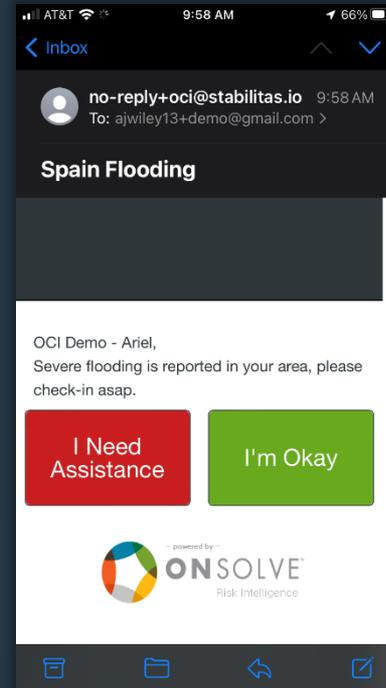
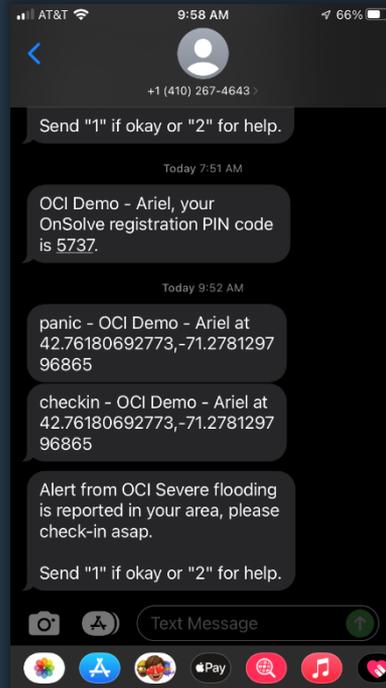
**< UNITED STATES OF AMERICA: Police detain...**

Police detain immigration protesters in Columbus, Ohio  
Local reports indicated that 12 protesters were detained when demonstrators blocked traffic on North Front Street near the Ohio Statehouse in Columbus during morning hours local time in protest of the Immigration and Customs Enforcement (ICE). ADVICE: Further protests over the issue are likely in urban hubs in the near-term. Track local media and plot route bypasses



# Mobile App - Crisis Communications

LSU or On Call may use OnSolve to generate a notification or check-in request. It is important to respond to any check-in requests as soon as possible.



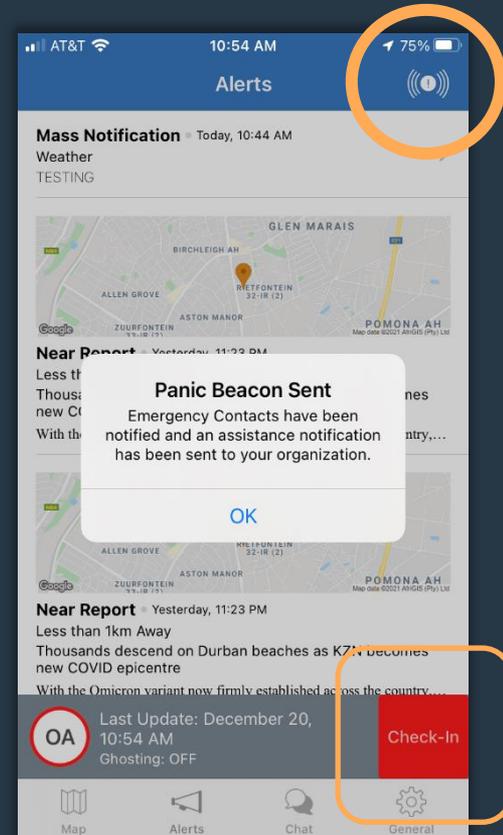
# Mobile App - Panic Beacon

Pressing the panic beacon will alert designated contacts at your institution that you need help. This should only be used in two instances:

- 1) In response to a check-in request, if you need assistance
- 2) If you need to alert On Call or your Institution that you need medical assistance or your safety is compromised, and you have no way to contact the On Call Global Response Center via phone, live chat, email, or SMS. Note - ghosting privacy setting turns OFF when you press the panic beacon.

## Important:

- Please do not press the beacon as a test! If you want to clear yourself from emergency mode, check-in.
- The Panic Beacon does not connect you with local emergency services, if you need emergency first responders, call the local equivalent to 9-1-1



# BEFORE YOU GO...

add the Resource  
Hub to your phone



Simply use your phone camera to scan here...



Resource Hub



Plan ID & Summary

- ✓ Click the link – no registration needed
- ✓ Follow the prompt to save to your Home Screen
- ✓ That's it! Available on or offline.



**Thank you for attending!**

