

Emergency Medical and Travel Assistance

You now have access to the emergency medical and travel assistance program through your Highmark Mercyhurst University Student Health Insurance Plan. This program offers you a broad range of worldwide assistance services 24 hours a day, 365 days a year provided by AXA Assistance USA, Inc. With one simple phone call to our service center, you will be connected to a global network of providers while traveling away from home.

Key Travel Services

Medical and Dental Referrals

With a worldwide network of providers at our fingertips, we are able to offer you referrals to primary care physicians, dentists, clinics and hospitals.

Medical Monitoring

During your hospitalization, our medical professionals will remain in regular communication with the treating facility to ensure you are receiving the proper care.

Emergency Evacuation

Whenever adequate medical facilities are not available locally, our medical professionals will recommend and arrange the appropriate method of transportation, equipment and personnel to evacuate you to the nearest facility capable of providing proper care.

Medical Repatriation

If you need medical assistance to return home, our medical professionals will determine the appropriate transportation method and assist with all necessary travel arrangements based upon your medical condition.

Return of Mortal Remains

We will arrange the transportation and offer every reasonable assistance for the return of mortal remains to the primary residence.

Transportation of Travel Companion

If you need to be evacuated or repatriated, we will coordinate all arrangements for a family member or companion to join you.

Transportation to Join Patient

If you are traveling alone and expected to be hospitalized for more than seven days, we will provide round-trip common carrier transportation to the place of hospitalization and accommodations for a designated family member or companion.

Return of Minor Children

If a minor child is left unattended as a result of an accident or illness, we will provide transportation, with attendants if required, to return home.

Vaccination Recommendations

We will provide up-to-date information on health hazards where you are planning to travel and recommend vaccinations or medications that you should receive prior to traveling.

“It’s great to know that AXA Assistance has such a dedicated and experienced team standing by all hours of the day and night to assist...”

AXA Assistance USA customer

Dispatch of Physician

If our medical professionals can not adequately assess the need for medical transport or evacuation, we will dispatch a physician to your location to make an assessment.

Dispatch of Prescription Medication

If you forget or lose a prescribed medication, we will assist with replacement medication. If the medication is not available locally, we will coordinate the dispatch of prescription medication, when possible and legally permissible, or provide you with an appointment with a physician in order to re-establish the prescription. This service is also available for medical devices and eye glasses.

Lost Document and Lost Article Assistance

We will assist with arrangements to replace or forward copies of lost or stolen documents, including passports, driver’s licenses and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles such as luggage.

Urgent Message Relay

We will relay emergency messages on your behalf.

Emergency Cash and Bail Assistance

If your wallet is stolen, we can help arrange an emergency cash advance. This service can also provide assistance in obtaining bail bonds, where available.

Legal Referrals

We will provide referrals to an interpreter or legal personnel to you as necessary.

Telephone Interpretation Services

We will provide emergency telephone interpretation services by our multi-lingual staff and international correspondents.

General Travel Information

Before you travel, you can obtain information about visa, passport, immunization requirements and local customs. You can also obtain 24-hour pre-departure information on local weather, currency or holidays.



Travel Assistance Program

Within the United States
(888) 647-5637

Outside the United States
(630) 766-7799

The Travel Assistance Program is available to you 24/7 while traveling away from home.

CALL AXA ASSISTANCE USA IF YOU REQUIRE:

Medical & Dental Referrals
Emergency Evacuation
Medical Repatriation
Return of Mortal Remains
Medical Monitoring

Lost Document & Luggage Assistance
Emergency Cash & Bail Assistance
Dispatch of Prescription Medication
Legal Referral
General Travel Information

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THIS IS NOT A MEDICAL INSURANCE CARD.
ALL SERVICES MUST BE PROVIDED BY OR COORDINATED THROUGH AXA ASSISTANCE USA, INC.
NO CLAIMS FOR REIMBURSEMENT WILL BE ACCEPTED.

How to Access Your Services

Just a phone call away, AXA Assistance services can be accessed in the USA or overseas 24 hours a day, 7 days a week, 365 days a year. Next time you are traveling and need assistance remember to call our service center connecting you to our trained multilingual personnel who can assist you in a travel emergency.

Note

Medical expenses are the responsibility of the individuals receiving medical services. Expenses for assistance services including medical transportation are subject to available program benefits.

Exclusions

In addition to any exclusion required by law, benefits will not be paid for any Covered Injury, Loss or Expense that is caused by or results from:

1. Intentionally self-inflicted injury, suicide, or any attempt while sane or insane.
2. Commission or attempt to commit a felony or an assault.
3. Declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided by the Policy.
4. A Covered Accident or Emergency Sickness that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon AXA's receipt of proof of service by the Eligible Person, AXA will refund any fee paid for this time to the Company. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
5. Flight in, boarding or alighting from, an Aircraft or any craft designed to fly above the Earth's surface: a. except as a fare-paying passenger on a regularly scheduled commercial airline; b. being flown by the Eligible Person or in which the Eligible Person is a member of the crew; c. being used for: i. crop dusting, spraying or seeding, giving and receiving flying instruction, firefighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on); d. designed for flight above or beyond the earth's atmosphere; e. including an ultra-light or glider; f. being used for the purpose of parachuting or skydiving; g. being used by any military authority, except an Aircraft used by the air mobility command or its foreign equivalent.
6. Travel in any Aircraft owned, leased, operated or controlled by the Company, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Company if the Aircraft may be used as the Company wishes for more than 10 straight days, or more than 15 days in any year.
7. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, (including exposure, whether or not Accidental, to viral, bacterial or chemical agents) whether the loss results directly or indirectly from the treatment except for any bacterial infection resulting from an Accidental external cut or wound or Accidental ingestion of contaminated food.

In addition, benefits will not be paid for services or treatment rendered by any person who is: employed or retained by the Company; living in the Eligible Person's household; an Immediate Family Member of either the Eligible Person or the Eligible Person's Spouse or Domestic Partner.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits for the program are underwritten by a third party. Highmark does not monitor AXA services, content or network. Highmark does not warrant or guarantee, or make any representation as to the quality of the services provided by AXA, or of any provider to whom a referral is made by AXA.

The maximum benefit per person for costs associated with emergency evacuation, medical repatriations or return of mortal remains is \$75,000 USD per occurrence. The maximum benefit for costs associated with transportation of travel companion, join the patient and return minor children is \$1,000. All additional costs would be the responsibility of the member.

The Emergency Medical and Travel Assistance Program is available to subscribers of the Highmark Mercyhurst University Student Health Insurance Plan and traveling more than 100 miles away from home.

Services must be authorized and arranged by AXA Assistance USA, Inc designated personnel to be eligible for this program.

AXA Assistance USA, Inc.
122 South Michigan Ave, Suite 1100
Chicago, IL 60603 USA
www.axa-assistance.us

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travel assistance

Emergency Medical and Travel Assistance Program



For Highmark Mercyhurst
University Student Health
Insurance Plan

