

# Scholastic Emergency Services

an assist america® partner



For UnitedHealthcare StudentResources

UnitedHealthcare StudentResources policies automatically come with a powerful global assistance plan called Scholastic Emergency Services (SES), an Assist America partner.

With SES, anytime a member travels more than 100 miles from home or to another country and experiences a medical emergency, they can make a single phone call to the Operations Center for help. Their call will be answered by one of SES' medically-certified crisis managers, who can put in motion a vast number of emergency resources to solve any problem, 24/7. Services include:

**Medical Consultation & Referral**  
**Medical Monitoring**  
**Emergency Medical Evacuation**  
**Repatriation**  
**Return of Mortal Remains**  
**Compassionate Visit**  
**Foreign Hospital Admission Guarantee**

**Prescription Assistance**  
**Emergency Trauma Counseling**  
**Care of Minor Children**  
**Emergency Messaging**  
**Lost Luggage or Document Assistance**  
**Legal & Interpreter Referrals**  
**Pre-Trip Information**

## SES Coverage

U.S. students studying in a U.S. location are eligible for services when more than 100 miles away from home or campus location.

U.S. students studying abroad are eligible for services both on and off new campus location, provided that location is at least 100 miles from their permanent residence.

Foreign national students studying at a U.S. institution are eligible for SES services, both on campus and while traveling in a country that is not their country of origin, for the duration of their studies.

**Note:** Students **DO** have coverage for medical repatriation and return of mortal remains from their campus location.

## About SES

### **SES saves lives and solves problems.**

SES operates in partnership with Assist America, a company that has been saving lives for more than 15 years without preset parameters around services. Their commitment is to resolve emergencies—whatever it takes.

### **SES creates peace of mind.**

Members can travel knowing that they are connected and cared for anywhere in the world, and that their families will not be burdened with trying to extricate them from a difficult and costly situation away from home.

### **SES is a caring partner.**

SES is dedicated to members. They offer pre-trip information to empower members to be well-prepared for travel. They stay in regular communication with members and families throughout any emergency. And they encourage feedback and dialogue when an incident has been resolved. Members feel valued and safe before, during and after any urgent situation.

## SES Services

### **Emergency Medical Evacuation**

It is no secret that the quality of healthcare varies widely from location to location. SES evens the odds by keeping up to date on medical resources in geographies all over the world. If a member becomes ill or injured in an area of the globe where appropriate care is not available, they will intervene and use whatever transportation, equipment and personnel are necessary to evacuate that individual safely to the nearest facility that meets our rigorous standards. And the full cost of any evacuation, including medical treatment while in transport, is paid by SES.

### **Compassionate Visit**

Being compromised away from home is a stressful, intimidating experience for a patient, and being away from familiar faces and surroundings only makes it worse. At the same time, loved ones back home are often frantically worried. SES realizes that having a family member or friend present during a health crisis makes everyone feel more at ease and can even hasten the recuperation process. That is why they will arrange and pay the transportation costs for a loved one to join any member who is expected to be hospitalized for more than seven days.

### **Repatriation**

There is no sweeter music to the ears of a patient than news from the doctor of being released to go home. Unfortunately, sometimes the mind's enthusiasm is ahead of the body's capabilities, especially for the physical challenges of a long journey after being debilitated. SES, when deemed medically necessary, will provide transportation home or to a specified health facility with a medical or non-medical escort as required.

### **Return of Mortal Remains**

In the unfortunate event that a covered individual passes away while traveling, SES will arrange and pay for the necessary paperwork, body preparations and transport to bring the mortal remains home.

### **Medical Consultation & Referral**

The SES Operations Center is staffed 24/7 by medically-certified, multilingual personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation. When a call for help comes in, they put in motion SES' vast English-speaking, Western-quality provider network to solve medical and non-medical emergencies anywhere in the world. SES members are assured of being directed to the most dependable healthcare and problem-solving resources by a highly trained team.

### **Medical Monitoring**

SES' dedication to members goes way beyond the initial phone call for help: they remain a connected, caring and medically savvy partner through the duration of any case. They maintain regular communication with the patient and attending medical staff, closely monitoring the quality and course of treatment, and they stay in close touch with the patient's family to relay information as appropriate and provide support during what is almost always a confusing time. When a case is finished, they always make a final follow-up call to ensure everything has been taken care of satisfactorily.

### **Foreign Hospital Admission Guarantee**

In many parts of the world medical treatment—even in an emergency—is provided based on an individual's ability to pay for it, and not as a basic human right. Keep in mind that most domestic health insurance cards have very little significance or recognition in foreign lands. For international visitors to any country, an already complex medical emergency can be further complicated by financial snarls, usually at the most inopportune time. SES's partner, Assist America, is deeply respected and connected worldwide, and because of this can offer a hospital admission guarantee for members often on their name alone. If necessary, they will advance funds directly to the treating facility to guarantee the best of care.

### **Prescription Assistance**

It is easy to replace a forgotten toothbrush on a trip, but when a prescription medication has been lost or left behind the solution is not so simple. SES works with the prescribing physician and a pharmacy in the area of travel to replace a member's medicine. If necessary, however, they will arrange for the member to see a local doctor for a new prescription.

### **Emergency Trauma Counseling**

The emotional stress of a medical emergency away from home can have significant effects on the patient, spouse and children. Recognizing this, SES provides immediate telephone-based trauma counseling to covered members and refers them to a local provider for follow up if medically required or requested.

### **Care of Minor Children**

Members who become sick or injured while traveling can sometimes be presented with a dilemma about caring for their dependent children, but SES is there to help. If a child is left unattended due to an injury or illness of an accompanying parent they will arrange and pay for them to return home to a family member, or they will arrange childcare locally. They will also arrange care of children at home who are left unattended due to the parent's unexpected absence. This could include transporting children to another family member, bringing a family member to the children or whatever other solution is necessary.

## **Emergency Messaging**

Time differences, telecommunications issues and the general disorganization that comes with an injury or illness away from home can make communication between the patient and their loved ones difficult. SES will transmit emergency messages reliably between the patient, family, friends, employer or whoever else needs to stay in the information loop.

## **Lost Luggage or Document Assistance**

Lost luggage or personal documents can turn quickly from a small nuisance into a major hassle, restricting plans and affecting travel itineraries. SES works with airlines to recover and deliver lost bags, liaises with transportation companies to replace lost travel tickets and contacts necessary agencies to solve issues of lost passports and other documents.

## **Legal and Interpreter Referrals**

Medical emergencies are not the only predicaments that members face. SES can make recommendations for trustworthy legal counsel and interpreter services in any country. Bail bonds can be arranged in jurisdictions where they are legal.

## **Pre-Trip Information**

To help make members the most informed and prepared travelers they can be, comprehensive pre-trip insights are offered on the website of SES' partner, Assist America. Members can review country profiles, visa requirements, immunization regulations, security advisories and more at [www.assistamerica.com](http://www.assistamerica.com).

## **Activating SES**

### **Contact Information**

*SES is ready to help 24/7/365.*

### **For medical emergencies, members (or their representatives) should call:**

- Within the U.S.: 877-488-9833
- Outside the U.S.: 609-452-8570

The caller should have the following information available:

- SES reference number
- Member's name
- Member's home address
- Current location
- Contact information for treating medical personnel
- Name of school or university
- Travel dates and destinations

### **If a member passes away while abroad, the responsible agent should call:**

- Within the U.S.: 877-488-9833
- Outside the U.S.: 609-452-8570

The caller should have the following information available:

- Patient name, age, gender and description of incident
- Location of remains
- Family contact information
- Name of school or university
- Travel dates

## **Important Things to Remember About SES**

### **They are not an insurance company.**

SES provides and pays for all services related to obtaining quality emergency medical care while traveling, including medical referrals, critical care monitoring, air evacuation and other support measures. Once a qualified physician or hospital has begun care, the costs of actual treatment and hospitalization are covered by a member's health insurance plan, just as if the incident had happened at home.

### **Services must be arranged and provided by SES.**

By recommending which providers are used, SES ensures that members use the world's safest and most reliable resources. For this reason, they cannot honor requests for reimbursement for ambulance transport or other services arranged independently by members.

## **FAQ**

**Scholastic Emergency Services' Global Assistance Program** is included in your student insurance plan. Questions related to your medical insurance should be directed to UnitedHealthcare StudentResources.

### **What is SES?**

SES provides global assistance services to traveling students including medical consultation and referral, evacuation, repatriation, hospital admission guarantee, return of mortal remains and much more.

### **Why are SES services included in my policy?**

UnitedHealthcare StudentResources includes SES on policies to provide students and their families with immediate resources to solve medical emergencies when away from home, and to protect them from the costs associated with emergency medical evacuation and repatriation, which are usually not covered by health insurance policies.

### **What does SES pay for?**

SES pays for all services it provides, including evacuation and repatriation. Medical treatment expenses are still covered by the health insurance policy, just as if the event happened at home.

### **Are there limitations to SES services?**

Compared to other assistance providers, SES has very few exclusions or limitations, and these are outlined on the back page of your brochure. Examples include illness or injury resulting from use of illegal drugs, attempted suicide, commission of an unlawful act, participation in acts of war or insurrection, pregnancies of over six months or mental/nervous disorders unless hospitalized.

### **How do I contact SES if I have an emergency?**

Call SES 24/7 at the number provided on your membership card. Remember that SES will only pay for services it arranges and provides, and that no requests for reimbursement will be honored.

## Case Studies

### Fracture in Nepal

John\* called SES to report that his daughter Missy had been involved in a severe motor vehicle accident during her semester abroad in Katmandu, Nepal. She had fractured two vertebrae and been admitted to a local hospital. SES recommended that any necessary surgery be performed in New Delhi, India due to the higher standard of care. They evacuated Missy safely via air ambulance and then transferred her by ground ambulance to a respected medical facility in New Delhi. The doctors there decided on a conservative course of treatment (a back brace instead of surgery), including outpatient physical therapy for the long term. Eventually, Missy was pronounced “fit to fly” by commercial carrier with a non-medical escort in business/first class, and was discharged with the condition that she continue treatment in the U.S. SES arranged and paid for her flight home and she arrived safely in South Dakota two days later.

### Unstable in Ireland

The host family of Sean, an exchange student in Ireland, called to advise that he seemed to be having difficulty coping with living abroad and was having mental problems. SES spoke to the patient and urged the host mother to take the patient to the hospital for evaluation without delay. The host family called back to say that Sean had been admitted for observation to the Psychiatry Unit. SES monitored Sean’s medical progress from the initial call, and learned that he would be hospitalized for more than a week. In the meantime, his mother contacted SES for assistance with transportation to be with her son. They arranged and paid for her travel to his bedside under the Compassionate Visit service. Sean was discharged with a clean bill of health a few days later.

### Rare Disorder in the U.S.

Theresa, a visiting exchange student to the U.S. from Japan, was admitted and interned at the hospital for Guillain-Barre, a nervous system disorder. Her host family informed SES that she was in the ICU and there was no indication of when she would be discharged. SES immediately contacted the hospital, obtained the medical report and began medically monitoring the patient. Her condition improved slowly and after a lengthy stay the doctor advised that she would need to go to a rehabilitation or long term care facility in her hometown in Japan upon discharge. SES secured admission for her to respected rehabilitation facility in Aomori, Japan. Because of her debilitated condition and partial paralysis, SES made arrangements and paid for Theresa to have a stretcher and accompanying medical team for repatriation. She arrived safely to the receiving facility.

**\*All names have been changed for privacy.**