

# Covid-19 and Quarantine

## The Basics

- Medical Expenses and Medically Necessary Evacuation or Repatriation - there are no limitations or exclusions in relation to treatment or medical transportation related to COVID-19, it is treated as any other illness.
- Testing is covered if ordered by a physician or mandated by a local or national authority mandated as a contract tracing operation following confirmed exposure with a Covid positive person
- Testing is not covered if ordered by a local or national authority for a requirement of travel (entry or exit requirements)
- Testing is not covered if ordered by any entity other than a medical professional or local/national authorities
- Vaccine or Booster – not covered

## General advice

1. Be prepared to incur additional expenses due to quarantine/isolation. Even if you have benefits through your program to reimburse costs, there are certain expenses you will need to pay out of pocket and submit a claim for regardless.
2. Medical infrastructure in many locations remains overextended. This means:
  - a. Appointments can take longer for On Call to arrange
  - b. You should expect longer wait times for walk-in appointments at clinics or emergency departments
  - c. Many providers are understaffed, which means they may decline to accept guarantees of payment from On Call due to the administrative obligations.
3. For the reasons stated above, it is recommended that you make your best effort to be prepared to pay out of pocket for at least \$500.00 of medical expenses in the event you choose not to wait for On Call to make the appointment and/or there is not a provider available that will accept an On Call payment. Remember that you can go to any provider; you do not need to alert On Call for the expense to be reimbursed through the claim process.
4. On Call is not a first responder – in a medical emergency, use local emergency response or go to the closest medical facility and contact On Call when it is safe to do so.

## Quarantine Advice

The purpose of the quarantine benefit is to cover additional costs incurred due to unforeseen quarantine/isolation. The benefit does not cover expenses lost for travel plans interrupted or cancelled due to quarantine/isolation. The benefit is not limited to Covid-19, it applies to any contagious disease.

### **When the Quarantine Benefit may apply:**

- The host country has mandatory isolation requirements if you test positive for Covid-19 (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 following a positive Covid-19 test

\*Note: suggested or recommended isolation will not qualify even when publicized by a government or national health authority. The language must use strong wording indicating a mandatory requirement. When in doubt, pursue #3.

### **What to do:**

Contact the 24/7 Global Response Center to open a case. Advise if you need help finding a location for an official test OR if it is not clear whether the country you are in has a mandatory requirement, request that On Call make you an appointment to obtain an official test result and doctor's note for isolation requirement.

### **Ensuring you have the acceptable proof of claim:**

- A PCR test result from an official testing provider or medical facility is the required proof of claim. A self-administered, at-home testing kit is not acceptable as proof of a Covid+ result. If you do not have access to a PCR test in your location, contact On Call for alternatives.
- In a country or region that DOES require mandatory isolation:
  - Ensure you have proof of a positive test administered by a physician or official testing provider (online or in-person).
- If you are denied boarding:
  - Ensure to obtain a copy of the providers requirements that led to your denied boarding and proof of a positive test administered by a physician or official testing provider (online or in-person)
  - Ensure you submit proof of pre-booked reservations (note: the quarantine benefit is not reimbursement of lost travel expenses)
- In a country or region that does not have mandatory isolation requirements:
  - Contact On Call to request an appointment.
  - Be sure to end the appointment with both proof of a positive test results administered by a medical facility, and a doctor's note ordering your isolation with the required number of days.
  - On Call cannot confirm if the quarantine benefit will apply until you have obtained a physician's order for your isolation. Tele-health appointments may be utilized wherever possible to expedite the process.

### **Managing Quarantine Expenses:**

On Call will do everything we can to pre-pay for large expenses incurred due to quarantine; however, you may choose to proceed with certain arrangements to meet your immediate needs at any time:

1. **If current accommodations can be extended to meet the quarantine requirement** – you don't have to wait for On Call to do this. Try speaking with the hotel front desk or manager to extend your stay and ask them if they are willing to provide an invoice for the additional nights to On Call to pay via credit card. You can send in an email to On Call (mail@oncallinternational.com) with your official positive C-19 test result along with the invoice and your case number.



2. **If current accommodations can be extended by a third-party program provider that made the original group arrangements** – in lieu of On Call paying the hotel directly, the 3<sup>rd</sup> party provider can make the arrangements and send an invoice to On Call for reimbursement.
3. **When possible, self-pay and claim smaller additional expenses such as food.** The quarantine benefit includes coverage for reasonable “additional expenses” aside from hotel, food, and flight changes. Food is a per diem reimbursement of \$50 up to 14 days. For other expenses, save receipts for any expenses incurred that you would not have incurred if not for unforeseen quarantine. You can submit these for reimbursement consideration, keeping in mind your program’s overall quarantine benefit limit.
4. **When possible, changes to existing flights can be made by you, the traveler.** On Call cannot change flights that were booked with an agency and the quarantine benefit requires changed flights vs. booking new flights whenever there is a viable option. However, On Call can assist in booking when a change to an existing flight is not possible.
5. **If a faculty or staff member needs to stay with one or more quarantined travelers to act as a chaperone,** the quarantined traveler’s quarantine benefit limit can be shared to accommodate lodging and additional expenses for the chaperone. Unused portions of the quarantine benefit can be used by the chaperone; however, the overall benefit limit does not change.  
  
The chaperone’s claim should reference the case number(s) of the quarantined traveler(s).
6. **If a faculty or staff member has paid expenses on behalf of a quarantined traveler** and needs to seek reimbursement, the claim form needs to be completed and signed by the quarantined traveler, with payment assignment instructions for the reimbursement to go to the faculty or staff.

## Submitting Claims

To submit a claim for reimbursable expenses, complete a claim form and submit it with itemized bills from physicians, hospitals and other medical providers; receipts, commercial carrier claim outcome, etc. If you are submitting a quarantine claim, include proof of your positive test results and any documentation you were issued related to quarantine (if any).

1. Select required claim form
2. Enter Name and Email
3. Email Validation - Code will be sent (no download or password registration is required)
4. Please read the Electronic Record and Signature Disclosure\*
5. Complete the claim form
6. At least one attachment is mandatory. This is for your proof of claim attachments. Up to 5 separate attachments are allowed.
7. If needed, additional attachments can be emailed separately to [tpaclaims@oncallinternational.com](mailto:tpaclaims@oncallinternational.com)

Claims Forms:

Medical Expense

Travel / Quarantine

\* If you choose not to agree, request a claim form that can be completed and emailed or mailed from: [Contact@oncallinternational.com](mailto:Contact@oncallinternational.com)



On Call International  
11 Manor Parkway  
Salem, NH 03079, USA

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*The information provided within this document is designed only to provide guidance. Actual service delivery may vary. The Quarantine Benefit is not limited to Covid-19 and applies to any contagious disease, proof of positive test may vary for other diseases.*

*All benefits are subject to terms and conditions of the insurance policy.*

## Quarantine Benefit – policy language

Up to \$5,000 Combined Single Limit (CSL) annual aggregate per Insured Person / Travel Companion

- Return of Travel Companion: Up to \$1,500 included under the CSL
- Hotel stay: Up to 14 days or \$2,500 included under the CSL
- Food costs: \$50 per diem for up to 14 days included under the CSL
- Change fee/airfare: Up to \$ 1,000 difference in air fare included under the CSL

We will pay Additional Costs up to the amount as stated in the benefits table if You or someone booked to travel with you are required to Quarantine by order of a physician or by order or other requirement of a government or public authority, based on their qualified belief that you or someone booked to travel with you have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID19). (This assessment by a physician, government or public authority needs to be a written order issued to You, or a written order made publicly available that You must follow, in order to claim.)

We will also pay if You or someone booked to travel with you are refused boarding of the public transport on which you are booked to travel, on the order of government, public authority or carrier, due to you or someone booked to travel with you displaying symptoms of a contagious disease (including an epidemic or a pandemic disease such as COVID-19).

The following definitions are applicable to Quarantine Coverage

**Quarantine:** Mandatory confinement intended to stop the spread of a contagious disease to which you or someone booked to travel with you has been exposed.

**Additional Costs:** Any reasonable and necessary costs incurred as a direct result of unexpected Quarantine in addition to costs already incurred by You or Your Travel Companion.

**Additional Isolation Accommodation:** Accommodation costs in excess of the Hotel Stay benefit as shown in the schedule of benefits

**Travel Companion:** means a person traveling on the same itinerary as the Insured Person, or a person required by the Participating Organization to stay with the Insured Person as a chaperone.

### The following exclusions are applicable to Quarantine Coverage:

We will not pay any expense arising directly or indirectly from:

- a. Any trip delay caused by Quarantine on the cruise ship due to a contagious disease.
- b. Travel arrangements and Additional Costs that were neither coordinated by nor approved by the Assistance Company in advance.
- c. The cost of any Additional Isolation Accommodation requirements imposed by Your country of destination upon arrival or your country of origin upon return regardless of whether you have tested positive or negative for Covid 19.
- d. This benefit excludes any Quarantine that applies generally or broadly to some or all of a population, vessel, geographical area, or that applies based on where you are travelling to, from or through.