



INEXT INSURANCE INFORMATION

WHO SHOULD BE CONTACTED IN THE EVENT OF A CLAIM?

In the event of a medical emergency, seek treatment through a licensed physician immediately and open a claim through the relevant entity. Contact Sarah Egerer (w: 706-233-4065, c: 706-767-5675), and she will open the claim.

Seven Corners is available to assist 24/7 with claims and emergency assistance:

Seven Corners, Inc

303 Congressional Boulevard
Carmel, IN 46032

Fax: 1-317-575-2256 **Email:** claims@sevendcorners.com

Phone: 1-877-852-6767 (Toll Free in U.S.) +1-317-582-2684 (Collect/Outside U.S.)

COVERAGE & REIMBURSEMENT

iNext policies are secondary to coverage participants may have individually or through their family or school. In general, claims are paid on a reimbursement basis. There are contingencies for direct payment in serious cases provided the care facility can process payment. Coverage only applies outside of the U.S. (Students without primary coverage can contact Garner & Glover, 706-291-7380, to discuss a policy.) A list of iNext benefits is also located under "Group Insurance Information" in the lower side-bar of www.berry.edu/academics/study/summerIP/.

Berry also has coverage for Political and Natural Disaster Evacuation (see further in this document).

OTHER OPTIONS

iNext cards are not required; however, they may be purchased by participants for \$2.50. Participants may also purchase trip delay/cancellation insurance for an additional \$95. These options are offered in the welcome email.

In a Medical Emergency

In the event of a medical emergency abroad, please follow these instructions:

1. **Seek Immediate Treatment from a Licensed Physician:** Pre-departure, you may register with our emergency service partner Seven Corners at www.wellabroad.com. This website will provide a listing of nearby healthcare facilities, broken out by discipline. Or consult your SIP application for the physicians you listed on this document.
2. **Initiate a Medical Case:** iNext has a single point of contact phone number in place linked directly to our emergency service providers. As soon as possible, contact:



**Seven Corners/EuropAssist
1-317-582-2684 (collect 24/7)**

The call will be answered by the Seven Corners routing system. Please press “1” when prompted for emergency medical, evacuation or guarantee of payment to be linked to EuropAssist. Seven Corners handles claims and EuropAssist coordinates emergencies.

3. **Triage/Identification:** When EuropAssist answers, identify yourself as an iNext client and *OPEN A MEDICAL CASE*. If the sick/injured party is unable to do this personally, a case can be opened on her/his behalf by an accompanying/designated individual. Provide the operator with the following information:

- **Name**
- **DOB**
- **Policy Number**
- **Location/brief summary of circumstances**

Policy numbers and all emergency/claims contact info can be found in several places:

- iNext Welcome e-mail sent at time of enrollment
- Participant’s Confirmation of Insurance Document (log-in required)
- iNext website participant portal (log-in required)
- iNext website partner portal (log-in required)

4. **Care Manager Assignment:** The EuropAssist operator will link you to a Care Manager specific to the region where the insured is located. (S)he will request additional information. If possible, be prepared to provide:

- Primary contact and phone/email
- Hospital/Clinic Name
- Physician and contact number
- Details of injury/illness and timeframe

5. **Assignment of Case Number:** The Care Manager will advise as to what the next steps will be and will provide you with a case number. Write the number down and keep for later reference.

6. **EuropAssist Course of Action:** This depends on the specifics of each unique case. The standard protocol includes:

- Making certain that the patient is in a facility where they can receive necessary and adequate care
- Communicating with family/designated contact (if waiver is signed)
- Making arrangements for Guarantee of Payment to the facility
- Arranging eventual Emergency Reunion travel for a family member to join the insured if hospitalization is anticipated to be 7 days or more
- Eventual Medical Evacuation (if necessary)
- Coordinating with Claims Processing

7. **Follow Up:** When contacting EuropAssist by email during follow up, please use the following address: OPS@europassistance-usa.com and list the insured’s surname and case number in the title. For example: “ M499999.99 Smith”

8. **Claims:** A claim must be filed for the case, for reimbursement, if the insured paid out of pocket. Claims forms can be obtained from the iNext website: <https://www.inext.com/filing-claim/>

Please note: This insurance must be activated for it to work! Please contact Seven Corners/EuropAssist as soon as possible in the event of an emergency to activate the insurance.

Other Useful Phone Numbers:

iNext Main Office: Toll Free: 1-855-578-6398

EuropAssist Main Office: Toll Free: 1-800-368-7878 Collect: +1-240-330-1408

Evacuation Information

There are a few possible events that could take place to enact coverage. These are:

- 1) The US Department of State issues a travel warning recommending that US citizens leave the country or region.
or
- 2) The recognized host country government:
 - a. Declares a state of emergency necessitating immediate evacuation
 - b. Formally recommends that the insured leave the country or region for safety
 - c. Seizes, confiscates, or expropriates the insured or their property
 - d. Expels the insured or declares them “persona non grata”
 - e. Withdraws all schedule international commercial flights for a period of more than 24 hours as a result of political or military action which has a direct impact on the insured’s safety and prevents them from leaving the country
- 3) Natural Disaster within the host country which has a direct impact on the insured’s safety
- 4) The political or military events in the host country represents an imminent threat to the insured’s safety



Should one of these qualifying events occur, your trip leaders or participants (or even another representative if your participants cannot personally make contact) would contact the Seven Corners Crisis Management Call Center at **001-443-569-0217**. A representative at the crisis call center would require some basic policy details and information about the insured’s whereabouts, safety, and policy details to triage the claim. From there, the next steps will depend on what the situation demands. A security consultant will work with your participants to arrange a safe meeting/waiting place, accommodations, travel, food and any other reasonable and necessary expenses as the situation requires. Depending on the nature of the event, your participants may be asked to wait safely in place for a short time or to gather at a central meeting place for transport. Evacuation will take place as soon as is reasonably possible to the nearest safe location as determined by the security consultant.