Red River College

UnitedHealthcare®
Global

MORTAL REMAINS SERVICES
ASSISTANCE PROGRAM DESCRIPTION

UnitedHealthcare ID # 35484

A comprehensive program providing 24/7 repatriation of mortal remains services when You are participating in a scholastic program as a student in Canada.

Please keep this document with your personal belongings and inform your family members of your enrollment in this program.

How To Use UnitedHealthcare Services
24 hours a day, 7 days a week, 365 days a year

If You, or an eligible Dependent, should become deceased while in this program, a person acting on your behalf should call us for assistance with your remains. Our toll-free and collect-call telephone numbers are below and printed on the plan member ID card. Call the Emergency Response Center using the toll-free number or call collect at:

UnitedHealthcare
P.O. Box 19056
Baltimore, MD 21284
Assistance@uhcglobal.com
1-800-527-0218 (toll-free)
1-410-453-6330 (collect)

A multilingual assistance coordinator will ask for your name, Your college or university name, the FrontierMEDEX ID number shown above and on Your card, and a description of the situation. We will immediately begin assisting. A full description of services follows.

Your program provides You with Mortal Remains Services as described below. These services are subject to certain Conditions and Limitations as follows.

Our multilingual Assistance Coordinators are available to provide immediate verbal translation assistance in a variety of languages in an Emergency; otherwise We will provide the person calling on Your behalf with referrals to local interpreter services.

MORTAL REMAINS SERVICES

Benefit Maximum: $12,500 CAD

   a) Towards reasonable and necessary costs for preparation and return of remains to the insured's Home Country in standard transportation container. Assist in obtaining the necessary clearance for cremation or the return of mortal remains. Coordinate the preparation and transportation of mortal remains to the insured's Home Country.

   OR:

   b) Towards cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs. The costs for coffin, urn, headstone or funeral are excluded.

Family Member Transportation

Benefit Maximum: $2,500 CAD

   Roundtrip economy flight and accommodations for a family member travelling to identify the deceased.

PROGRAM DEFINITIONS

The following definitions apply:

"Dependent" means the Member's legal spouse; the Member's unmarried children from birth and under age 19; or under age 23, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. A spouse or child who is insured under this Policy as a Member will not be eligible as a Dependent.

"Emergency Security Situation" means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which results in either the recognized government of Your Home Country or Host Country ordering departure of all non-emergency personnel and family members. Emergency Security Situation does not include Natural Disasters.

"Enrollment Period" means the period of time for which You are validly enrolled for SECURE and for which We have received the appropriate enrollment fee.

"Home Country" means the country or territory as shown on Your passport.

"Host Country" means a country or territory You are visiting or in which You are living which is not Your Home Country.

"Illness" means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

"Injury" means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

"UnitedHealthcare Global Physician Advisors" means physicians, retained by UnitedHealthcare Global to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

"Natural Disaster" means an event occurring directly from natural cause, including but not limited to, earthquake, flood, storm (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunami, volcanic eruption, wildfire or other similar event that results in such severe and widespread damage that the area of damage is declared a disaster area by the government of the Host or Home Country.

"Participant" means a person validly enrolled for SECURE and for whom We have received the appropriate enrollment fee.

"We," "Us," and "Our," means UnitedHealthcare Global.

"You" and "Your" means a person validly enrolled for SECURE and for whom We have received the appropriate enrollment fee.

CONDITIONS AND LIMITATIONS

The services described are available to You and your eligible Dependents, only during Your Enrollment Period and only when You are participating in a scholastic program as a student in Canada, and within 90 days after the completion of your scholastic program.

We are not responsible for the availability, timing, quality, results of, or failure to provide any care or services caused by conditions beyond Our control. This includes where the rendering of such services is prohibited by U.S. law, local laws or regulatory agencies.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitate or deceased.

We shall not be responsible for providing assistance in any situation arising from:
(1) Travelling against the advice of a physician or travelling for the purpose of obtaining medical treatment;
(2) Taking part in military or police services operations;
(3) The commission of, or attempt to commit an unlawful act;
(4) The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.