

July 9, 2008

Dear Emergency Contact,

I'm writing to let you know that the University of Denver has contracted with a company called International SOS (SOS) to provide worldwide assistance and evacuation services for all study abroad participants.

The services provided by International SOS range from telephone advice and referrals to full-scale evacuation by private air ambulance. The SOS network of multilingual specialists operates 24 hours a day, 365 days a year from SOS Alarm Centers around the world. The SOS membership, provided by DU, protects your student against a variety of difficulties that could arise while he/she is abroad.

It is important to understand that, although International SOS will offer our students travel, medical and security advice and services, as well as on-line access to information which many insurance companies do not offer, **International SOS is NOT medical health insurance.** The University of Denver continues to require all students attending our programs to maintain health insurance coverage that meets the standards set forth by DU's Student Health Center and to make certain that their policies cover them while abroad.

Whenever your student is traveling or living abroad, they can access up-to-date reports on more than 170 countries worldwide on health issues, medical care and vaccination requirements via the International SOS website— the home page for travel health and safety information (located at <http://www.internationalsos.com>). The International SOS website also contains an on-line Personal Locator form for inputting travel and destination information. **We strongly encourage all students to complete the form so that this information is available to International SOS and DU Study Abroad on-call staff should you need to be located in the event of a crisis or emergency.**

While your student is abroad, their first contact should always be the director of the overseas program/International Office, as instructed during their orientation. If your student is traveling, and/or in a situation where he/she is not able to reach their contact person, he/she should contact International SOS who will work to meet their immediate needs. SOS will contact DU Study Abroad on-call staff in the United States while coordinating services. Please be aware that some of International SOS's services outlined on the following pages carry additional charges. These services have been marked so that you are aware of them. Should you request a service which has an additional charge, International SOS will inform you in advance and will require a credit card number in order to activate the service. Also, please be aware that any event occurring when an expatriate student is within the territory of his/her home country or, in the case of U.S. citizens within the territory of the United States, is not covered.

We have outlined some frequently asked questions in the included pages. However, if you should you have any questions about the coverage, please contact either Karen Becker or me at 303-871-4912.

Sincerely,

Carol Fairweather
Director, Study Abroad

University of Denver Emergency mobile phones: 720-530-7008 or 720-837-6968.

Using the International SOS Program

Medical, Security and Travel Services

In order to utilize any of the medical, security or travel services listed under Program Benefits, contact an SOS Alarm Center from anywhere in the world by calling directly, calling collect, or by calling the toll-free number. While we have designated the Philadelphia center in the United States as our primary contact, any of the SOS alarm centers will assist you. **1-215-942-8226 DU's Study Abroad on-call staff 720-530-7008 or 720-837-6968.**

To ensure a prompt response when calling, you should be prepared to provide the following:

- ✓ Your name, location, age, sex, and nationality
- ✓ The program with which you are associated:
i.e., **University of Denver study abroad program in _____.**
- ✓ Your International SOS membership number: **11BSGC000067**
- ✓ The telephone number from which you are calling (in case you are disconnected)
- ✓ Your relationship to the member (if the person calling is not you.)
- ✓ Name, location, and telephone number of the hospital or clinic (when applicable)
- ✓ Name, location, and telephone number for the treating doctor, and where the doctor can be reached (when applicable)

Program Benefits

Medical Services

- Emergency evacuation
- Medically-supervised repatriation
- Companion ticket
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Emergency and routine medical advice
- Pre-trip information on travel health issues
- Medical and dental referrals
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment (Fees will apply.)
- Inpatient medical expense guarantee, cost review and payment (Fees will apply.)
- Dispatch of medication and medical supplies (Fees will apply.)
- Travel Services
- Legal referrals
- Emergency message transmission
- Translations and interpreters (Fees will apply.)
- Lost document advice
- Ground transportation and accommodations for accompanying family Members (Fees will apply.)
- Emergency personal cash advances (Fees will apply.)
- International SOS Clinics
- Security Services
- Security evacuation assistance
- Online travel security information
- Access to security crisis center

Q: What is the role of International SOS?

A: International SOS provides you with worldwide quality health care and emergency assistance services 24 hours a day designed to supplement and integrate with the University of Denver's services, procedures and policies. You should always attempt to contact your program's on-site emergency contacts first, who will assist you. If they are not available, then proceed to contact International SOS.

Q: How can International SOS help?

A: International SOS provides you and your parents with peace of mind. One phone call connects you to the International SOS network of multilingual specialists for immediate help in an emergency. International SOS services are designed to help you with medical, personal, travel, security information and legal referrals when away from home. Call International SOS at any time to speak with a physician or security specialist about simple or critical matters.

Q: How does it work?

A: You will be provided with an International SOS membership card. Carry the International SOS membership card with you at all times. It includes the telephone numbers of the three major worldwide International SOS Alarm Centers. In the event of an emergency, call one of the emergency phone numbers listed on the card.

Q: What if I have pre-trip questions about my travel destination or questions about the current status in that location?

A: In addition to calling the Alarm Center for any pre-trip questions you may have, you can access Country and Security Guides from this website:

<http://www.internationalsos.com>

Use your membership number, **11BSGC000067**, as your member login. In addition to the information covered at the pre-departure sessions and on-site by your program, the SOS comprehensive guides provide both medical, security and general travel advice, such as information on the standard of health care, how to pay for medical care, the availability of medications, safety of the blood supply, embassy/visa information, dialing code information, cultural etiquette and financial and voltage/plug information.

Q: Do I need to activate my membership?

A: No, your membership is already active. Simply carry the card at all times while traveling. Whenever you need service, contact one of the emergency phone numbers listed on the back of the card. You do not need to report specific trip dates to International SOS each time you travel. However, you can create a personal on-line account with SOS into which you can save medical, family and emergency information. Unless you input your information into an account, it will not be available for staff. Medical and personal information can only be accessed by an SOS doctor.

Q: What are Email Alerts?

A: You have the option to sign up for Email Alerts. You can choose to sign up for medical and/or security alerts by logging on and signing up. Medical alerts are issued when there is an unusual health risk that, in the opinion of the SOS Medical staff, may negatively impact travelers or expatriates visiting a country. Security alerts are issued when SOS Security professionals have identified a security risk in a specific country.

Q: What if I need a doctor?

A: You should first activate the on-site emergency support network for your location. If you are traveling, or in a situation where you cannot contact the on-site program staff or University of Denver on-call staff, you should then contact SOS. The International SOS Alarm Centers are listed on the back of your card. Call the International SOS Alarm Center that is nearest to you for a referral to a doctor who speaks your language.

Q: What if I need a lawyer while overseas?

A: Call the nearest International SOS Alarm Center for legal referrals. If you are in a situation where you require legal assistance, your off-campus program director should be informed of this immediately.

Q: What if I need prescription medication?

A: If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, International SOS will, when permissible by local law, send the needed medication to you. (Additional Fees for the Medication Apply)

Q: What if I am hospitalized?

A: In most cases, the University of Denver staff should be able to assist you via our on-call emergency staff. However, if you are in a situation or location where you cannot reach the program director, other on-site staff or the University of Denver, call the nearest International SOS Alarm Center. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery. International SOS will notify the University of Denver immediately if you have not already done so. If you are hospitalized more than 7 days, a family member will be able to join you abroad and SOS will pay the airfare and hotel expenses as part of the coverage.

Q: What if local medical facilities are not adequate for my specific requirements?

A: If you are hospitalized in an area where adequate medical facilities are not available, International SOS will obtain approval from the University of Denver to evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

Q: What happens when I am released from the hospital and still need help?

A: When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will again obtain approval from the University of Denver and arrange the repatriation under medical supervision.

Q: Will International SOS pay my medical bills?

A: After a line of credit is opened in your name, International SOS will guarantee and pay all costs associated with your medical care. You are responsible for the costs of medical care. This is why we require you to have health insurance coverage that will cover you while abroad. International SOS will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization. In situations where medical care is critical, by activating SOS you authorize medical care as necessary, and acknowledge that you will be billed for such care.

Q: How can International SOS assist in the event of death?

A: International SOS will render all assistance possible to the University of Denver to obtain clearances and arrange transportation for the return of mortal remains. In such an event, the University of Denver will be the point of contact for the family in this situation.

Q: What should I do in the event of a security emergency?

A: Call an alarm center listed on the back of your membership card, and a security specialist will assist you.

Q: What is security evacuation assistance and coordination?

A: The SOS Security Division will assist the College in the event of threatening situations such as civil and/or political unrest, insurrections, revolution or similar situations by providing information, guidance and resources in the event personal safety and security can no longer be assured.

Q: How do I access up-to-the-minute information about security alerts, warnings and the latest situations?

A: You can visit the website below:

http://www.internationalsos.com/members_home/Security/

SOS 24-Hour Alarm Centers

If calling from the US, Mexico, Central or South America:

Philadelphia, PA

24 hours: 1-215-942-8226 (call collect where available)

Within U.S.A. call: 1-800-523-6586

Additional Alarm Center and Clinic contact information can be found at the SOS website at www.internationalsos.com/world-network

Should you have any questions, please do not hesitate to contact the Study Abroad Programs Emergency mobile phones at **720-530-7008 or 720-837-6968. For non-emergencies, please call 303-871-4912.**