

	Health Care and Airfare/Air ambulance Benefit for Staff	Effective:	June 14, 2006
		Originator	Maureen Dickenson
		Last Updated:	June 14, 2006
		Updated by:	Maureen Dickenson

1. Purpose:

- 1.1 Ross University policy is to ensure that all employees have access to medical benefits available in St Kitts and to medical care overseas where necessary.

2.

This policy applies to staff of Ross University School

2.1 **Scope:** of Veterinary Medicine

3. Procedure

3.1. Members of CLICO life insurance may access the necessary care and then claim benefits by submitting completed claim forms accompanied by relevant receipts within 90 days of incurring expenses.

In the case of a medical emergency/injury, call

- the security emergency number 465-6161 or
- the Ross University nurse at (office)465-4161 Ext 135 or (emergency cell)662-6235 or
- 911 for the police, fire or ambulance

The following persons will be notified where necessary, in the case of a medical emergency/injury:

Ross University Medical Officer in case of travel

Nurse on call

Human resource manager

Director of Security

Counselor

The Insurance Company will be immediately contacted.

St Kitts Phone 869-465-4557 / 9908

Fax 869-465-5423 or

Barbados Phone 246-431-4677

Fax 246-436-7853

Persons must be able to provide the following information

- Name and address
- Date of birth
- Insurance policy number
- Nature of illness/injury
- Name of treating physician
- Passport number (if traveling)

In the case of death or an accident occurring, the University should be notified as soon as possible after the event occurs.

Where treatment outside the country is required, the following must be noted: Air fair/air ambulance service is afforded where insured persons wish to obtain care that is medically necessary and not available in St Kitts. According to CLICO, this treatment should be recommended by two physicians, at least one of whom is a specialist in that particular field of medicine. The Insurance Company should be notified in advance, except in cases where emergency treatment is required and the person is outside St Kitts. CLICO will provide transportation by air ambulance (where necessary), or commercial airline for insured persons to and from the nearest hospital where the necessary treatment is available.