A. TREATMENT: If a student falls ill, with either a minor or major medical issue, please do the following as soon as possible.

1. **Call 1.715.346.0859** (collect/reverse charge outside the US). This serves TWO purposes.
   a. Number one: AIG will connect you with Travel Guard, their medical assistance department. Travel Guard will assist you with finding a reputable, English-speaking doctor or medical facility. They have a full-time multilingual medical staff (board certified doctors, paramedics and nurses).
   b. Number two: Travel Guard will transfer you over to the claims department once the medical issue is triaged to start the claims/reimbursement process.

2. If the student is able, then have them call the above number (or their parents/guardians in the US can do so as well).

3. If the student is not conscious, or unable to make the call, you can and should make the call yourself. This is primarily for medical reasons (so that you get good medical advice immediately from Travel Guard) but also because you have access to all the information that they will ask for.

B. PAYMENT

1. For minor but medically necessary health issues, where the student is conscious and able to make decisions for themselves, such as:
   a. Ear infection
   b. UTI
   c. Dermatological issues

Then the student should be the one to pay for the office visit (in European countries, this ranges from 30 to 100 Euros; in other places, less) and whatever medications might be prescribed. The student will then be responsible for following up with AIG for the claims and reimbursement process.

2. For major health issues, where the student requires emergency treatment and hospitalization (such as open, bleeding wounds; unconsciousness; anything you would call an ambulance for in the US) then you should call the 715 number above ASAP. In most cases, payment will not be demanded up front for these emergency situations. This ensures that the claim has time to be processed by AIG while the student is still being treated. Hopefully no payment will be required by you at that moment, but if it is, that is what the emergency IPO credit card is for.

*Please note that the insurance guidelines detailed above do NOT replace the Incident Report that needs to be filled out and given to IPO ASAP.