

Emergency Travel Assistance Program for Travelers insured under a Berkley Accident and Health Plan

Dear Traveler,

Berkley Accident and Health (BAH) believes in employee health and wellness and have partnered with Healix International for medical and security support while employees are traveling on business or on assignment.

Healix International is a global leader in medical, safety, and travel assistance worldwide. With Healix's comprehensive and integrated solutions that safeguard the health and safety of travelers, expatriates and their families, you benefit from having a single point of contact to access care 24/7/365, whenever and wherever you need it globally. One call will instantly provide you access to medical and security professionals for real time information, advice and support.

In addition, members can access a consolidated resource of medical and travel safety information via the Travel Oracle app or online at <https://tow.healix.com/login>

WHEN SHOULD YOU USE THE SERVICE?

Pre-Trip: Know Before You Go

- ✈ Access the BAH travel oracle webpage <https://tow.healix.com/login> or download the mobile app to access comprehensive and real-time information on general and travel advice, vaccination requirements, hospitals, embassies, business and social etiquette for all countries and major cities around the globe.

- ✈ Telephone the BAH Global Assistance Helpline (contact info below and on the next page) for pre-trip advice on health or security concerns by speaking with a medical or security expert.

During Your Trip

- ✈ However minor or serious, if you have medical or travel safety concerns, your first call should be the BAH Global Assistance Helpline (contact info on the next page).
- ✈ The Medical Operations team will provide assistance and when appropriate, identify approved clinics, hospitals or arrange for a doctor to visit you.
- ✈ Case handlers can support you with replacement prescriptions or medication.
- ✈ Case handlers can assist with lost or stolen documentation, money or baggage and can provide access to legal assistance.
- ✈ Security consultants are on standby to provide quantified advice on security issues.

IN AN EMERGENCY: Crisis Management

- ✈ Emergency Response Teams are on standby to assist with any crisis and will coordinate all necessary resources to ensure expedient evacuations and repatriations.

Toll-free in the US and Canada: 1-800-344-2500
Collect outside of the US: 202-659-7786



Healix International Global Head Office:

Healix International, Healix House, Esher Green, Esher KT10 8AB, United Kingdom
www.healix-international.com

Healix International operates as HX Global in the US

Frequently Asked Questions

How do I access the BAH Emergency Travel Assistance Program?

📱 Download the mobile app
[Apple App Store](#) or [Google Play Store](#)
Please be sure to register the first time with your HX Policy Number **BER2301227**

📱 Visit Travel Oracle online at
<https://tow.healix.com/login>
Please be sure to register the first time with your HX Policy Number **BER2301227**

📱 In an Emergency call the BAH Assistance Helpline 24/7/365:

Toll-free in the US and Canada:

1-800-344-2500

Collect outside of the US:

202-659-7786

(Note: collect calls or 'reverse toll' charges will be accepted)

📱 E-mail: BerkleyAH@healix.com
(Note: email responses will come from InternationalHealthcare@healix.com)

What are other reasons I could call the BAH Emergency Travel Assistance Helpline?

- 📱 Pre-trip medical/security advice
- 📱 Out-patient referral
- 📱 Lost visa/passport
- 📱 Stolen wallet
- 📱 Vaccination requirements
- 📱 Prescription replacement/refill
- 📱 Medical emergency
- 📱 Lost contact/missing employee
- 📱 Detention by authorities
- 📱 Civil unrest/violent protest or disorder
- 📱 Natural disaster/ severe weather events

What will I be asked when I call the Assistance Helpline?

- 📱 First you will be prompted to determine the nature of your call and the team will triage the call to the right professional for assistance.
- 📱 You will be asked your name/name of the affected employee (other personal information as needed), your company/organization name and insurance policy number.
- 📱 You will be asked for your contact information (so we can call or email you back in case we lose contact with you).
- 📱 You may be asked for your consent to share medical information with your employer.
- 📱 We will need to identify if you are a traveler or an expatriate travelling outside of your country of assignment.
- 📱 We will need to know what country and city you are calling from.
- 📱 Any other questions that are deemed relevant to provide you the best in class service.

And remember:

Please Be Prepared, Be Safe and Stay Well.
We are here to assist you!

What if I need medical/security advice or assistance during my trip?

Call the Assistance Helplines whenever you have a medical issue or travel safety issue – major or minor – and medical and security experts will provide qualified advice for every country worldwide.

What will happen in an Emergency?

Emergency response teams are on standby to assist. Crisis management specialists will coordinate all necessary resources to ensure your protection in a volatile medical or security situation or scene of natural disaster.

TRAVEL ORACLE WEBSITE GUIDE



Prepared for Berkley Accident and
Health Policyholders

Healix International operates as HX Global in the US

Insurance coverage offered by Berkley Accident and Health is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W.R Berkley Corporation.

Healix Travel Oracle Website Guide

Healix Travel Oracle Web Portal is designed to provide you with the best up-to-date information and alerts about your travel destination. It offers complete country guides to give you knowledge about your location, as well as tips and training on how to stay safe while overseas. Please find terms of use [here](#) and Privacy Notice [here](#)

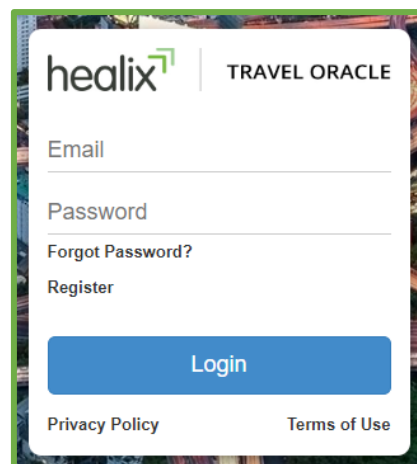
Accessing Travel Oracle Web Portal

Travel Oracle Website:

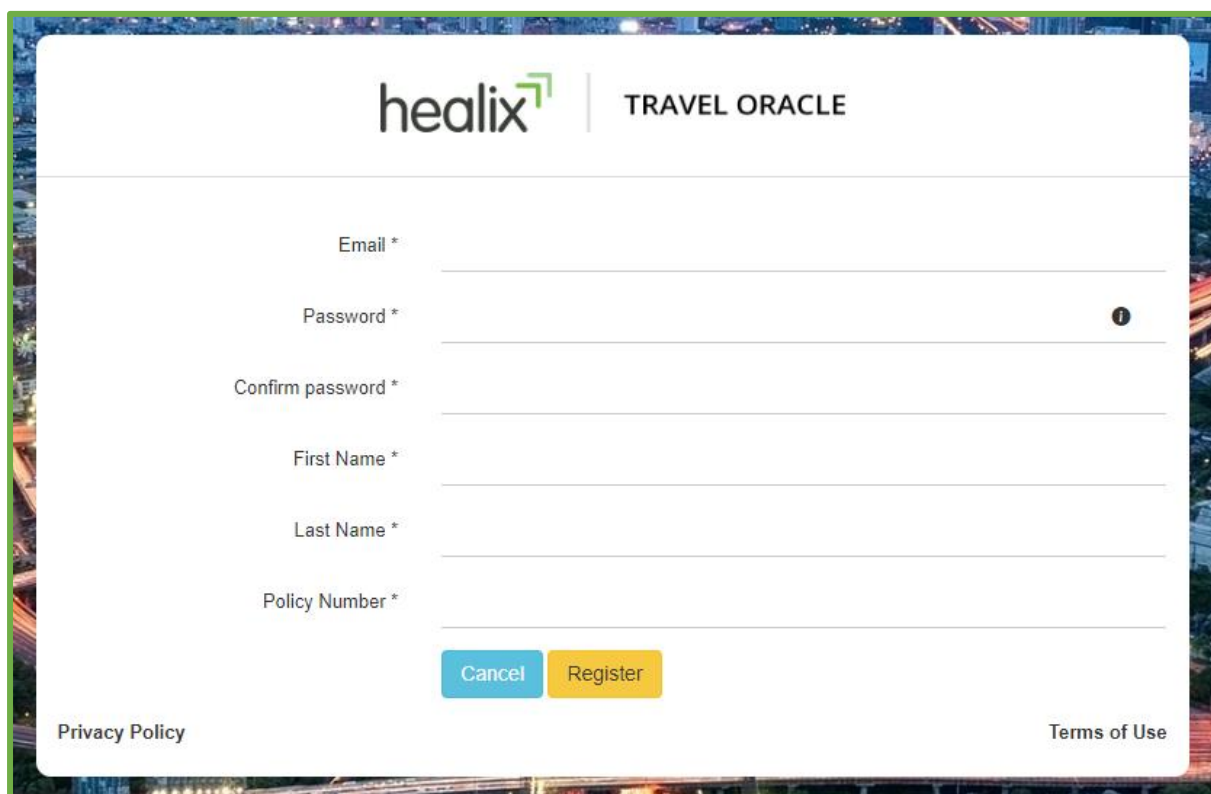
<https://tow.healix.com/login>

As a new user:

1. Click 'Register'
2. Complete the form to create your account
3. Enter HX Policy Number **BER2301227**
4. Press 'Register' to complete the registration
5. Login using your email address and the password you have just created



The screenshot shows the login interface for the Healix Travel Oracle. At the top, the 'healix' logo is on the left and 'TRAVEL ORACLE' is on the right. Below the logo, there are input fields for 'Email' and 'Password'. To the right of the password field are links for 'Forgot Password?' and 'Register'. A large blue 'Login' button is centered below these fields. At the bottom, there are links for 'Privacy Policy' and 'Terms of Use'.



The screenshot shows the registration form for the Healix Travel Oracle. At the top, the 'healix' logo is on the left and 'TRAVEL ORACLE' is on the right. The form contains several input fields, each with an asterisk indicating it is required: 'Email *', 'Password *' (with an information icon to its right), 'Confirm password *', 'First Name *', 'Last Name *', and 'Policy Number *'. At the bottom of the form are two buttons: a blue 'Cancel' button and a yellow 'Register' button. Below the form, there are links for 'Privacy Policy' and 'Terms of Use'.

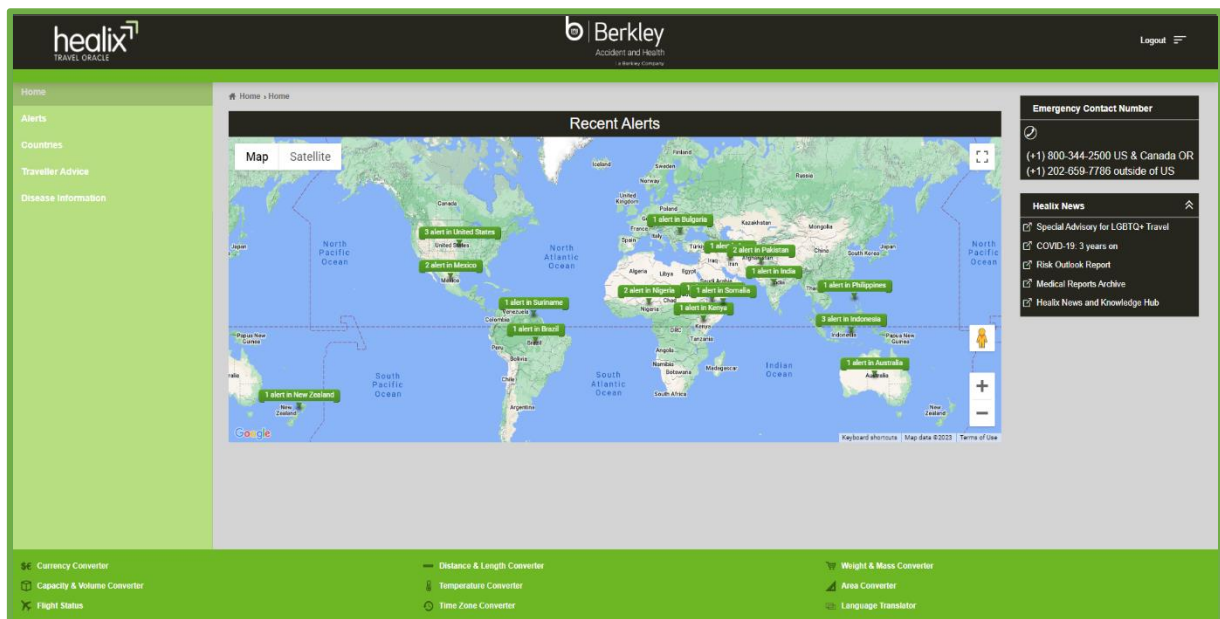
Navigation

The website is split into 5 main sections, which you can see in the left-hand panel:

- Home
- Alerts
- Countries
- Traveller Advice
- Disease Information

Home

The Homepage displays the most recent travel, health and security alerts by country, shown on a World map, plus widgets containing company-specific information.

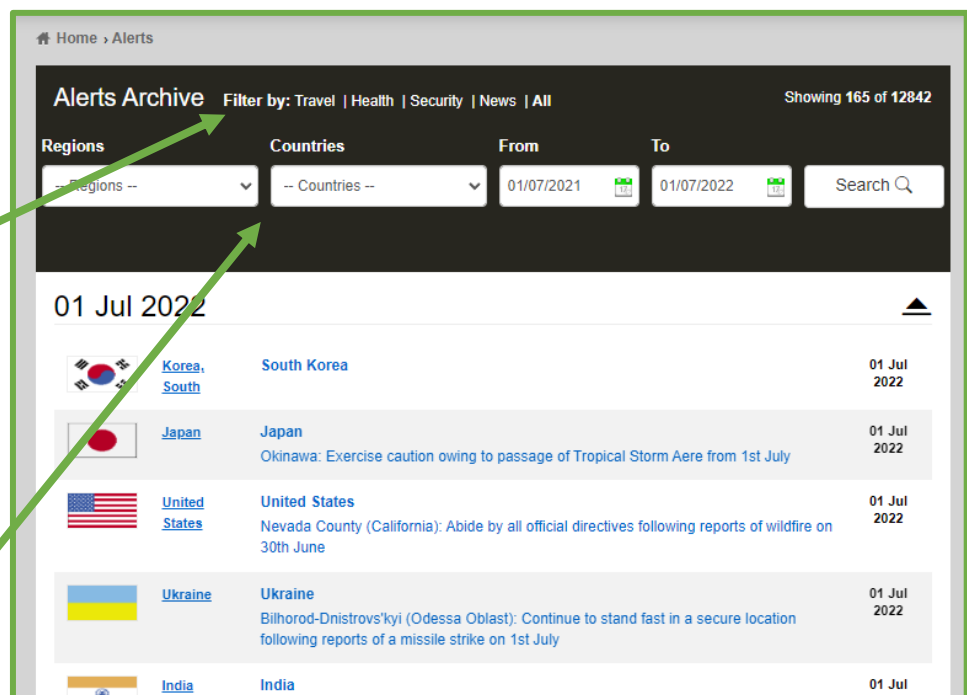


Alerts

This section includes a back catalogue of alerts.

Alerts are divided into Travel, Health, Security and News categories, and can be filtered accordingly.

You can also sort the list by region, country or date range



Countries

This section includes profiles of over 200 countries worldwide, each with the most up-to-date medical and security information:

The screenshot displays the 'Argentina' page on the Healix Travel Oracle website. The header includes the 'healix' logo and 'TRAVEL ORACLE'. A breadcrumb trail shows 'Home > Countries > South America > Argentina'. The main content area for Argentina features a 'Download Country Report' button, three risk level icons (2 - Low, 3 - Moderate, 2 - Increased Monitoring), and the Argentine flag. Below this are tabs for 'Alerts', 'Medical', and 'Security'. The 'Alerts' tab is active, showing 'All Alerts for Argentina'. The main text area is titled 'Argentina' and contains a news item about a truck-driver strike in Buenos Aires on June 28, 2022. A map of Argentina is shown on the right side of the page.

The diagram illustrates the navigation flow from the Argentina country profile page. It shows the following steps:

- Click here for all recent alerts for the chosen country (pointing to the 'All Alerts for Argentina' link).
- Click here to download country report as a PDF (pointing to the 'Download Country Report' button).
- Click here for country's medical overview (pointing to the 'Medical' tab).
- Click here for country's security overview (pointing to the 'Security' tab).
- Hover over these icons to check the Healix risk ratings (medical, security and evacuation risk level). (pointing to the three risk level icons: 2 - Low, 3 - Moderate, 2 - Increased Monitoring).

Traveller Advice

View our Traveller Advice section for pre-travel, health and security advice:

[Home](#) > [Traveller Advice](#)

Traveller Advice

Pre-Travel

[Documentation](#)
[On the flight](#)

[Luggage](#)
[On Arrival](#)

[Pre-Departure](#)

Personal Security

[The SAFER Principle](#)
[Carjacking](#)
[Terrorism](#)

[Getting Around](#)
[Civil Unrest](#)

[Crime Prevention](#)
[Kidnapping](#)

Health Advice

[Preventing Diseases from Food and Drinking Water](#)

[Preventing Bites from Mosquitoes, ticks and Fleas](#)

[Common travel diseases](#)

Disease Information

Obtain further information on specific diseases, including an overview of the disease, a list of affected countries along with any relevant Medical Briefings / World Reports published by Healix.

[Home](#) > [Disease Information](#)

Diseases

[Collapse all](#)

Expand the categories below to see details of individual health risks. All diseases for which vaccines are routinely offered are listed in the category Vaccine Preventable Diseases. Other health risks are listed in the remaining categories according to the nature of the disease. Click on the name of any disease to read more information about it.

Vaccine preventable diseases

Effective vaccines are available for these diseases. You may have received some of these already as part of the Childhood Vaccination Programme but for many countries additional vaccines are be advised. Select the disease for more information.

[Diphtheria](#)
[Meningococcal Disease](#)
[Tick Borne Encephalitis](#)

[Hepatitis A](#)
[Polio](#)
[Tuberculosis](#)

[Hepatitis B](#)
[Rabies](#)
[Typhoid](#)

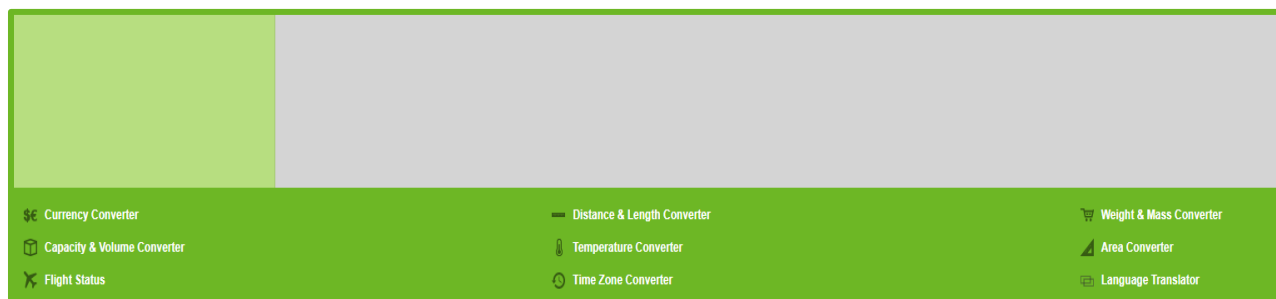
[Japanese B Encephalitis](#)
[Tetanus](#)
[Yellow Fever](#)

Insect-borne diseases

To have general information on avoiding insect bites click [here](#), or for specific facts about each condition click on the disease name.

Helpful Extras

At the bottom of the page you will find useful links to tools such as a currency convertor, language translator and time zone convertor.



Tech Support

If you require any support using the website please contact techsupport@healix.com and a member of the team will be able to assist.

And remember:

Please Be Prepared, Be Safe and Stay Well.
We are here to assist you!



Travel Assistance Services are provided by HX Global, Inc. HX Global is the US Division of Healix International ("HX Global"). HX Global in conjunction with coverage underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. Berkley Life and Health Insurance Company, StarNet Insurance Company and W. R. Berkley Corporation are not affiliated with HX Global and are not responsible and assume no liability for the travel assistance services provided by HX Global. The services provided by HX Global are not insured benefits. To the extent these services or any advanced payments are not covered under the insurance policy, you will be responsible for payment. Services must be arranged and approved by HX Global.



Travel Oracle APP GUIDE



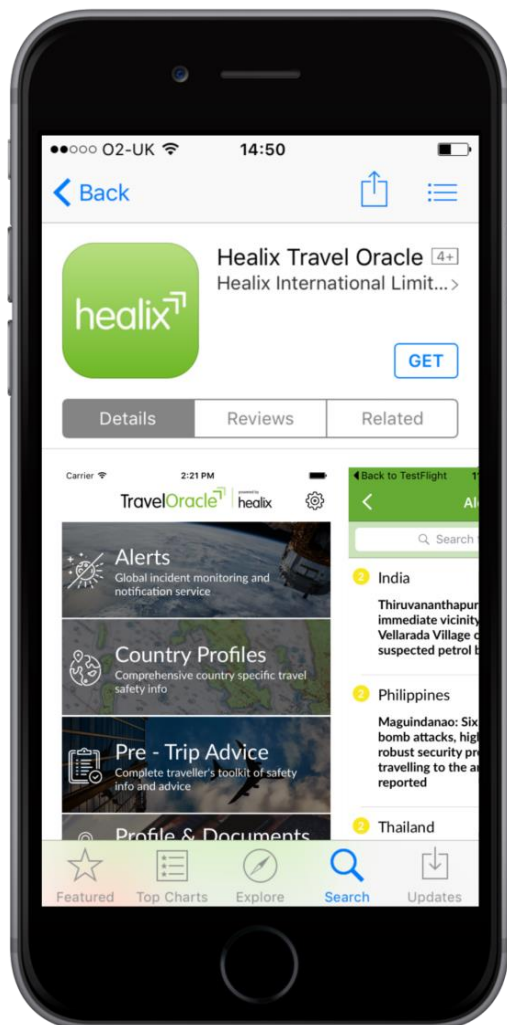
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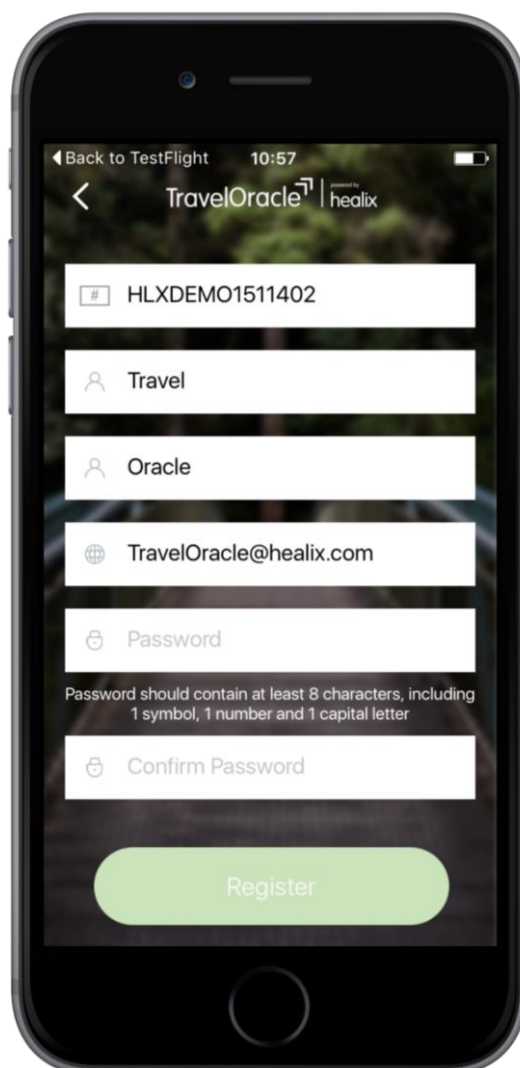
Insurance coverage offered by Berkley Accident and Health is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W.R Berkley Corporation.

A Guide to Healix Travel Oracle Mobile App

The Healix Travel Oracle App is your ultimate travel safety companion. Developed by leading security and medical experts it provides you with up to date travel information and advice and real time alerts on breaking news globally.



The Healix Travel Oracle App can be downloaded onto your smart phone from the Apple App store or Google Play store. Click the buttons below or scan the QR code to download.

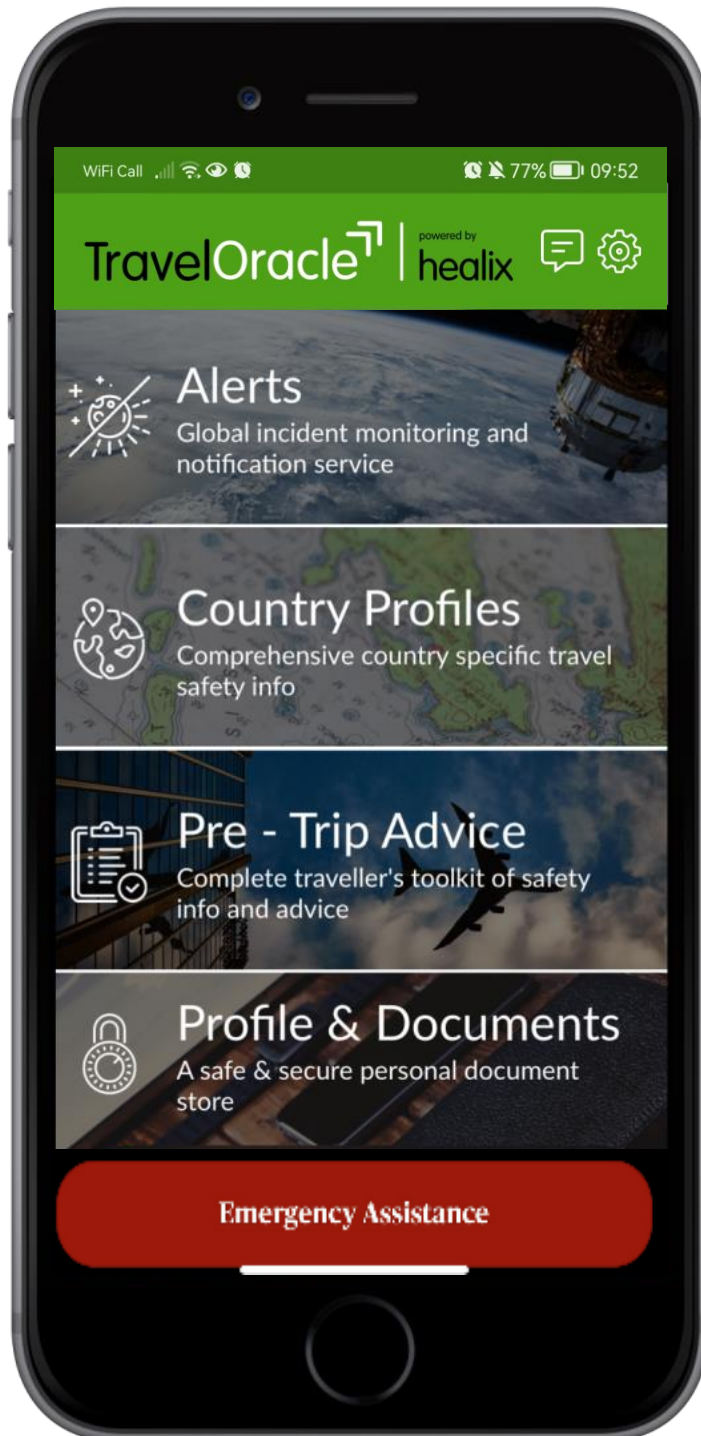


Register as a new user with the HX Policy Number for your company:

BER2301227

Your password must be:

- Between 8-20 characters
- Contain at least one upper and lower case letter
- At least one number and a character from the list below:
! @ # \$ % ^ & * () - + ? | = { ; ,



Once you have completed registration or logged in successfully you will be brought to the menu screen.

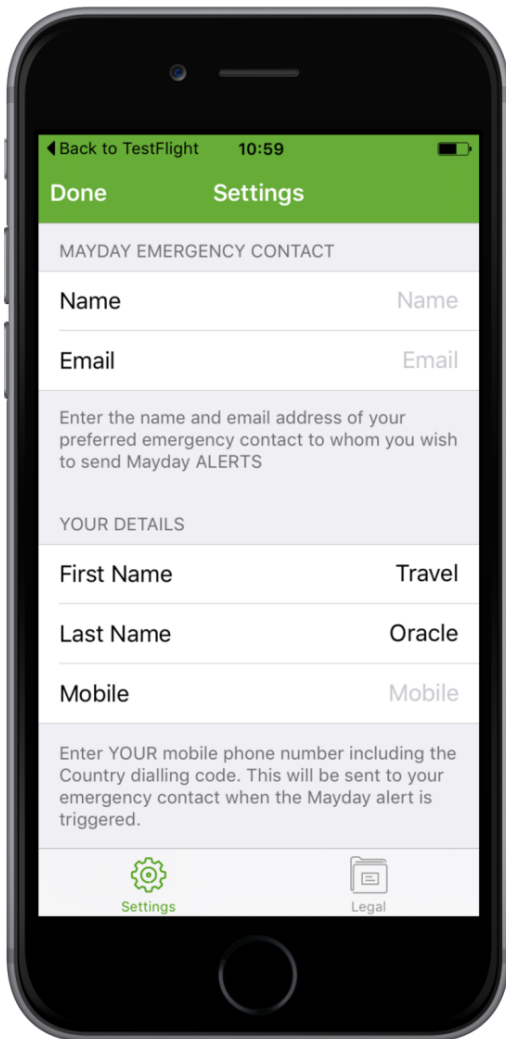
From here you can view the four main sections:

1. Alerts
2. Country Profiles
3. Pre-Trip Advice
4. Profile & Documents

The Settings can be found by clicking the cog in the top right of the screen.

Messages can be viewed by clicking on the messaging icon next to the cog.

And finally the Emergency Assistance section can be accessed by sliding the bar at the bottom.

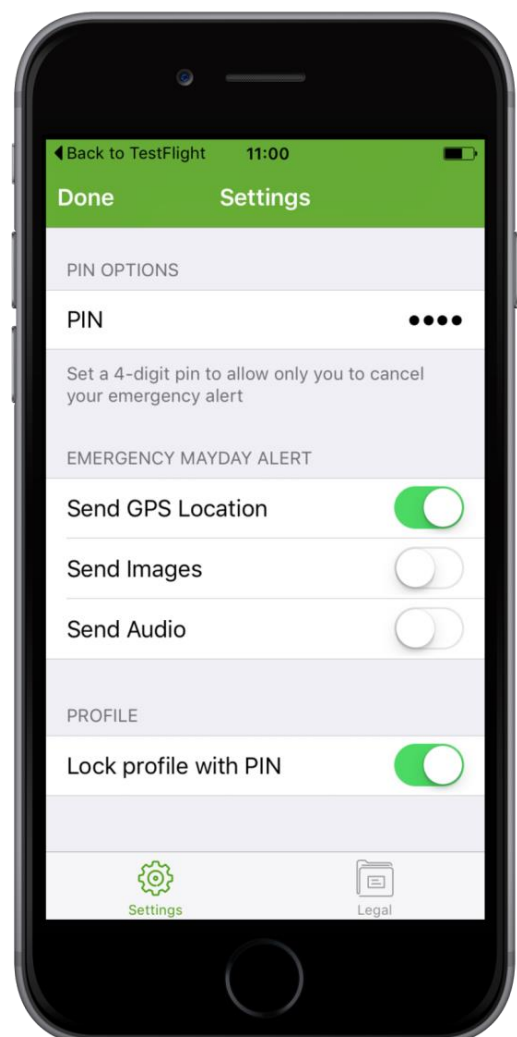


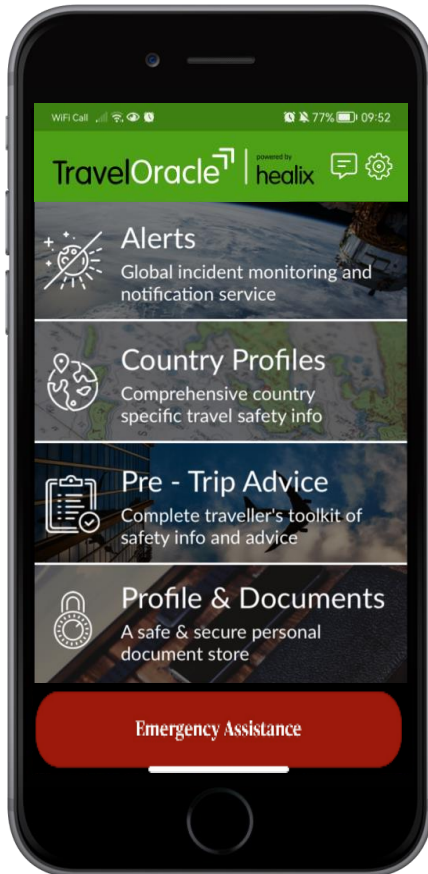
On the Settings screen enter your Mayday Emergency contact details for which the recipient of the Mayday Alert will receive an email notification with your location, images and audio.

Further down the page you will find options to set a PIN number to ensure your information is kept secure.

This number is also used to deactivate a Mayday Alert.

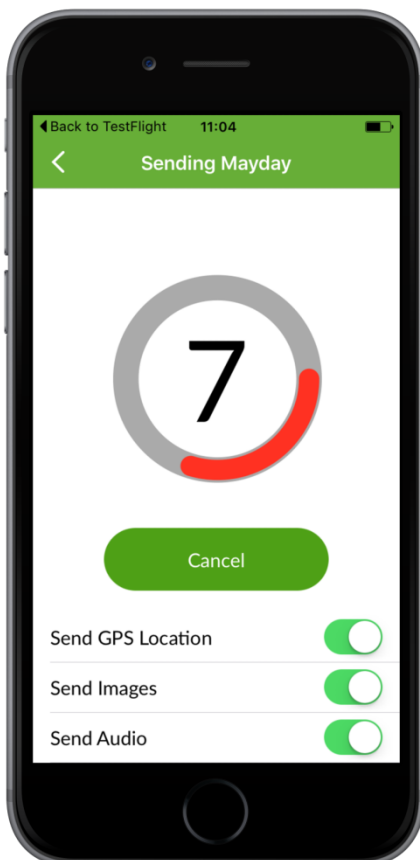
Select which data you would like included in your Mayday Alert by moving the toggles.



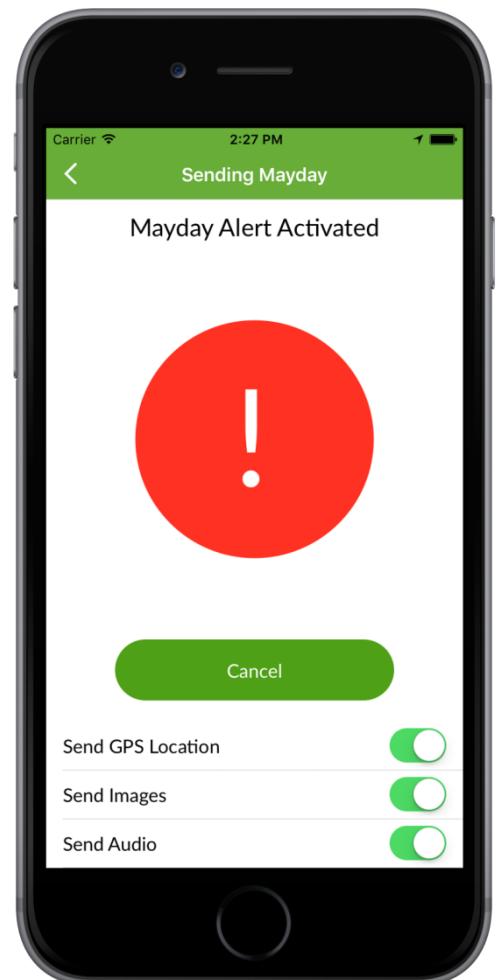


For emergencies, click on 'Emergency Assistance' and press 'Call Assistance' to speak to the 24/7 assistance team.

To trigger a Mayday alert, select the 'Send Mayday Alert' option to send the alert to your Mayday emergency contact.



Once a Mayday alert has been triggered a countdown will begin. You must enter your PIN to cancel the alert. You can choose to send your GPS location as well as images and audio files taken at the time of the alert.



The Alerts section provides a feed of News, Security and Health Alerts.

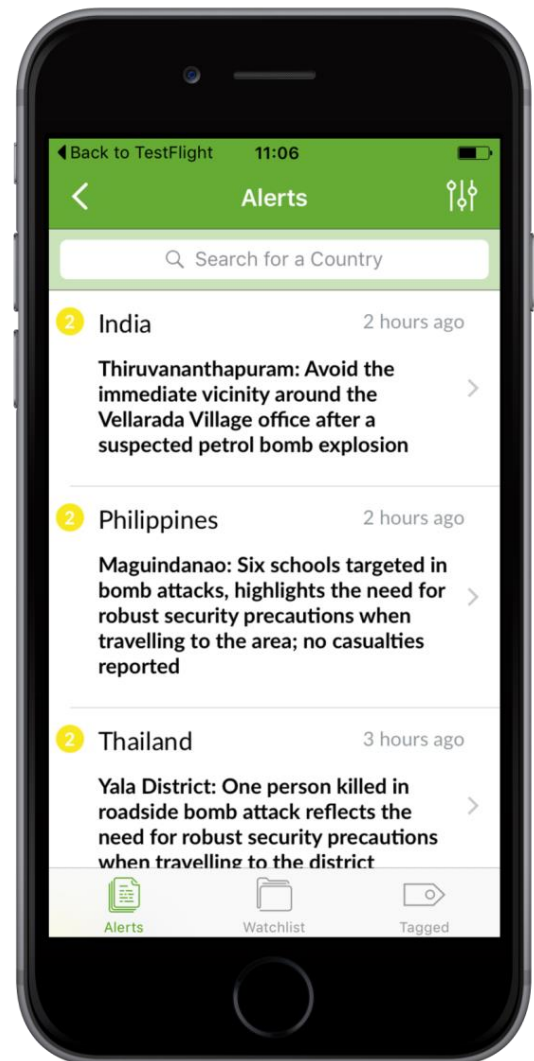
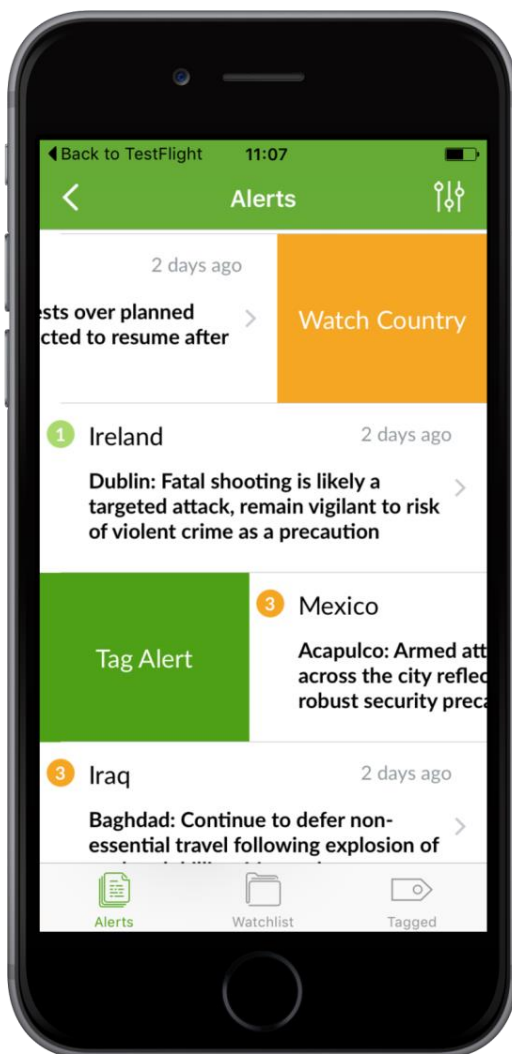
Each Alert is linked to the country of its origin and given a Risk rating from 1-4.

1 = Low (Green)

2= Medium (Yellow)

3= High (Orange)

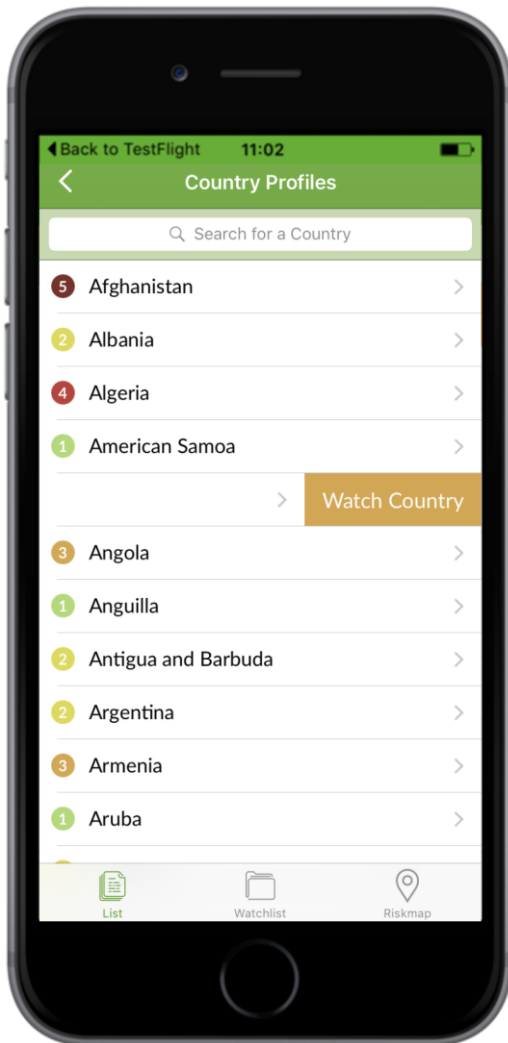
4 = Extreme (Red)



A short summary of the alert is provided on the feed screen. By clicking on the alert you can see the full details and view the alert on the riskmap.

Watch Countries to receive notifications for that country to your device.

Tag Alerts to store the alert for later viewing in the tagged section.



The Country Profiles section includes a list of over 200 countries that Travel Oracle has information on; each has its own Risk Level ranging from 1 to 5.

1 = Minimal (Green)

2= Low (Yellow)

3= Moderate (Orange)

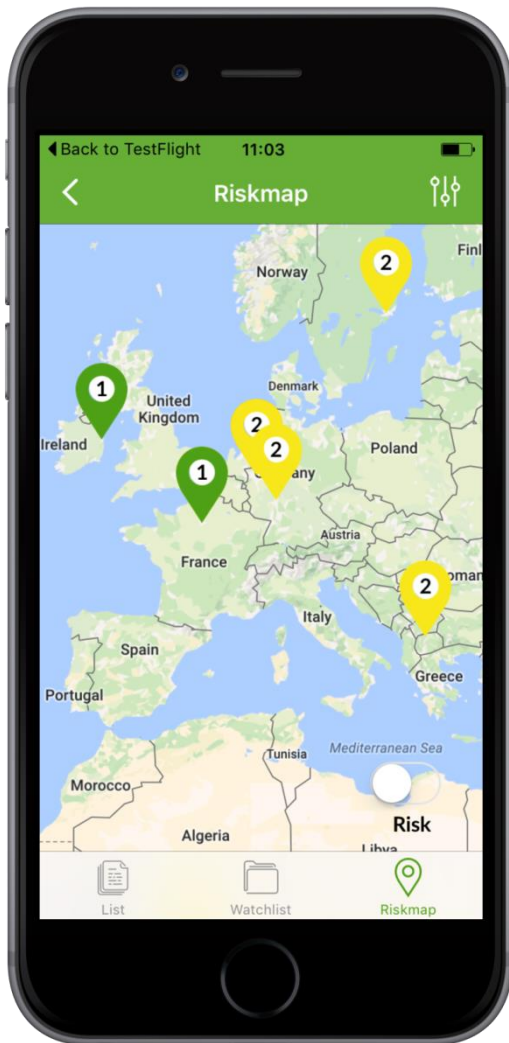
4 = High (Red)

5 = Extreme (Maroon)

Use the search bar at the top to find the country you are looking for. Countries on this list can be “watched” to receive their alerts as notifications.

By clicking into a country you can see all of the recent alerts, and information on Travel Risks, Crime, Terrorism, Natural Disasters, Medical, Travel and Culture.





The Riskmap can be accessed from the country profiles page.

It provides a world map which shows all of the recent alerts, the location and the individual risk rating.

The risk overlay can be toggled on or off with the switch at the bottom right. This overlays the map with the colour that corresponds to the countries risk level.

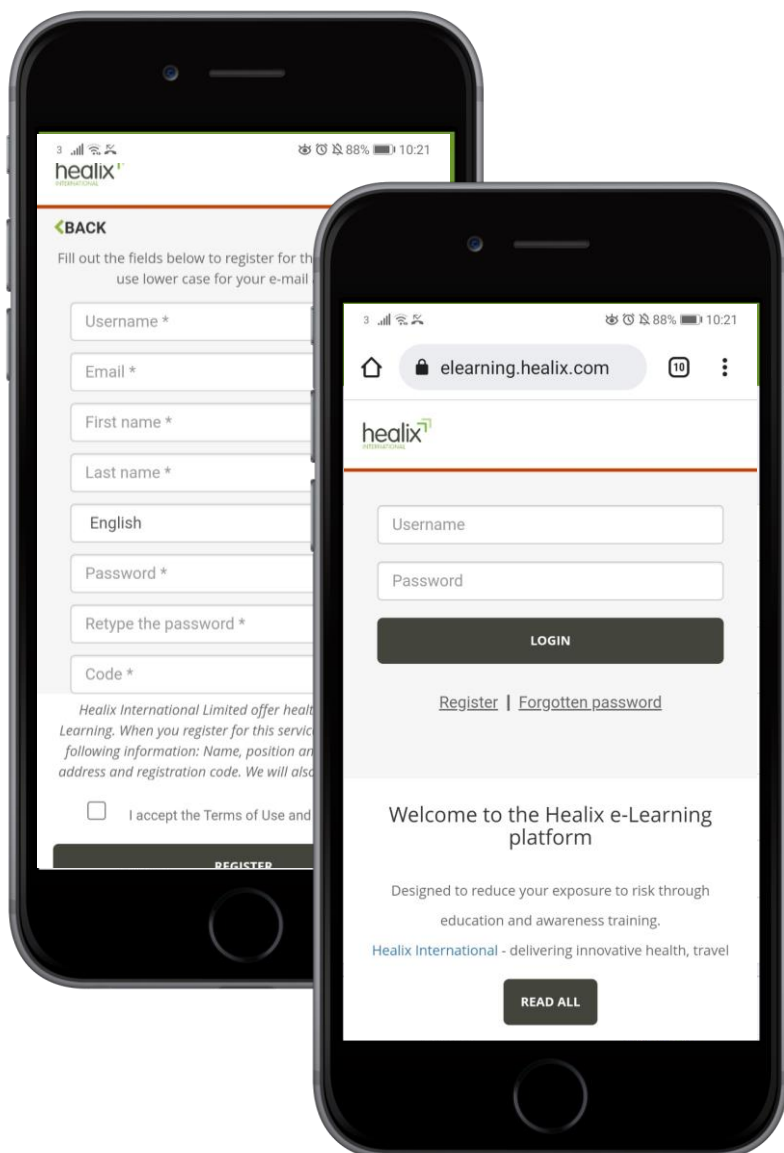
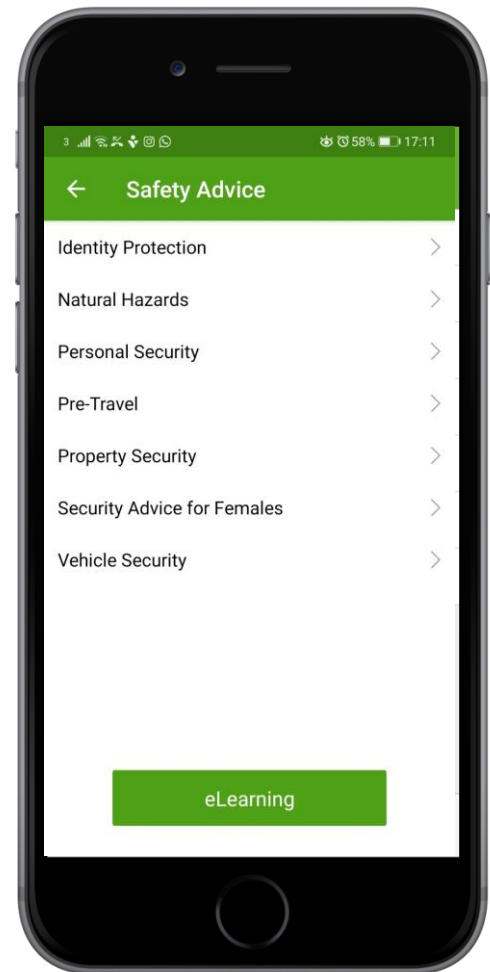
By clicking on an alert on the map, you view a short summary of the alert.

By clicking on this summary, you will be taken to the full alert details.



The Traveller Advice section provides useful information and tips for travelling to any country around the world.

Within this section, you can access the SAFER Travel Lite eLearning course. It comprises of an interactive module and an incorporated test of scenario-based questions.

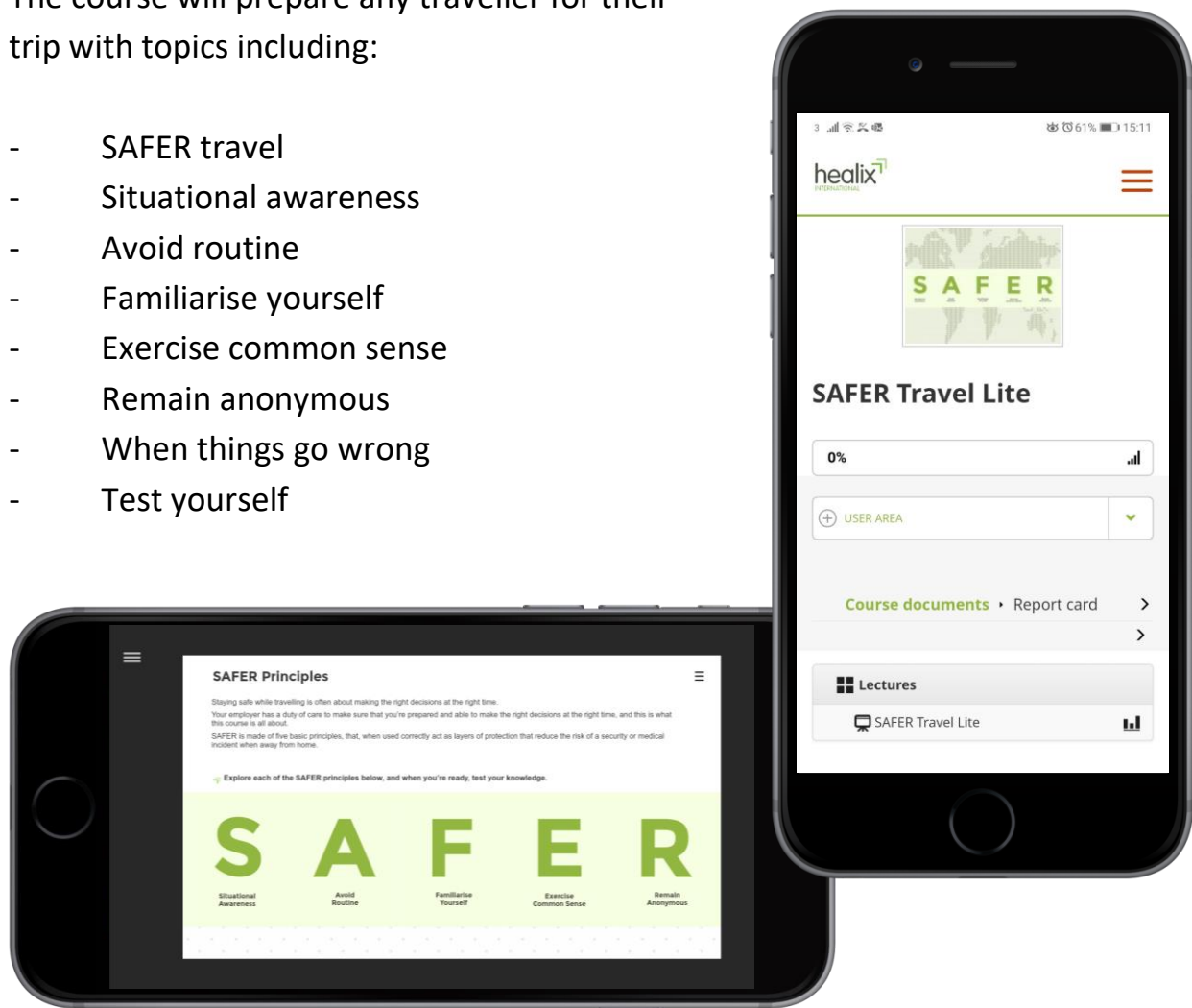


To access the course, follow the eLearning button to be taken to the LMS platform. Here you will need to register using the below HX Policy Number as the Code:

BER2301227

The course will prepare any traveller for their trip with topics including:

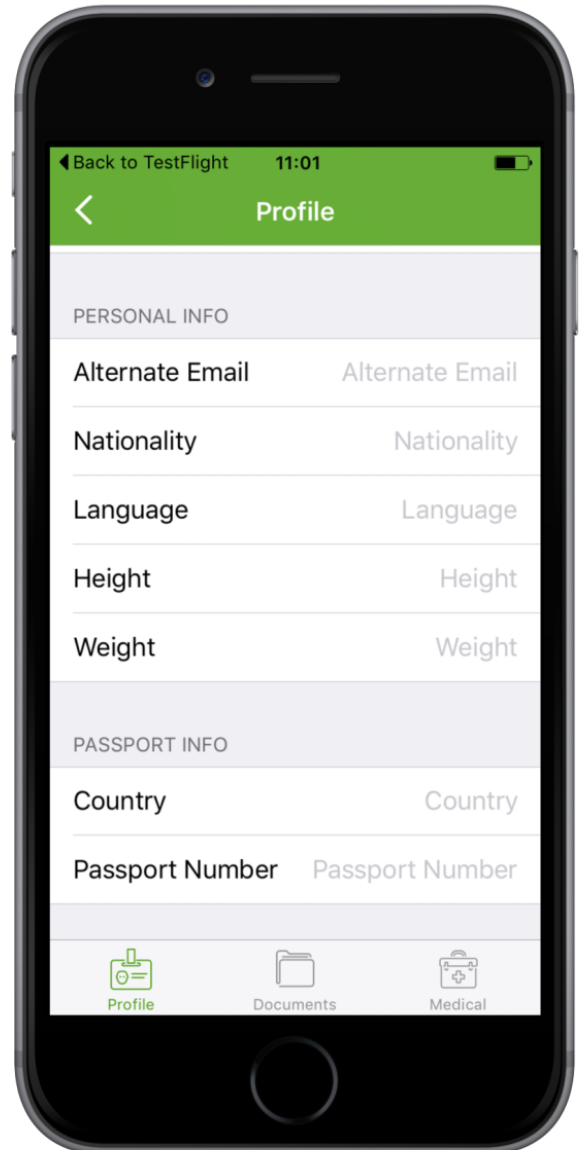
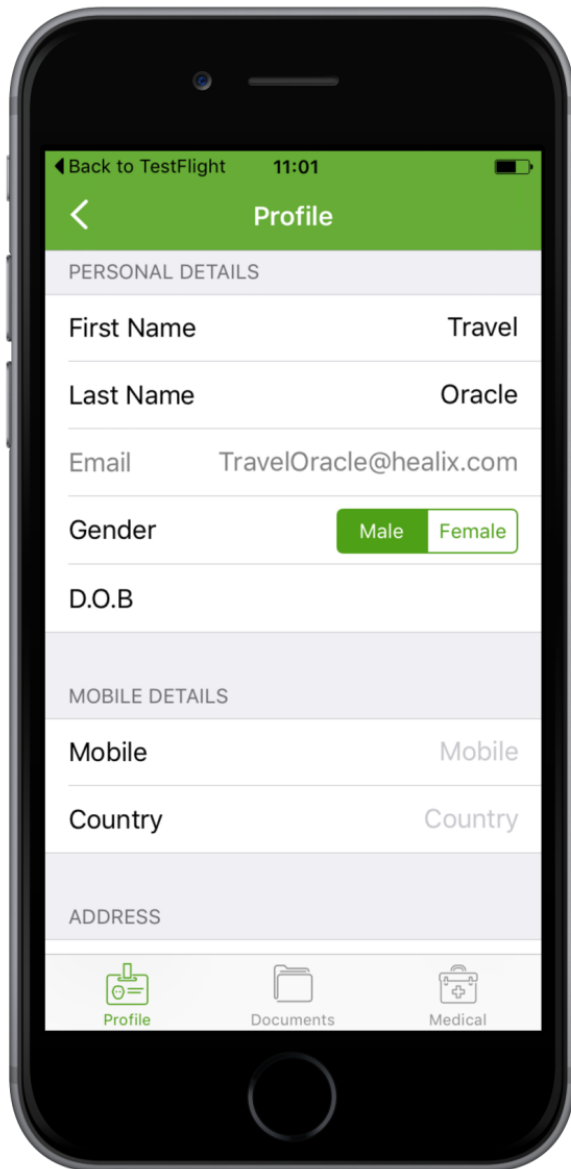
- SAFER travel
- Situational awareness
- Avoid routine
- Familiarise yourself
- Exercise common sense
- Remain anonymous
- When things go wrong
- Test yourself

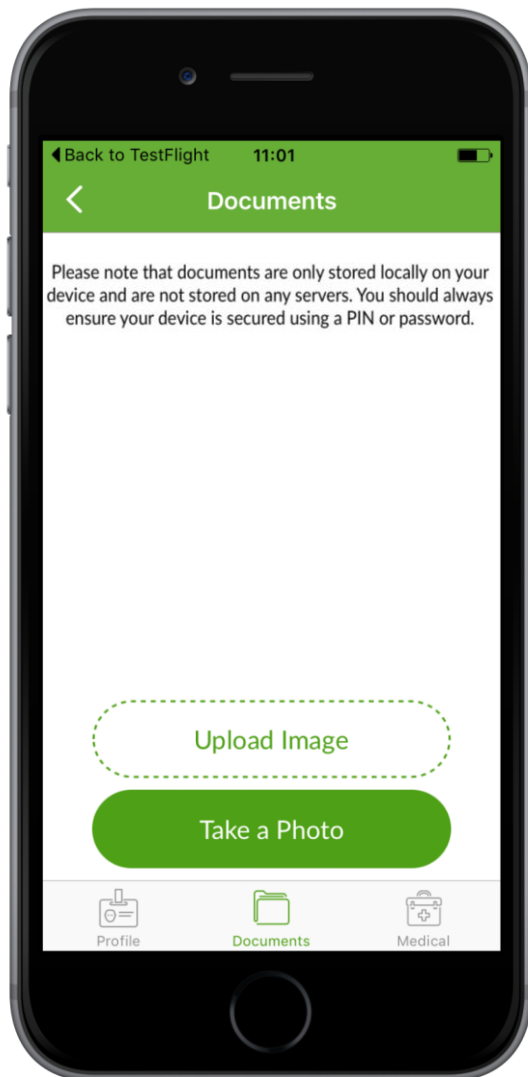


To complete the e-Learning course, open the lecture and play the module. Work your way through the interactive course before testing your knowledge with situational questions.

The entire course takes approximately 15 minutes to complete

In the Profile & Documents section you can enter and store personal information and details which can be kept secure with your chosen PIN.



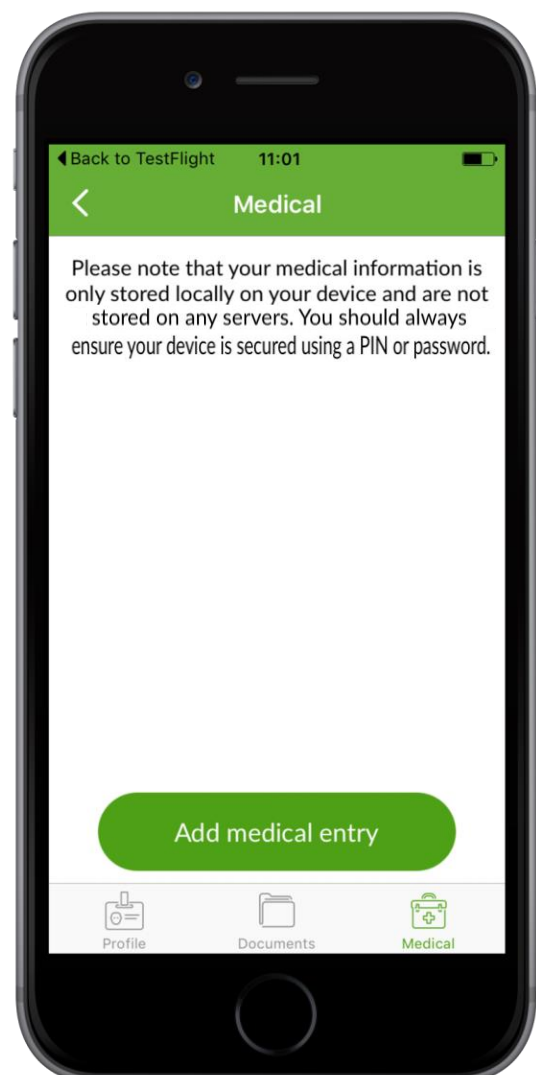


The Documents section is accessed via the Documents button at the bottom of the screen within the Profile & Documents section.

This section allows you to take a photo and store it or choose one from your gallery. Everything that you store can be secured by a PIN, allowing you to store medical and travel documents securely on your device.

The Medical section allows you to store medical information which you might need during your travels, such as medical history and vaccination records.

All information is encrypted and stored locally on your device. If you uninstall the app it will be deleted.



Thank you for reading this guide

If you require any support using the app please contact techsupport@healix.com and a member of the team will be able to assist.

And remember:

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