

Case Western Reserve University Foreign Travel Policy

The university has a Foreign Travel Policy (Policy) which provides insurance and various assistance programs to faculty, staff and students while traveling out of the country on university business or in the scope of their educational experience. In addition, the Policy may provide coverage for chaperones, as well as individuals who are traveling on a CWRU-sponsored trip – these individuals referred to as ‘others’ will need prior approval for coverage. This Policy is designed to assist university employees, students and others while traveling in foreign countries and is provided at no cost. Traveling companions are not covered under this Policy.

Faculty, Staff and Others:

Prior to traveling outside of the country, notify the Office of Risk Management and Insurance to receive a summary of international insurance coverage, along with contact numbers should a situation arise while traveling overseas. To receive the information, send an email to Dina Leinweber (dxl24@case.edu) or Laura Corrigan (lmc4@case.edu) to include the following: Name of traveler(s), destination, dates and purpose of the travel.

Students:

Students studying abroad or participating in CWRU-affiliated international travel (internships, research, conferences, club travel, etc.) are required to complete a study abroad application or to register their travel with the Office of Education Abroad prior to departure. A summary of international insurance coverage and contact details will be provided during this process. The information provided is issued to students as part of their study abroad registration or application. Students who require insurance documentation for their visas should notify the Office of Education Abroad. Questions about study abroad can be directed to the Office of Education Abroad via studyabroad@case.edu.

Benefits:

- Medical Expenses
- Accidental Death & Dismemberment
- Emergency Medical Evacuation
- Repatriation of Remains

Limits:

- | | |
|-------------------------------------|---|
| • Medical Expenses: | \$100,000 |
| • Accidental Death & Dismemberment: | \$250,000/faculty & staff
\$100,000/students |
| • Emergency Medical Evacuation: | 100% |
| • Repatriation of Remains: | 100% |

Travel Assistance Services:

In addition to the insurance protection, the Plan provides travelers with Travel Assistance Services: Medical Assistance, Personal Assistance, Travel Assistance, Security Assistance.

Questions Regarding the Policy:

Office of Risk Management and Insurance, Dina Leinweber, 216.368.1547 or Laura Corrigan, 216.368.4394.

The above is a summary of the coverages for out-of-the-country travel. Coverage is subject to policy terms, conditions, and exclusions. Benefits will not be payable unless Chubb (or an authorized provider) authorizes all expenses in advance and services are rendered by Chubb's assistance provider.

Access to Chubb Travel Assistance, Worldwide

When an emergency happens far away from home, Chubb partners with AXA Assistance, a leading global travel and medical assistance provider, to give you access to local care and assistance - *wherever you are*.

If you are insured and need to access local care, AXA Assistance is available for timely help anywhere around the world by calling the telephone numbers on the ID Card.

To verify eligibility, call the multi-lingual call center 24 hours a day at:

- Within US or Canada: +1-855-327-1414 (toll-free)
- Outside US: +1-630-694-9764 (collect)
- Email: MedAssist-USA@AXA-Assistance.us

When calling AXA Assistance, please be prepared with the following:

- Name of caller or relationship to Covered Person
- Covered Person's policy number
- Covered Person's organization name
- Reason for calling

24/7 Assistance Services

In addition to the insurance protection provided by your insurance plan, you have access to your travel assistance services around the world. These services include, but not limited to:

Medical Assistance

- Medical provider referrals
- Medical monitoring and treatment
- Guarantee of medical payment (GOP)
- Dispatch of physician
- Dispatch of prescription medication
- Emergency medical evacuations
- Medically necessary repatriation
- Transport of Family Member/ Escort of Dependents
- Return of mortal remains
- Global Teleconsultation
- Remote Behavioral Health Consult

Travel Assistance

- General travel information
- Pre-trip medical referral information
- Emergency travel arrangements
- Lost/ stolen personal item assistance
- Vehicle returns
- Emergency cash advance
- Translator or interpreter assistance
- Embassy and consular information
- Emergency message transmission
- Legal/bail bond referral

Security Assistance

- Access to 24/7 security assistance and safety advice
- On the ground crisis response for security, natural disaster, or political evacuation and repatriation

Travel Assistance Portal

- Access to real-time destination based health, security, and travel-related resources and self-service tools before or during travel excursions, including security alerts and country profiling
- Go to TravelAssistance.Chubb.com and 'Sign Up Now'
- Download the mobile-app available in iOS or Android device after registering to the portal via the desktop version

Scan the QR Codes

Scan the QR Codes below to save the following on your mobile device:

Starter Kit PDF



Save the Chubb Travel Assistance Program Starter Kit and add to your Files in iOS or Android device.

Add vContact Card



Customize and label contact details and note in 'Policyholder Name and Policy Number' from the cutout portion of ID Card below.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. AXA Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by AXA Assistance are not employees or agents of AXA Assistance and the choice of provider is yours alone. AXA Assistance assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

Your Travel Identification Card

Please cut out your identification card below to carry it with you at all times, so you can be best served in case of an emergency.

CHUBB® For travel and medical assistance services, please call: Chubb Travel Assistance Inside US: +1-855-327-1414 Outside US: +1-630-694-9764 Email at: MedAssist-USA@AXA-Assistance.us Travel Assistance Portal Visit website: TravelAssistance.Chubb.com	CHUBB® AXA Policyholder: Case Western Reserve University Policy Number: ADD N04850932 AXA Assistance provides emergency medical and travel assistance services and pre-trip information services. Call when you require: • Hospital or doctor referral • Emergency medical assistance; hospitalization • Medically necessary evacuation or repatriation • Guarantee payment for medical expenses • Translation or interpreter assistance • Security/ political event emergency support This is not a medical insurance card.
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Chubb Travel Assistance

Starter Kit for Members of Chubb Accident & Health



Welcome

to your Chubb Travel Assistance Program

In addition to the protection provided by your insurance plan, Chubb Accident & Health has arranged with your designated Travel Assistance Provider to give you access to 24/7 emergency travel, medical, and security assistance around the world – *wherever you are*.



Your designated Travel Assistance Provider

AXA Assistance

You may call your Travel Assistance Provider anytime.
The 24/7 assistance hotline is located on your ID card.



Getting Started

To help make your business travel or study abroad experience more seamless, we're here to help you when preparing for your trip and during your journey abroad. Let's get you started:

1. Register to **Chubb Travel Assistance Portal**.¹
 - ▶ **Go** to ChubbTravelAssistance.com.
 - ▶ **Sign Up** by entering your email address.
 - ▶ **Complete** the registration form using the Contract Number "16512020" located on your ID card.
 - ▶ **Verify** registration via your confirmation email.
 - ▶ **Personalize** your profile and explore the self-service tools.
 - ▶ **Download** the "**GardaWorld Travel Security**" mobile app (available in IOS and Android), sign in, and set alerts to prepare for your journey abroad.
2. **Review your policy** before traveling abroad.
3. Cut out your **ID card to keep in your wallet** in case of an emergency or **scan the QR code** located on the ID card and save the emergency contact to your mobile device.
4. **Consult with your primary physician** before your departure for any vaccinations or supplying medical prescription in advance of the trip.

¹Chubb Travel Assistance Portal is powered by a third-party administrator, GardaWorld Crisis24, not affiliated with Chubb Ltd.



Assistance Services

When traveling for business or pleasure, you can feel confident that you're in safe hands if an emergency arises. Chubb Travel Assistance gives you 24/7 access to emergency travel, medical, and security assistance services worldwide when you're traveling away from home.

Call your Travel Assistance Provider anytime.



Medical Assistance

- Advance of emergency medical expenses
- Doctor, hospital, dentists, and clinic referrals
- Emergency medical evacuation/repatriation (medically necessary)
- Emergency medical transportation
- Repatriation of remains
- Dispatch of doctor/specialist
- Medical monitoring
- Return of your dependent child
- Replacement of eyeglasses, medication, or medical device
- Escort transportation
- Global Teleconsultation
- Remote Behavioral Health



Travel Assistance

- Emergency travel arrangements
- Emergency message relay
- Emergency cash
- Location of lost/stolen documents
- Legal assistance and bail
- Pre-trip information
- Vehicle return
- Pet return
- Interpretation/translation



Security Assistance

- Evacuation assistance in case of security, political, or natural disaster
- 24/7 crisis hotline and security assistance to discuss safety concerns or to get immediate security assistance while traveling
- On-the-ground security assistance in the event of a potentially life-threatening military or political event situation



Information Services

- Travel advisories for travel destination
- Cultural information
- Visa, passport, and inoculation requirements
- Embassy and consular referrals
- Foreign exchange rates
- Temperature and weather conditions

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third-party vendor may provide services to you. Travel Assistance Service (TAS) Providers makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel, or other professional service provider suggested by a TAS are not employees or agents of a TAS Provider and the choice of provider is yours alone. TAS Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.



Your Travel ID Card

When an emergency happens far from home, Chubb partners with a leading global travel and medical Travel Assistance Provider, AXA Assistance (AXA), to give you access to local care – wherever you are. Refer to the ID card from your issued policy, **scan the QR code** to save AXA's contact in your mobile device, and **cut out the ID Card** to keep in your wallet at all times so you can be best served in case of an emergency.

Your ID card has the following details:

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For medical and travel assistance services, please call:

Chubb Travel Assistance Program
Inside the USA: +X-XXX-XXX-XXXX
Outside the USA: +X-XXX-XXX-XXXX
Email at: MedAssist-USA@AXA-Assistance.us

Travel Assistance Portal
Visit page: www.ChubbTravelAssistance.com

Front of the card

- Travel assistance hotlines and email
- Travel portal website*

*By now, you should have received the ID card. Remember to register to the portal using the Contract Number located on the ID card.

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TAS
Logo

Chubb Travel Assistance Program
Policyholder: Sample Policyholder Name
Policy Number: xxxxxx
Travel Assistance Provider will provide emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

(Sample ID card only)

Back of the card

- Your designated Travel Assistance Provider's logo
- Policyholder Name, Policy Number, and Effective Date of the policy for coverage verification purposes



Searching for a Doctor or a Hospital

Your Travel Assistance Provider has an extensive network of doctors and hospitals for you to access quality care around the world. You can refer to the hotline numbers located on your ID card to reach a customer service representative or to search for a provider via the Travel Assistance Portal.

Find a Medical Provider Tool

1. Search from the medical provider directory (e.g., doctors, hospitals, clinics, etc.) both internationally and within the U.S.
2. Contact your Travel Assistance Provider to help locate a medical provider near you.

Guarantee of Payment (GOP)

Contact your Travel Assistance Provider in advance of seeking care that requires a Guarantee of Payment (GOP), which is a letter from Chubb and your Travel Assistance Provider that confirms your eligibility for cashless experience. When requesting to issue a GOP, please have the following ready:

1. Your organization name and policy number located on ID card
2. Patient's name, or your name
3. Condition and type of medical service details
4. Doctor or hospital facility of choice and their contact details

You may request a GOP anytime. Please note that coverage is subject to your issued policy, in which may include deductibles or coinsurance. Chubb USA Accident & Health claims, policy's claim administrator, and Chubb Travel Assistance Provider will coordinate to determine if treatment is deemed medically necessary upon case review.



Helpful Claim Tips

Chubb Accident & Health is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience.

At Chubb, we're not just in the insurance business, we're in the people business. Our skilled claim specialists are relentless about every detail. Regardless of the policy you have with us, it's our goal to make your life easier.

Here are few helpful claim tips:

1. Before seeking care, **call your Travel Assistance Provider** to:
 - a. **Schedule an appointment** with a local hospital/doctor
 - b. Arrange a direct pay with provider for your cashless experience¹
2. Travel Assistance Provider will coordinate² with your policy's designated claim administrator to arrange a Guarantee of Payment
3. For treatments paid out of pocket, **refer to your policy and the claim kit** to submit expenses to your policy's designated claim administrator
4. Include bills, payment receipts, and medical reports
5. Remember to check your policy for the date of submission
6. Upon receipt of a claim and assuming that nothing additional is needed, the approximate turnaround time is 15 business days from the received date³

¹ Insurance claim administrator and third-party administrators are subject to the underwritten policy and may differ by policy. Coverage and service is subject to local regulations and laws and may not be available.

² Travel Assistance Provider is not affiliated with Chubb or its third-party administrators to administer underwritten policy and handle claims. Travel Assistance Provider provides emergency assistance and coordinate medical expenses.

³ Processing of international claims may take longer than 15 business days depending on date of submission and provider invoicing.



We honor the promises we've made you.

These things are personal, for you and for us.

We're here to help.



Preparing for Security Assistance

An emergency situation can arise anytime, anywhere. That's why Chubb Travel Assistance provides you with access to Crisis24's highly qualified crisis response teams to help navigate you back to safety in case of unforeseeable security or political events while traveling abroad. Here are few helpful tips to prepare you in case of a security emergency:

- To request Security Assistance, first contact your Travel Assistance Provider, AXA Assistance.
- Travel Assistance Provider will coordinate security assistance or evacuation request to our globally recognized Security Provider, **Crisis24**, a GardaWorld Company.
- When calling, **be ready** to provide:
 - Caller details (your first/last name, age, nationality, etc.)
 - Brief summary of your situation
 - Location of where you are
 - Any medical issues
- Crisis24 will assess your situation and properly guide you throughout the evacuation/repatriation process until you are safe.



Crisis24 is widely known as the true security expert in the market. With their industry-leading intelligence combined with more than 30 years' experience providing on-the-ground support, you always have a trusted network of security professionals supporting your travel, 24 hours a day, 7 days a week.

Chubb Travel Assistance Portal

Provided by **AXA Assistance** and powered by **Crisis24**,
a **Gardaworld Company**, on behalf of Chubb.

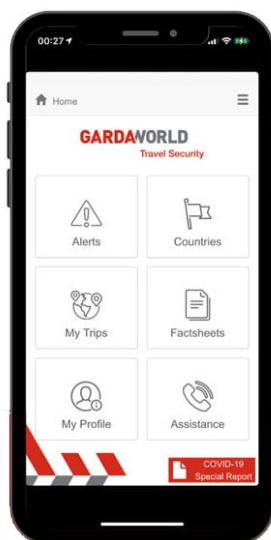
Travel Risk Intelligence Portal (TRIP)

Access your **Travel Risk Intelligence Portal (TRIP)**, powered by **Crisis24**, a GardaWorld Company, to help guide you and your family before and during your trip abroad. Register to the self-service travel portal and personalize your profile, download the mobile app, and access real-time, destination-based health, security, and travel-related information.

Key features and variety of tools include, but are not limited to:

- Country/city risk reports in over 200 countries
- Global medical network search in over 750,000 providers worldwide to look for a local hospital or doctor near you
- 24/7 live feed alerts
- Travel advisory, including country briefings and factsheets
- COVID-19 Special Reports
- Cultural information including, but not limited to:
 - Business conduct, transportation, holidays, etc.
 - Mitigation tips and consultant contact information
 - International calling code search
 - Local authorities number search equivalent of 911

Download the Mobile App



Once registered via desktop, download the **“GardaWorld Travel Security”** mobile app available for both iOS and Android devices.

Key features include:

- 24/7 Alerts
- Country Briefings
- Country Factsheets
- Medical Advisory Tools
- Hotline Number to your Travel Assistance Provider



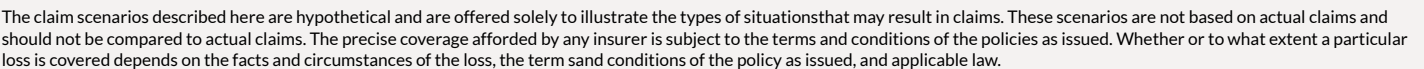
How to Register

1. Registration is required for all first-time users by visiting the desktop version of the Travel Portal at ChubbTravelAssistance.com.
2. **Sign Up** and enter your email address and click **“Validate”** to verify your email. Remember to check your SPAM/JUNK folder for the automated message to verify your email address.
3. Once you've verified your email, create an account by filling out the registration form.
4. Refer to your ID card for the **“Contract Number”** that enables your access to register.
5. Complete registration and receive a confirmation email that your account has approved.

Quick tip!

For step-by-step instructions, refer to your Member's Guide to TRIP.

Here's an example of Darcy's journey abroad with Chubb's Travel Assistance program:





Frequently Asked Questions

For information about your insurance plan, refer to your Policy Documents to contact the administrator of your policy benefits.

1. Who do I contact for Insurance Policy information?

Please refer to your policy's claim administrator or your employer (the primary Policyholder) for benefits-related questions. Chubb Travel Assistance is here to help you better prepare for emergencies and look for medical expertise or travel assistance when abroad.

2. Who do I contact for Claims-related questions?

Please refer to your policy's claims administrator for who to contact for reimbursement. Chubb Travel Assistance is here to help you look for medical expertise and travel assistance when you are abroad.

3. Where do I submit a claim for medical expense paid out-of-pocket?

If you've paid out-of-pocket for medical treatment, please contact your Policy's designated claim administrator and send your invoice, claim form, and necessary documentations. If you're unsure of who the claim administrator is, you may contact the Travel Assistance Provider for information and coordinate the case to your claim administrator. Chubb Travel Assistance Providers don't handle and process claims; however, the Travel Assistance Provider may assist to connect you to your policy's designated claim administrator for further support.

4. Will my Travel ID Card provide guarantee of payment anywhere?

No, your Travel ID Card is there to identify your policy and doesn't guarantee payment for treatments. Please call your Travel Assistance Provider before seeking treatment. Your designated Travel Assistance Provider will arrange a direct pay to Us to pay the local hospital, doctor, other medical facilities.

5. Who is Crisis24, a GardaWorld Company?

As part of your Chubb Travel Assistance program, your designated Travel Assistance Provider with Chubb partners with a Security Assistance Provider: Crisis24, a third-party vendor not affiliated with Chubb. In addition to providing security assistance and/or evacuation services (all subject to your policy and coverage), Crisis24 also powers your travel portal, TRIP.

6. I cannot register to the Travel Portal and am having technical issues. Who do I contact?

If you're experiencing technical issues or are having trouble registering to the Chubb Travel Assistance Portal, please email Support.TravelSecurity@Garda.com. Crisis24, your travel portal provider, will provide technical support.

7. What can I do to research for medication availability when I'm abroad?

Visit your travel portal and search for details of host-country information. You can search for intel regarding medical availability in the area you're in or traveling to. If you need more support in finding medication abroad, always contact your primary care physician prior to your trip to supply your medication for the duration of your trip. You may also contact your Travel Assistance Provider for medication availability advice.

8. How can I ensure the timely processing of my claim?

Be sure to provide the requested documentation when submitting a claim to your policy's claim administrator. Also, be sure to provide a diagnosis or suitable explanation for the loss you're claiming. When receiving care from doctors outside of the United States, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

9. What if there is an emergency while I'm traveling?

In an emergency, call your Travel Assistance Provider right away. Your Chubb Travel Assistance program entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing security assistance and advice if your safety is at risk. You may also contact your Travel Assistance Provider if you need help searching for a local doctor or other medical provider.

10. What information will I need to provide if I call for Chubb Travel Assistance services?

Please be prepared to identify yourself as a member of [Policyholder name]. Your Travel Assistance Provider will coordinate service authorization with your employer and will coordinate the claim submission process with your Insurer if they incur approved covered expenses.

11. What if a physician or hospital insists I pay the bill myself?

For non-emergency charges and expenses, providers may ask you to pay the bill yourself using cash or a credit card. You may submit these charges with a claim form and payment receipts for reimbursement by your local claim office. In an emergency situation, contact AXA Assistance immediately to see if a Guarantee of Payment may be arranged.

12. Who do I contact for questions?

You may contact the groups below for the following inquiries:

- **Chubb Travel Assistance services inquiry:** Contact the Travel Assistance Provider located on your ID card
- **Policy and Claim inquiry:** Contact your Employer (or HR/Risk Manager), Agency, or your policy's claim administrator
- **Travel Portal inquiry:** Contact Tech Support team at Support.TravelSecurity@Garda.com

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Thank You.

The provision of this document is for informational purposes only and is not an insurance contract. Travel assistance services are provided by third-party providers who are not affiliated with Chubb. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For list of these subsidiaries, please visit our website at www.chubb.com. All products and service offering may not be available in all states. This communication contains product summaries only. Coverage and services are subject to the language of the policies as actually issued.

Chubb. Insured.SM