

# ACE USA Travel Assistance Services

ACE American Insurance Company offers worldwide travel assistance services to employees, students and their eligible dependents or other individuals covered under its global accident and sickness insurance plans. These services are provided by Europ Assistance USA and are not insured benefits. Europ Assistance USA is under contract with ACE American Insurance Company to provide certain international services in conjunction with insurance benefits. Security assistance and consultation services are provided by iJet Intelligent Systems, Inc. through a strategic alliance with Europ Assistance.

Your ACE insurance plan may provide for reimbursement of some or all service expenses based on the terms and conditions of the policy of insurance you have purchased.

Company: Willamette University

In order to ensure the best possible service from Europ Assistance, We will require the following information: Company's Emergency Contact Name:

Phone:

E-mail:

Policy #: ADD N04851092

Policy Term: October 9, 2010 to October 9, 2011, and as subsequently renewed for additional terms by agreement of the Company and the Insurer.

### **Eligibility for Services**

Employees, students and their eligible dependents, if covered under the ACE policy issued to you, are eligible for services during the Policy Term subject to the limitations listed below. Emergency Medical Services and Emergency Travel Services are available only if a covered person is on a trip covered by the Policy. Pre-Trip Information Services are available at any time. Security Assistance Services are available if a covered person is traveling outside of their home country or country of permanent assignment or residence.

#### 24-Hour Access

Insured employees, students and their eligible dependents will be able to reach the multilingual Europ Assistance coordination center, by calling toll-free (if inside the U.S.) or calling collect (if outside the U.S.), by telex, or by facsimile 24 hours a day, 365 days a year, to confirm coverage and obtain access to available services.

Toll Free from within the USA and Canada: 1-800-243-6124 Outside the USA or Canada call direct or collect: 202-659-7803

The following is a brief summary of services available:

## **EMERGENCY MEDICAL SERVICES**

#### v Medical Monitoring

When notified of a Medical Emergency resulting from a covered accident or emergency sickness, Europ Assistance's multilingual staff will, if in their judgment it is appropriate, attempt to contact local attending medical personnel to get a better understanding of the covered person's condition. If appropriate. Europ Assistance will monitor the covered person's condition and will remain in communication with his or her family, subject to applicable privacy laws, until the medical problem is resolved.

## v Medical Referrals

Upon request, Europ Assistance will use its best efforts to provide the names, addresses and telephone numbers of doctors, hospitals, dentists, and dental clinics in the area where the covered person is traveling.

you or covered under the Policy.

#### Escort Transportation

If it is reasonably possible for a family member or traveling companion traveling with the covered person to accompany the covered person during a medical evacuation, repatriation or repatriation of remains, Europ Assistance will make the necessary arrangements for the trip. Payment for these services is the responsibility of the traveling family member or traveling companion unless paid by for you or covered under the Policy.

#### Return of Dependent Children

If a covered person is traveling alone with dependent children under age 18 and is hospitalized, and therefore, the dependent children are left unattended, Europ Assistance will arrange for the children's return home with an appropriate escort, if necessary. Any return tickets for the children must be exchanged for the new travel arrangements. Payment for these services is the responsibility of the covered person's family unless paid for by you or covered under the Policy.

## • Return of a Traveling Companion

If a covered person's traveling companion's trip is delayed and previously made travel arrangements are lost because of the covered person's Medical Emergency, Europ Assistance will arrange for the traveling companion's new travel arrangements to his or her return destination or the next destination on the trip itinerary at the option of the traveling companion. Payment for these services is the responsibility of the traveling companion unless covered under the Policy.

## Visit of a Family Member or Friend

If a covered person is traveling alone and must be hospitalized for more than seven (7) consecutive days in a hospital, Europ Assistance will make travel arrangement for one family member or one friend designated by the covered person from his or her home to the place where the covered person is hospitalized. Payment for these services is the responsibility of the traveling family member or friend unless covered under the Policy.

# Replacement of Medication or Eyeglasses

If a covered person has an unexpected need for prescription medication while traveling; loses, forgets, or runs out of prescription medication; breaks, looses, or has eyeglasses stolen while traveling, Europ Assistance will attempt to locate the medication, eyeglasses or their equivalent and attempt to arrange for the covered person to obtain it locally, where it is available or to have it shipped to him or her, subject to local laws, if it is not available locally. Payment for the prescription medication, eyeglasses or any shipping expense is the covered person's responsibility.

## **SECURITY EVACUATION SERVICES**

#### Political and Natural Disaster

In the event of a covered evacuation event and upon the request of the covered person, Europ Assistance, in consultation with their designated security consultant will arrange and pay for the transportation of a covered person to the nearest place of safety.

Insurance benefits, if applicable, will not be payable unless Europ Assistance authorizes all expenses in advance and these services are provided by our designated security consultant. Neither Europ Assistance nor the security consultant is responsible for the availability of transportation services. Where an evacuation is impractical due to hostile or dangerous conditions the designated security consultant will make every effort to maintain contact until evacuation is possible.

Payment for these services is limited to the maximum benefit, if any, shown in the insurance policy.

Consultation Services

Europ Assistance will provide access to crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling. i.9 (rP)10.2 (v)1.84/T1\_3 (e)-(e)1.8 (d)1.

The following pre-trip information will be available to a covered person before they depart and while traveling on a covered trip:

v Visa, Passport, and Inoculation Requirements
Europ Assistance will provide information concerning visa,