



**CIGNA Group Insurance**  
Life • Accident • Disability

CIGNA Secure Travel®

EMERGENCY TRAVEL ASSISTANCE SERVICES

*Services provided by Europ Assistance USA.*

Subscriber: The University of Kansas

Membership No.: 57

Policy No.: ABL 980029

The following is a description of the Emergency Travel Assistance Services (“Services”) provided by Europ Assistance USA (“EA”) through the CIGNA Secure Travel® program. The cost of these services is included within the premium for the Policy identified above. Services will be provided only while the Policy is in force and while the master agreement between EA and Life Insurance Company of North America (“Insurance Company”) is in effect. The Insurance Company reserves the right to modify the scope or availability of services, or to terminate the master agreement between EA and the Insurance Company, upon written notice to the Subscriber. Subscriber (“Subscriber”) is defined as a company that has purchased the CIGNA Secure Travel Program for its employees.

**Covered Members** – Employees of the Subscriber insured under the Policy, including any dependents insured under the Policy, shall be eligible for CIGNA Secure Travel® services, whenever traveling 100 miles or more from their permanent residence (“Covered Members”). Service will also be available for pre-trip information just prior to a trip meeting the above requirements.

**Access To Services** – To gain access to CIGNA Secure Travel® services, a Covered Member must contact EA.

**Eligibility for Services-** EA will verify eligibility via a roster provided by the Insurance Company. If the Subscriber is not listed in the roster, EA will verify with the Insurance Company’s designated official that the Covered Member is employed by the Subscriber.

The Subscriber shall designate an authorized company official to verify to EA that the Covered Member is employed by the Subscriber. The Subscriber must provide EA with sufficient information to make contact with the designated authorized company official at all times. Once employment is verified, EA is authorized to provide services and the Covered Member shall be responsible for all third party costs incurred by EA in providing authorized services, with the exception of those costs incurred for the medical evacuation and repatriation services covered under the CIGNA Secure Travel program.

If contact is made outside of business hours, EA will render services but shall not be responsible for any claim, damage, loss, cost, liability or expense which arises in whole or in part as a result of EA's inability to contact the designated company official for any reason beyond EA's control or as a result of the failure or refusal of the Subscriber to authorize the services proposed by EA.

Authorized services shall include services provided by EA in response to contact with EA made by Covered Member after normal business hours, at a time when EA is unable to verify eligibility.

**24 Hour Access** – Covered Members will be able to reach EA's multilingual coordination center in Washington, D.C. toll-free by telephone, telex, and facsimile 24 hours a day, 365 days a year to confirm coverage and obtain access to the following services.

## **I. Informational Assistance**

Prior to a trip, Covered Members can contact EA for up-to-date information on the following:

1. **Inoculation and Visa Information** – Information concerning visa and inoculation requirements of the foreign countries in which members are traveling.
2. **Cultural Information** – Information concerning cultural and special events, if available, in the areas to which Covered Members are traveling.
3. **Temperature and Weather Information** – Weather forecasts and temperatures for major cities around the world as well as domestic and international ski reports for major ski areas.
4. **Embassy and Consular Referral** – Addresses and telephone numbers of the nearest American Consulate and Embassies, as appropriate.
5. **Foreign Exchange Rates** – Information on foreign exchange rates between the U.S. and most major currencies. These rates are updated on a daily basis. The rates may vary slightly from rates posted by local financial institutions and are meant as general guidelines.

## **II. Emergency Medical Assistance**

EA is responsible for providing the emergency medical assistance services described in this section. The Insurance Company is responsible for the reimbursement of all costs associated with the following services to EA: emergency medical transport, return of dependent children/travel companion, visit of a family member/friend and repatriation services.

**Location of Medical Providers** – Upon a Covered Member's request, EA will provide the names, addresses and telephone numbers of physicians, hospitals, dentists, and dental clinics in the area in which the Covered Member is traveling. EA will also attempt to confirm the availability of the provider, ascertain required payments which a Covered Member will be

required to pay, and make an appointment for a Covered Member with the medical provider of the Covered Member's choice. Except as specifically provided in this agreement, expenses of medical care are not insured by the Insurance Company.

Neither EA nor the Insurance Company guarantees the quality of the medical services provider or the medical facility and the final selection of a local physician or medical facility is the Covered Member's right and responsibility.

**Medical Monitoring** – When notified of a Covered Member's medical emergency resulting from an accident or sickness, EA's multilingual staff will, whenever appropriate in the judgment of EA or a physician designated by EA, attempt to contact the Covered Member and Covered Member's local attending medical personnel in order to attempt to obtain a full understanding of the Covered Member's situation and to attempt to monitor the Covered Member's condition. EA will continue to monitor the Covered Member's condition and will remain in communication with the Covered Member's family until the Covered Member's medical problem is resolved or the Covered Member has returned home.

**Emergency Medical Transport** – In the event of a medical emergency, when a Covered Member requests, and a physician designated by EA in consultation with a local attending physician determines that it is medically necessary for a Covered Member to be transported under medical supervision to a different hospital or treatment facility or be repatriated to his/her place of residence for treatment, EA will arrange for the medical evacuation or repatriation under proper medical supervision.

As part of a medical evacuation, EA will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital.

All decisions as to the medical need for evacuation or repatriation, the means and timing of any evacuation, the medical equipment and the medical personnel to be used and the final destination are medical decisions that will be made by EA's designated physicians in consultation with a local attending physician based on medical factors and their decisions shall be conclusive in determining the need for such services. Costs of medical evacuation or repatriation are covered under the CIGNA Secure Travel program, provided the foregoing requirements are met.

**Return of Dependent Children** – If any dependent children under the age of 16 traveling with a Covered Member are left unattended by an adult because the Covered Member is hospitalized, EA will arrange for their transportation home. Should transportation with an attendant be necessary, EA will arrange a qualified escort to accompany the children. The cost of these services are covered under the CIGNA Secure Travel program.

**Return of Traveling Companion** – If a Covered Member's traveling companion loses previously made travel arrangements due to a delay caused by the Covered Member's medical emergency, EA will help arrange for the traveling companion's return to the companion's original destination. The costs of these services are covered under the CIGNA Secure Travel program.

**Visit of a Family Member or Friend** – If a Covered Member is traveling alone and must be hospitalized for ten (10) or more consecutive days, EA will arrange for a round-trip economy class transportation for a member of the Covered Member’s immediate family, or a friend designated by the Covered Member, from the family member’s or friend’s home to the place where the Covered Member is hospitalized. EA will also arrange for meals and accommodations (up to \$100 per day for up to 7 days) for the family member or friend while they are visiting the hospitalized Covered Member. The costs of these services are covered under the CIGNA Secure Travel program.

**Emergency Medical Payments** – When necessary to obtain needed medical services for a Covered Member, upon request EA will advance up to \$5,000.00 to cover on-site medical expenses, upon receipt of satisfactory guarantee of reimbursement from the Covered Member. Except as specifically provided in this agreement, expenses of medical care are not insured by the Insurance Company.

**Repatriation Special Services** – In the event a Covered Member dies, EA will arrange for all necessary government authorization required by law, including a container appropriate for transportation and arrange for the repatriation of the remains to the Covered Member’s place of residence for burial. The costs of these services are covered under the CIGNA Secure Travel program.

**Replacement of Medication** – If a Covered Member has an unexpected need for prescription medication or loses, forgets, or runs out of prescription medication while traveling, EA will attempt to locate the medication or its equivalent and attempt to arrange for the Covered Member to obtain it locally, where it is available; or, if not available locally, to have it shipped to the Covered Member, at the Covered Member’s expense, subject to local laws. The Covered Member will be provided with a cost estimate for the replacement medication and shipment costs, which shall be subject to Covered Member’s approval. Except as specifically provided in this agreement, expenses of medical care are not insured by the Insurance Company.

### **III. Travel and Communication Assistance**

**Telephone Interpretation Service** – If a Covered Member needs help communicating in an emergency, EA will provide telephonic interpretation services in all major languages. In emergency situations which require extensive translation, EA will make referrals to local translators.

**Transmission and Retention of Urgent Messages** – In an emergency, EA will use its best efforts to transmit an urgent message for a Covered Member to the Covered Member’s family, friends, or business associates. EA will also accept and retain messages for Covered Members at the Europ Assistance USA’s North American Coordination Center for up to fifteen (15) days.

**Travel Arrangements** – In the event of an emergency, EA will help Covered Members make emergency travel arrangements, including airline, hotel, and car rental reservations. The

Covered Member is responsible for payment for all tickets, accommodations and rentals arranged.

**Lost Luggage, Documents and Personal Items** – If a Covered Member’s luggage, personal items or travel documents have been lost or stolen, EA will contact the appropriate authorities in order to locate the lost items and have them sent to the Covered Member. If requested, EA will help a Covered Member secure replacement items from home. All shipping and replacement costs are the responsibility of the Covered Member.

**Legal Assistance/Bail** – In an emergency, EA will attempt to help a Covered Member secure and post bail bonds worldwide, where permitted by local law, from funds forEArded to EA from the Covered Member’s family or representative, or with a satisfactory guarantee of reimbursement. EA will also use its best efforts to provide a Covered Member with the names, addresses and telephone numbers of lawyers in the area in which the Covered Member is traveling in case of a car accident, traffic violations, and other offenses. However, the selection of and the expenses associated with a particular attorney are the responsibility of the Covered Member.

**Emergency Cash Advance** – In an emergency situation, and with the consent of the Covered Member, EA will advance up to \$250.00, upon satisfactory guarantee of reimbursement.

#### **IV. Limitations**

The services described here are available in every country. Some countries, however, may present political and other obstacles that may render assistance services difficult or impossible and services cannot always be guaranteed. Should a Covered Member travel in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, EA will endeavor to provide such services as EA believes it can safely perform under existing conditions.

The medical professionals or attorneys suggested or designated by EA who provide direct services pursuant to this agreement are not employees or agents of EA and, therefore, neither EA nor the Insurance Company is not responsible or liable for their negligence or other acts or omissions.