Insurance/Services for Foreign Travel

The University has an international liability insurance policy for our employees, which is applicable when employees are travelling in foreign countries on behalf of the University. Along with the insurance coverage, some additional services are provided to employees through Global Executive Support Services. These services do not take the place of your health insurance. It is important that you check with your insurance carrier to make sure your health insurance coverage will apply while in another country.

Country-specific travel information can be found via U.S. Department of State website at: www.travel.state.gov

Attached is a brochure and travel card to take with you on your trip. Please complete the attached Employee Travel Notice form and return it to me prior starting your trip.

The Global Executive Support Services definition of "employee" means any person working for Washburn, including any voluntary workers or independent contractors with whom we have a written contract and including your accompanying spouse, child(ren) or any other companion anywhere in the World, except those countries for which there is a United States governmental embargo or sanction prohibiting the transaction of business with or within that country. Temporary travel includes personal travel, but only if such personal travel is incidental to the travel for the purposes of conducting University business.

While in a foreign country Global Executive Support Services offers the following services to help you get the care you need:
- Pre-trip medical information; Hospital deposits; Physician referrals
- Medications. Including replacement assistance for new, lost or refill prescriptions
- Emergency lawyer referrals
- Embassy and consular information
- Lost document assistance
- Medical monitoring
- Medical evacuations, when a move to another location for more advanced medical care is deemed necessary

It is important to contact Global Executive Support Services prior to making any emergency arrangements, to be able to make full use of the services. If you have questions or need further assistance please let me know.

Dorothy Hedman, Insurance Manager
Vice President for Administration & Treasurer Office
Bradbury Thompson Alumni Center, Suite 200
Extension 1634
dorothy.hedman@washburn.edu

Revised 10-6-10/dh
NOTICE OF EMPLOYEE INTENT TO TRAVEL TO A FOREIGN COUNTRY

Name Of Traveler: ____________________________

Travel Dates: From ________________________ To ________________________

Countries Traveling To/in ____________________________

Group Travel __________ Individual Travel __________

If Group Travel: Travel Arrangements Made By (Name of Company): ________________

Approximate Number Of People Expected To Travel: ________________

Travel By (Check All That Apply): ______ Plane ______ Bus ______ Train ______ Car

Is Trip In Conjunction With Academic Program? Yes ______ No ______

Briefly Describe Program or Course ____________________________________________

___________________________________________________________________________

Describe Your Role/Duties During The Trip ______________________________________

___________________________________________________________________________

Name Other University Employees Traveling With You, If Any _______________________

___________________________________________________________________________

Signed: ____________________________ Date: ____________________________

Please return form to:
Dorothy Hedman
Insurance Manager
Vice President for Administration & Treasurer Office
Bradbury Thompson Alumni Center, Suite 200
Extension 1634

Revised 10-8-99/dh
MEDEX®

When you call MEDEX, be prepared to give your company name, MEDEX ID number, Travelers Policy number, your name and a description of your problem.

For immediate assistance call:
Toll Free (US & Canada): 800-927-6139
Collect (Worldwide): 410-433-6330*
Or Toll Free (outside US & Canada): 800 9276 1390*

* Outside the US & Canada, dial the appropriate country’s AT&T Access Code

Internet: www.medexassist.com
E-mail: operations@medexassist.com

Ed. 06-2006

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POLICY NUMBER: ZPP14S87909
POLICY TERM: 10/01/12 thru 10/01/13

NOTICE TO PHYSICIANS/HOSPITALS: CALL MEDEX IMMEDIATELY FOR BENEFITS VERIFICATION AND PROCEDURES. CALL 24 HOURS A DAY (MULTILINGUAL).
International Travel Has its Challenges
We Make it Easier

Keeping Employees Worry Free
To help you and your colleagues travel lighter, Travelers created Global Executive Support. When sending your valued employees overseas, you can give them the support they need. Global Executive Support provides access to medical assistance, legal services and personal assistance for employees and their families in international locations. Our goal is to keep U.S. employees worry free while traveling or working abroad.

Global Executive Support Includes:
Medical Assistance
For U.S. workers traveling overseas, medical emergencies can be complicated and are often "out-of-network" experiences. Just finding the right medical care can be a challenge. Global Executive Support offers the following services to help your employees get the care they need:
- Pre-trip medical information
- Hospital deposits
- Physician referrals
- Medications
- Replacement assistance for new, lost or refill prescriptions
- Medical evacuations, when a move to another location for more advanced medical care is deemed necessary
- Medical monitoring
- Mortal remains repatriation

Personal Assistance
Inconveniences that would be minor at home can be major concerns abroad for traveling U.S. workers, due to unfamiliar languages and procedures. When a problem occurs, Global Executive Support helps workers navigate the system with these services:
- Emergency cash advances
- Legal referrals
- Embassy and consular information
- Translation and interpreter assistance
- Lost baggage assistance
- Emergency message transmission
- Lost documents assistance to replace credit cards, passports or business documents
- Insurance benefits and claims assistance to assist employees after returning home

Travel Assistance
Family members or companions may often accompany U.S. workers when traveling abroad. In the event of an employee's illness or death, Global Executive Support makes emergency arrangements and provides assistance for dependent minors, other family members and traveling companions. This service helps reassure traveling employees that their family members' and companions' needs will be met in an emergency.

The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183
travelers.com

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This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.
GLOBAL EXECUTIVE SUPPORT SERVICE AGREEMENT

This agreement provides global executive support services to your employees who travel outside the United States for your business. There are, of course, limitations and restrictions which apply to this service agreement. As a result, this service agreement should be read carefully to determine the extent of the services provided to you and your employees.

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About This Service Agreement

The Global Executive Support Services provided below are not insurance, and are available to your "employees" engaged in "temporary travel", including their accompanying spouse, child(ren), or other companion(s).

Global Executive Support Services includes Medical Assistance, Personal Assistance, and Travel Assistance, as described below.

"Employees" may contact the Travelers Alarm Center at any hour of any day. The Travelers Alarm Center may direct an "employee" to contact a Regional Alarm Center nearer to the "employee's" location. The Travelers Alarm Center is operated by MEDEX Assistance Corporation, a third party provider of the Global Executive Support Services Program described below.

We will give you fifteen (15) service cards at the beginning of each new or renewal "program service period" of this Global Executive Support Services Program. Those service cards will explain how to reach the Travelers Alarm Center. It is your responsibility to distribute the service cards to your "employees" who may require global executive support services during "temporary travel". You may ask us for additional cards as they are required by you.

Medical Assistance Services

The Travelers Alarm Center is staffed with trained multi-lingual personnel, including doctors on round-the-clock call for "medical emergency" consultation and assistance as described below. This center handles requests for referrals to English-speaking doctors, hospitals, and specialists, as well as all aspects of coordinating any "medical emergency" evacuations.

Hospital Admission Deposit

We will either guarantee the payment of, or wire, any required emergency hospital admission deposit up to $5,000. You or your "employee" will repay any such...
deposit to us or our designee within forty-five (45) days (without interest). If you fail to repay us such deposits in the time allowed, or we are required to pay on our guarantee, then such moneys become a service rendered, and we have the additional rights as explained under the section "Transfer of Rights of Recovery Against Others to Us".

**Medical Monitoring**

We will monitor the "employee's" condition when hospitalized abroad, and will use our best efforts to report regularly on the "employee's" condition to the "employee's" family and/or employer.

**Dispatch Of A Doctor Or Specialist**

If we determine, based on information available to us, that an "employee's" condition cannot be adequately assessed to evaluate the need for evacuation, we will dispatch a doctor or specialist to the "employee's" location. We will pay the cost of the doctor's or specialist's travel to the "employee's" location, but we will not pay the cost of any medical services that are rendered by the doctor or specialist at the location.

**Medical Emergency Evacuation**

When adequate medical facilities are not available locally, we will arrange for "medical emergency" evacuation of the "employee", under medical supervision, to the nearest location with adequate facilities.

We will also assist in making the arrangements, but not pay for any associated costs, of one (1) family member or other travelling companion to continue to accompany the "employee" during evacuation, if it is reasonably possible for that person to accompany the "employee".

The "employee" and any accompanying family member or other travelling companion may be required to release us or our third party service provider from liability during emergency repatriation. Our obligation is limited to providing one (1) emergency evacuation attendant to any single medical condition of an "employee".

**Medically Supervised Repatriation**

If we determine, based on information available to us, that it is medically advisable to repatriate the "employee" to a facility which is in the country of residence of the "employee", or a location in the country of which the "employee" is a citizen, following stabilization, we will make the arrangements for repatriation of the "employee", under medical supervision.

We will also assist in making the arrangements, but not pay any associated costs, of one (1) family member or other travelling companion to continue to accompany the "employee" during repatriation under medical supervision, if it is reasonably possible for that person to accompany the "employee".

The "employee" and any accompanying family member or other travelling companion may be required to release us or our third party service provider from liability during emergency repatriation. Our obligation is limited to providing one (1) emergency repatriation attendant to any single medical condition of an "employee".

**Repatriation Of Mortal Remains**

In the event of an "employee's" death while traveling, we will provide every assistance possible to obtain necessary clearances and arrange for the return of the mortal remains to a location which is consistent with the known reasonable wishes of the "employee" or of the "employee's" family.

We will also assist in making arrangements, but not pay for any associated costs, of one (1) family member or other travelling companion to continue to accompany the mortal remains of the deceased "employee" during repatriation, if it is reasonably possible for that person to accompany the remains.

**Personal Assistance Services**

**Pre-Trip Medical Referral Information**

We will provide pre-trip medical referral information to "employees" regarding countries and regions to be visited, including local English-speaking doctors, and/or addresses and phone numbers of hospitals.

**Emergency Medication**

Should an "employee" require prescription medication that is not available locally, we will make arrangements for the transportation of such medication to the "employee", when possible and legally permissible, upon the request of the prescribing physician. The "employee" is responsible for the cost of the medication and the transportation.

**Embassy And Consular Information**

We will provide "employees" with contact information for embassies and consulates worldwide.

**Lost Document Assistance**

If an "employee" loses important travel documents, including a passport and credit cards, while traveling,
we will assist with obtaining their replacements. We will not pay for the cost of obtaining these replacements.

Emergency Message Transmission
We will make reasonable efforts to receive and transmit emergency messages between the family and/or employer of an "employee".

Emergency Cash Advance
We will, whenever possible, provide "employees" with a cash advance of up to $5,000. in local currency for any medical, legal, or any other emergency situations related to any of the services and/or assistance provided by this Global Executive Support Services program. You or your "employee" will repay any such cash advances to us or our designee within forty-five (45) days (without interest). If you or your "employee" fail to repay us such advances, then such money becomes a service rendered, and we have the additional rights set out under the heading "Transfer of Rights of Recovery Against Others to Us".

Legal Access
We will provide "employees" with an introduction to local attorneys available during regular working hours. Assistance will also be provided in obtaining bail bonds in those areas where such bonds are customarily issued. "Employees" are responsible for paying for any contracted legal fees.

Translations And Interpreters
We will provide personal emergency translation services through the 24-hour Travelers Alert Center and Regional Centers, as well as referrals to interpreter services. When a personal presence or other customized interpreter service is required, the "employee" will be responsible for paying locally the costs of such interpreter services.

Lost Baggage Assistance
We will assist "employees" with the proper reporting procedures if their baggage is lost, stolen, or delayed while traveling on a common carrier. We will also maintain contact with the appropriate companies or authorities to help resolve the problem.

Currency Exchange Rates
We will provide to the "employee" general currency exchange rates for those countries to which they are traveling. These exchange rates are for general planning purposes only, and are not intended to be used for exact funds exchange for any specific transactions at a specific time or date.

Weather Information
We will provide to the "employee" weather information of a general nature for the location(s) where travel is anticipated. We will not provide any weather information for a specific location on a specific date, nor can we be held responsible if any weather is outside of normal patterns.

Benefits Verification And Claims Assistance
We will assist "employees" in verifying their medical insurance benefits when hospitalized overseas, and in coordinating overseas claims procedures with their health insurance, and any applicable Workers Compensation insurance, as you direct.

Travel Advisories
We will provide to the "employee" travel advisories as they are updated by the U. S. Department of State.

Security-Related Services and Assistance
We will provide to the "employee" assistance with security-related services, such as continual updates on security events occurring around the world, referrals to specialized security providers (i.e., escorts, drivers, kidnap and ransom specialists, crisis management planners, etc.), and coordination with an appropriate security vendor provided a political / security related evacuation is required. The "employee" is responsible for the costs of services for security providers or the cost of the security evacuation.

Travel Assistance Services
Emergency Family Travel Arrangements
We will coordinate emergency travel arrangements for family members who need to join a hospitalized "employee". The costs of these travel services are the responsibility of the traveler(s).

Transportation To Join Disabled Employees
If an "employee" is traveling alone and is hospitalized for more than seven (7) days, we will arrange, but not pay the cost of, economy round trip air fare to the place of hospitalization, for a person chosen by the "employee".

Return Of Minor Children
If dependent children are left unattended as a result of an "employee's" accident or illness, we will arrange,
but not pay the cost of, economy one-way airfare to their place of residence. Qualified attendants will also be arranged, when required, but we will not pay the cost of such attendants.

Return Of Travelling Companion

When we hospitalize or medically evacuate an "employee", and a traveling companion's air ticket is no longer usable, we will arrange, but not pay the cost of, economy one-way air transportation for the companion to their original departure point.

Return Of Vehicle

In the event of an "employee's" hospitalization or medical evacuation, we will arrange, but not pay the cost, to have the "employee's" unattended vehicle returned to the rental agency, or the "employee's" current principal residence.

Services And Cost Restrictions

We are not responsible for any services or costs:

- Provided outside the "program service period". However, if, before the end of the "program service period", we have begun to assist an "employee" with any of the services described under the heading "Medical Assistance Services", we will continue to provide those services for up to seven (7) days after the end of the "program service period".
- Provided without our authorization and/or intervention.
- Provided for which no charge is normally made.
- If the original or ancillary purpose of the "employee's" trip is to obtain medical treatment.
- If the trip is made against the advice of a physician.
- For intentionally self-inflicted injuries, suicide, or any attempt thereof, regardless of mental condition.
- As a result of any service in the Armed Forces of any country.
- As a result of the use of alcohol, drugs, or any controlled substance, unless it is prescribed by a physician.
- As a result of aerial flight, except as a fare paying passenger on a regular scheduled airline or licensed charted aircraft.
- As a result of any participation in any professional sports, or high risk amateur and/or recreational activities, including but not limited to, mountain climbing, scuba diving, sky diving, auto racing, bungee jumping, etc.
- As a result of commission of, or the attempt to commit, an illegal act.
- As a result of the active participation in war (whether declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, riot, revolution, insurrection, or as a direct result of nuclear reaction or radiation.
- As a result of any existing chronic or life threatening health conditions, except if any "medical emergency" occurs during the "temporary travel" of an "employee", whether or not that "medical emergency" is related to or caused by any existing chronic or life threatening health condition.
- For routine or minor medical problems, tests, and exams related to pregnancy.
- For transportation for an "employee's" vehicle that involves any intercontinental and/or marine transportation.
- For pregnancies, except in the case of a major, vital complication for the mother and/or baby.
- Which are requested after we have paid the maximum limit of covered expenses, or after we have incurred the maximum limit of covered expenses.

No services shall be available for any "employee" if such services are required as a result of mild lesions, simple fractures, or mild illness which can be treated by local doctors, and which do not prevent the "employee" from continuing his/her trip or returning home.

Destinations Covered

We will provide the Global Executive Support Services described above, anywhere in the world, except for the United States, its territories and possessions, Puerto Rico, Canada and any country or jurisdiction while any trade sanction, embargo, or similar regulation imposed by the United States Government applies to and prohibits the transaction of business with or within that country or jurisdiction. But we will not consider such countries as being prohibited if such trade sanctions, embargoes, or regulations are removed for any reason by the United States Government, or no longer operate to prevent the transaction of business with or within these countries.
**General Conditions**

**Errors And Omissions**

We are not liable for any act or omission by a local doctor or attorney who is not our employee, nor the employee of a third party provider of the support services described herein.

We are not liable for the failure to provide, or for the delay in providing services when such failure or delay is caused by conditions beyond our control, including but not limited to restricted flight conditions, weather, Acts of God, strike, riot, civil commotion, war or uprising, or where rendering of any services is prohibited by local laws or regulations.

**Transfer Of Rights Of Recovery Against Others To Us**

If you or the "employee" to whom we render assistance have any rights to recover all or any part of the cost of any services rendered under this program from any other person(s) or organization(s), including rights to recover under any "Workers Compensation Law", health plan or insurance policies, we are entitled to an assignment of those rights to the extent of our benefit payments. You and your "employee" shall transfer those rights to us, and cooperate with us as may be necessary to enforce such rights. You and your "employee" agree to sign any papers, deliver them to us, and do anything else that we may reasonably require to help us pursue such rights.

**Suits Against Us**

You agree not to bring suit against us unless you have complied with all the terms of this policy. Any such suit must be brought within two (2) years after the support services are rendered. No person or organization has any right to bring us into any action to determine your liability.

**Return To Work**

You have the responsibility for the decision of whether or not an "employee" returns to work. You are responsible for obtaining any medical releases and to determine an "employee's" suitability to travel and/or resume work or not. The decision and results thereof are solely the responsibility of the "employee", you, and/or the "employee's" attending physician. We are not involved in such decisions, and we have no liability arising out of an "employee's" return to work.

**Services Not Covered**

You agree to reimburse us or our designee for services rendered on your behalf which are not covered by this program, when such services are requested or approved by a corporate officer whose name you have given us to contact, or when such services are provided in good faith to any "employee" not covered by reason of cancellation of this program.

**Definitions**

"Employee" means any person working for you at your workplaces, including any voluntary workers, or independent contractors with whom you have a written contract, and any traveling companions, anywhere in the World, except those countries for which there is a United States governmental embargo or sanction prohibiting the transaction of business with or within that country.

"Medical Emergency" means any sudden or unforeseen health condition that might require medical consultation, assistance, or care.

"Program Service Period" means from the effective date of the policy to which this Global Executive Support Services Program is attached until the expiration date of the policy, including any extensions and/or renewals of the policy. If the policy is canceled for any reason before its expiration date then the Global Executive Support Services Program will end as of the effective date of the policy cancellation.

"Temporary Travel" means any travel outside of the country of an employee's permanent workplace, for the purpose of conducting your business. Such travel will not require an employee to be away from their permanent workplace for a period longer than ninety (90) consecutive days on any one trip, or to spend more than 180 days per year outside the country of an employee's permanent workplace. Temporary Travel includes personal travel, but only if such personal travel is incidental to the travel for the purposes of conducting your business.