

Worldwide Assistance Travel Assistance Coverage for JCU Employees

JCU carries Worldwide Assistance travel assistance coverage on its employees through ACE USA. Note that Worldwide Assistance is not a health insurance policy. It does not pay medical expenses. Medical problems/treatment abroad will either be determined to be: (a) work-related, in which case a Workers Comp claim can be filed; or (b) non-work-related, in which case the individual's personal healthcare plan would need to provide coverage.

What Worldwide Assistance does provide is access to medical and emergency service, for which JCU, the employee, or the employee's survivors are then billed and must then pay.

For example, if the employee dies while on a covered trip, Worldwide Assistance guarantees repatriation of the employee's mortal remains. The employee's survivors, or, if the death is determined to be work-related, JCU, will get the bill afterward. Worldwide Assistance will arrange and pay airfare and per diem for a family member or companion to accompany the remains, up to US\$5000.00.

Same thing if the employee has to be evacuated for medical reasons -- Worldwide Assistance will make sure that the medical evacuation and/or repatriation happens, but the employee or, if the injury/illness is determined to be work-related, JCU, will be billed afterward. Worldwide Assistance will arrange and pay airfare and per diem for a family member or companion to accompany the employee, up to US\$5000.00.

With respect to hospital admissions, Worldwide Assistance will guarantee the payment of or wire any required emergency hospital admission deposit up to US\$10,000.00. Again, the deposit must be repaid.

If the employee is hospitalized abroad, Worldwide Assistance monitors the employee's condition while hospitalized and "will use best efforts to report regularly the employee's condition to a person designated by the employee."

If Worldwide Assistance decides that it doesn't have enough information to evaluate the need for medical evacuation, it will send a doctor or specialist to wherever the employee is. Worldwide Assistance pays for the doctor's travel, but not for any services rendered by the doctor at the location. Again, either the employee or, if the treatment is determined to be work-related, JCU, will be billed for the medical services.

Worldwide Assistance will provide pre-trip referrals to multi-lingual doctors and/or addresses and phone numbers for hospitals.

Worldwide Assistance coverage applies to up to 14 consecutive days of incidental personal travel associated with the travel on JCU business, outside the country of the workplace.