Berkley
Accident and Health
a Berkley Company

BERKLEY ACCIDENT & HEALTH

COVERAGE OVERVIEW

PREPARED FOR THE FULLER CENTER FOR HOUSING

AGENDA

Berkley Accident and Health
a Berkley Company

- Coverage overview
- Non-insurance travel assistance services
- Managing medical emergencies in the field
- Claims examples and procedures
- Who to contact

COVERAGE OVERVIEW

ACCIDENT INSURANCE BENEFITS

Accidental Death and Dismemberment	$25,000 Principal Sum Time Period for Loss: 365 days
Aggregate Limit of Liability	$250,000 benefit max per Covered Accident
Emergency Family Travel	Emergency Reunion Benefit • Overall Reunion Benefit Maximum: $10,000 per Covered Accident • Lodging & Meal Benefit Daily Maximum Amount: Up to $500 per day • Maximum Number of Days: 10 days
Emergency Medical Evacuation	Up to 100% of Usual and Customary Charges
Home Alteration and Vehicle Modification	20% of the Principal Sum (maximum of $5,000)
Permanent and Total Disability	Up to $250,000 of the Covered Person's Principal Sum less any Accidental Death and Dismemberment Benefits or other benefits payable under the Policy for any other losses incurred as a result of the same Accident
Rehabilitation Expense	20% of Principal Sum (maximum of $10,000)
Repatriation	Up to 100% of Usual and Customary Charges
Security Evacuation	Up to $100,000 per person per occurrence Aggregate Limit of Liability: $1,000,000 per occurrence

Coverage is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

COVERAGE OVERVIEW

SUPPLEMENTAL OUT OF COUNTRY MEDICAL EXPENSE BENEFIT

Provides short-term accident and sickness coverage while traveling abroad

Overall Medical Expense Benefit Maximum	$250,000 per person per Accident/Sickness
Deductible (Corridor)	$250 per person per Accident/Sickness
Coinsurance	100% of Usual and Customary Charges
Loss Period (first covered medical expenses must be incurred within)	90 days
Maximum Benefit Period (max. period that benefits are payable)	52 weeks
Maximum Period of Coverage	364 days
Mental or Nervous Disorders/Psychotherapy	$10,000 per Accident/Sickness
Terms of Payment	Primary
Home Country Extension Benefit* Benefit Maximum Amount Maximum Period of Coverage	 $10,000 for all extensions 30 days
Medical Emergency Guarantee Charge Expense Benefit* Benefit Maximum Amount	 $10,000 per Accident/Sickness

**Subject to the Overall Medical Expense Benefit Maximum stated above.*

Coverage is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

COVERAGE OVERVIEW

TRAVEL INCONVENIENCE BENEFITS

Baggage Delay	Maximum Benefit Amount: $700 per Trip Daily Benefit Amount: $100 per Day Maximum Number of Days: 7 Days Checked Baggage Delivery Charge Benefit Maximum: $0 per Trip
Baggage and Personal Effects	Benefit Maximum: $1,500 per Trip Deductible: $50 per Trip Per Item/Per Set of Items Benefit Maximum: $1,000 Combined Limit (for all designated items): $1,500
Trip Cancellation	Benefit Maximum: $1,000 per Covered Trip
Trip Interruption	Benefit Maximum: $5,000 per Covered Trip Maximum Benefit Period: 10 days

Coverage is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

NON-INSURANCE TRAVEL ASSISTANCE SERVICES

Berkley Accident and Health
a Berkley Company

ASSISTANCE SERVICES PROVIDER:

healix INTERNATIONAL

Healix International is here to help you obtain the care and attention you need in case of an emergency while traveling. HX Global is the US division of Healix International.

IMPORTANT: In the event of a life-threatening emergency, **call the local emergency authorities first to receive immediate assistance**, and then contact Healix.

CONTACT

Toll-free in the US and Canada: (800) 344-2500

Collect outside the US: (202) 659-7786

Email: BerkleyAH@healix.com

Don't hesitate to call Healix early!

When you call, please be ready to provide:

- The name of your company
- Insurance Policy Number: BTA L019200012406
- A phone number where we may reach you

NON-INSURANCE TRAVEL ASSISTANCE SERVICES

MEDICAL ASSISTANCE SERVICES

- Emergency Medical Payment
- Medical Search and Referral
- Replacement of Medication and Eyeglasses
- Medical Monitoring
- Visit by Family Member or Friend
- Dependent Children Assistance
- Traveling Companion Assistance
- Emergency Medical Evacuation/Medically-Necessary Repatriation
- Repatriation of Mortal Remains
- Trip Interruption

PERSONAL ASSISTANCE SERVICES

- Pre-Trip Information
- Interpretation/Translation
- Locating Lost or Stolen Items
- Emergency Cash
- Emergency Travel Arrangements
- Legal Assistance/Bail
- Emergency Message Relay
- Vehicle Return
- Pet Return

SECURITY ASSISTANCE SERVICES

- Political, Natural Disaster or Security Evacuation

HEALIX TRAVEL ORACLE PORTAL AND MOBILE APP

- Member portal that provides destination travel risk intelligence, alerts and useful travel tips
- Download the mobile app to use pre-trip and during your travels

These services are not insured benefits. All services must be arranged by and approved by Healix International. To the extent these services or any advanced payments are not included in the program, you will be responsible for payment.

HEALIX TRAVEL ORACLE PORTAL

Berkley Accident and Health
a Berkley Company

FEATURES AT-A-GLANCE

Destination-based health and security information including country/city overviews, security ratings and alerts

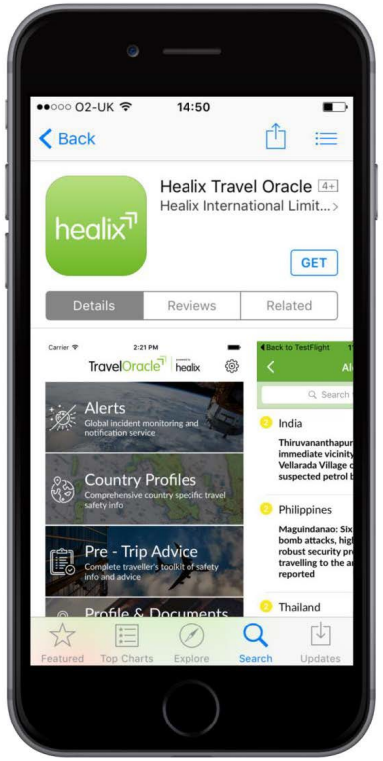
- Reports for 219 countries and 313 cities
- Risk info on instability, terrorism, criminal activity, police conduct, health risks, etc.
- Traveler info on business conduct, transportation, hotels, mitigation tips
- Country threat ratings and alerts

News related to destinations

General travel tips

24/7 Alerts

BEFORE YOU GO



Download on the App Store

GET IT ON Google Play

DOWNLOAD THE APP

- Download the **Healix Travel Oracle** app on the Apple App Store or Google Play before you travel.
- First time users:
  - Register as a new user with the **HX Policy Number: BER2301227**
  - Once successfully logged in, you will have access to four main sections: Alerts, Country Profiles, Pre-Trip Advice, Profile & Documents

BEFORE YOU GO

Berkley Accident and Health
a Berkley Company

healix INTERNATIONAL
HX Global, Inc. the US Division of Healix International.

Global Medical and Security Assistance for Travelers

Helpline 24/7/365:
Toll-free in the US and Canada: **(+1) 800-344-2500**
Collect outside of the US: **(+1) 202-659-7786**
Please note that collect calls or reverse toll charges will be accepted

Email: BerkleyAH@healix.com

tance while
7 days a week.

Download the app

Apple App Store or Google Play Store

https://tow.healix.com/login

Policyholder:

Insurance Policy #:

HX Policy #: **BER2301227**

Healix International operates as HX Global in the US.

HAVE YOUR MEMBER CARD HANDY

- Bring a copy of your Emergency Travel Assistance Services card (either a print-out or digital copy)
- Your card includes 24/7 contact information for the Berkley AH Assistance Helpline and QR codes to download the Healix Travel Oracle App.

MANAGING MEDICAL EMERGENCIES IN THE FIELD

Getting Medical Care

- Usually at Emergency Room, clinics, and doctors' offices
  - Any provider is OK, sometimes there can be a networked option
  - Healix has agents which they can activate even in the most remote areas of the world
- Getting Medical reports from Healix
  - Healix confers with doctor; can also include home physician and 2nd opinions
- Typically translation is only for medical report
  - Traveler will need to sign HIPAA/medical info release in order for Healix to give detailed medical info to The Fuller Center for Housing.

MANAGING MEDICAL EMERGENCIES IN THE FIELD

Berkley Accident and Health | a Berkley Company

At the Medical Facility

- Insurer can wire Guarantees of Payment (GOPs) to front medical cost
  - Usually just for inpatient admission, but could also be serious outpatient
  - Up front payment and reimbursement usual for smaller outpatient claims
- "Appropriateness of care" is the criterion for medevac decision
  - Healix makes medevac decision – not insurer, patient, or The Fuller Center for Housing
  - Not all serious cases are evacuated
  - Not all cases are evacuated back home — can be to another country
- Option to use Trip Interruption benefit as way to get home after non-evacuated illness or injury
  - Get signed note from doctor requiring return home before departure

MANAGING MEDICAL EMERGENCIES IN THE FIELD

Medical Evacuations

- Usually by commercial airliner, but can range all the way to full air ambulance
  - Escorts can be medical or personal support
- Medevac can take days or weeks to organize depending on nature and status of illness, location, distance, medical personnel
- Create contact plan with Healix to include all interested parties
  - Communication chain to share most updated medical info
  - Don’t all contact the doctor
  - Agree on frequency of updates with Healix, even when no new information

CLAIM EXAMPLES

PRE-TRIP MISHAP

- A volunteer is suddenly hospitalized the day before his scheduled trip. His physician advises him not to travel for several weeks, so he calls Healix for help with cancelling and rebooking his flights and hotel.
- His airline tickets are non-refundable and he forfeits part of his prepaid hotel costs since he cancelled within 24 hours.
- **BTA's Trip Cancellation Benefit helped to reimburse him for the cost of his unused, non-refundable trip expenses.**

MEDICAL EMERGENCY ABROAD

- A traveler is injured abroad and requires emergency medical treatment.
- She contacts the local authorities first and then calls Healix for help with coordinating additional medical services and arranging upfront treatment costs required by the local hospital.
- **The BTA policy helped to cover her emergency medical costs and out-of-network fees, and Healix also helped to rebook her flight home.**

Scenario is fictitious and used for illustrative purposes only. It assumes no exclusions or limitations apply. Exclusions and limitations may apply in other scenarios. Other requirements may need to be met in order to qualify for benefits under the policy.

CLAIM EXAMPLES

LUGGAGE DELAYS

- A traveler arrives in a foreign country, but quickly realizes that her bags did not.
- She calls Healix to assist with locating her bags and learns that her luggage won't arrive at her location for another 48 hours.
- **BTA's Baggage Delay Benefit helped the traveler purchase necessities and other effects while she waited for her bags to arrive.**

MEDICAL EVACUATION

- A volunteer is injured while traveling and is rushed to the local hospital. The hospital does not have the necessary equipment or specialists available to fully treat his injuries, so the attending physician recommends a transfer to another hospital.
- **Healix helped to arrange and coordinate the patient's medical evacuation while the BTA policy's Emergency Medical Evacuation benefit helped to cover the transportation costs and the expense of having his travel companion join him at the hospital.**

Scenario is fictitious and used for illustrative purposes only. It assumes no exclusions or limitations apply. Exclusions and limitations may apply in other scenarios. Other requirements may need to be met in order to qualify for benefits under the policy.

HOW TO FILE A CLAIM

Berkley Accident and Health
a Berkley Company

CAMBRIDGE ADMINISTRATORS, LLC

CAMBRIDGE ADMINISTRATORS, LLC

5832 South 142nd Street

Omaha, NE 68137

Phone: (402) 991-6301

Toll-Free: (855) 868-7554

Fax: (402) 504-6447

Email: info@cambridgeadministrators.com

CLAIMS PROCEDURES

- Please contact Cambridge Administrators to request a claim form.
- Written notice of death or injury must be given within 30 days after a covered loss begins or as soon as reasonably possible.
- Notice should include the Covered Person's name, address, and Policy Number. Failure to do so may result in denial of benefits.
- When the Company receives a notice of claim, the Company will send forms for filing proof of loss.
- Insureds should keep a copy of all documents submitted for claims.

This brochure provides a brief description of the accident only coverage provided under policy form series AH52051, Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com. Coverage does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

The coverage provided is Accident Only.