



Executive Assistance® Services
November 4, 2009 - November 4, 2011 Policy #PHFD 36825856

To access the 24-Hour services call 1+202-659-7777 when outside the U.S. and Canada or 1+(800) 766-8206 when inside the U.S. or Canada

Service Provider is staffed with trained multi-lingual personnel, including doctors on round-the-clock call for emergency medical consultation and assistance. Service providers handles request for referrals to English-speaking doctors, and specialists, a well as aspects of coordinating an emergency medical evacuation.

The information provided is a summary only and does not amend or alter the terms, conditions, exclusions and limitations of the policy delivered. Please consult the policy for exact terms and conditions.

*** Denotes expenses not included in Executive Assistance® Services. Please Refer to Risk Management for exact limits, coverage terms and conditions.

	Service	Trigger for Service	Description	Covered Expenses	Uncovered Expenses *
Medical Assistance Services	Hospital Admission Deposit	Injury or illness of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will either guarantee the payment of or wire any required emergency hospital admission deposit up to US\$10,000. State of Arizona or "employee" or "covered person" will repay any such deposit to the Service Provider within 45 days (without interest).	Upfront money will be wired - however the Service Provider must be repaid.	Any other hospital costs incurred.
	Medical Monitoring	Injury or illness of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will monitor the "employee's" or "covered persons" condition when hospitalized abroad. The Service Provider will use best efforts to report regularly the "employee's" or "covered person's" condition to a person designated by the "employee."	The cost of medical monitoring by the Service Provider.	Any medical procedure that is done as a result of the advice.
	Dispatch of a Doctor or Specialist	Injury or illness of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory".	When the Service Provider determines, that an "employee's" or "covered person's" condition cannot be adequately assessed to evaluate the need for evacuation, the Service Provider will dispatch a doctor or specialist to the "employee's" or "covered person's" location.	The Service Provider will pay the cost of the doctor's or specialist's travel to the "employee's" or "covered person's" location.	The Service Provider will not pay the cost of any medical services rendered by the doctor or specialist at the location. Medical Expenses are not covered by Executive Assistance®.

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	Emergency Medical Evacuation	Injury or illness of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory". Service Provider determines if adequate medical facilities are not available locally.	When the Service Provider determines adequate medical facilities are not available locally, the Service provider will arrange for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities. The Service Provider will arrange for one family member or other traveling companion to continue to accompany the "employee" or "covered person" during evacuation.	<p>For "employees" the costs of emergency medical evacuation are covered subject to aggregate policy limit of \$1,000,000.</p> <p>For "covered persons" (students & chaperones) the costs of all services combined are covered subject to \$50,000 per person/ \$2,000,000 policy aggregate.</p> <p>The cost of one family member or other traveling companion to continue to accompany the employee" or "covered person" during evacuation. The costs covered include airfare, and an incidental expense maximum of \$300. per day, and \$5,000 maximum for any one occurrence.</p>	Injured persons choice of medical facility. Arrangements other than those provided by the Service Provider.
	Repatriation	Injury or illness of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the coverage territory. Service Provider determines if it is medically necessary to repatriate the "employee" or "covered person".	When the Service Provide determines that it is medically necessary to repatriate the "employee" or "covered person" to a facility which is in the country of residence of the "employee" or "covered persons" or a location in the country of which the "employee" or "covered person", if necessary, the Service Provider will arrange for one family member or other traveling companion to continue to accompany the "employee" or "covered person" during repatriation.	<p>For "employees" the costs of emergency medical evacuation are covered subject to aggregate policy limit of \$1,000,000.</p> <p>For "covered persons" (students & chaperones) the costs of all services combined are covered subject to \$50,000 per person/\$2,000,000 policy aggregate.</p> <p>The cost of one family member or other traveling companion to continue to accompany the employee" or "covered person" during evacuation. The costs covered include airfare, and an incidental expense maximum of \$300. per day, and \$5,000 maximum for any one</p>	Any more than (1) repatriation attributable to any single medical condition of an "employee" or "covered person". Arrangements other than those provided by the Service Provider.

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	Repatriation of Mortal Remains	Death of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the coverage territory.	In the event of an "employee's" or "covered person's" death while traveling, the Service Provider will render every assistance possible to obtain necessary clearances and arrange for the return of the mortal remains in an appropriate transportation container to a location which is consistent with the known reasonable wishes of the "employee" or "covered person" or the "employee's" or "covered person's" family.	For "employees" the costs of emergency medical evacuation are covered subject to aggregate policy limit of \$1,000,000. For "covered persons" (students & chaperones) the costs of all services combined are covered subject to \$50,000 per person/\$2,000,000 policy aggregate. The Service Provider will pay reasonable expenses associated with such return, including the cost of embalming to meet any applicable requirements. The Service Provider also will pay the cost of one family member or other traveling companion to continue to accompany the mortal remains of the deceased "employee" or "covered persons" during repatriation, if it is reasonably possible for that person to accompany the remains. The obligation is limited to the cost of the airfare, and an incidental travel expense of a max of \$300. per day, and a max for any one occurrence of \$5,000.	Any other costs incurred. Arrangements other than those provided by the Service Provider.
Personal Assistance	Pre-Trip Medical Referral Information	International travel on State of Arizona business authorized by State of Arizona for "employee" or "covered person" in the "coverage territory".	The Service Provider will provide pre-trip referral information to "employees" or "covered persons" regarding countries and regions to be visited, including local multi-lingual doctors and/or addresses and phone numbers for hospitals.	Research costs	Any costs incurred as a result of using the recommended doctors, hospitals, etc.

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	Emergency Medication	Must occur while "employee" or "covered person" is traveling on authorized State of Arizona business in the "coverage territory".	Should an "employee" or "covered person" require prescription medication that is not available locally, the Service Provider will make arrangements for the transportation of such medication, when possible and legally permissible, to the "employee" or "covered person" upon the request of the prescribing physician.	The costs of time spent by Service Provider to make the arrangements.	The "employee" or "covered person" is responsible for the cost of medication and the transportation.
	Embassy and Consular Information	International travel on State of Arizona business authorized by State of Arizona for "employee" or "covered person" in the "coverage territory".	The Service Provider will provide "employees" or "covered persons" with contact information for embassies and consulates worldwide.	Research costs	Any services obtained at the embassies or consulate.
	Lost Document Assistance	Must occur while "employee" or "covered person" is traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will assist with obtaining replacements if an "employee" or "covered person" loses important travel documents while traveling, including passport and credit cards.	The cost of time spent by Service Provider to arrange for replacements.	The Service Provider will not pay the cost of obtaining such replacements.
	Emergency Message Transmission	Must occur while "employee" or "covered person" is traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will make reasonable efforts to receive and transmit emergency messages for an "employee" or "covered person" to one family member and/or employer.	The cost of time spent by Service Provider to transmit messages	Any other costs incurred.
	Emergency Cash Advance	Must occur while "employee" or "covered person" is traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will, whenever possible, provide "employees" or "covered persons" with a cash advance of up to \$1000 in local currency for emergencies. State of Arizona or "employee" or "covered person" will repay any such emergency cash advance to the Service Provider within 45 days (without interest).	Upfront cash advance of \$1,000 local currency - however must be repaid.	Any other costs incurred.

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	Legal Access	Must occur while "employee" or "covered person" is traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will provide "employees" or "covered persons" with an introduction to local attorneys. Assistance will also be provided in obtaining bail bonds in those areas where such bonds are customarily issued.	Research costs	"Employee" or "covered person" is responsible for contracted legal fees or costs of bail bonds.
	Translations & Interpreters	Must occur while "employee" or "covered person" is traveling on authorized State of Arizona business in the "coverage territory".	The Service Provider will provide personal emergency translation services, as well as referrals to interpreter services.	Costs associated with personal emergency translation services, except if personal presence or other customized interpreter services are required, "employee" or "covered persons" are responsible to pay locally the cost of such services.	Personal presence or other customized interpreter services
	Benefits Verification and Claims Assistance	Injury or illness requiring hospitalization of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory"	The Service Provider will assist "employees" or "covered persons" in verifying their medical insurance benefits when hospitalized overseas and will assist in coordinating overseas claims procedures with their health insurance and any applicable workers compensation insurance and as directed by the State of Arizona.	The time spent by Service Provider for verification and coordination.	Any other costs incurred.
Travel Assistance	Emergency Family Travel Arrangements	Injury or illness requiring hospitalization or evacuation of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory"	The Service Provider will coordinate emergency travel arrangements for family members who need to join a hospitalized "employee" or "covered person", or to accompany the mortal remains of a deceased "employee" or "covered person".	The cost of research and coordination of the emergency travel arrangements.	The costs of travel services are the responsibility of the traveler(s) - including airfare, accommodations, etc.

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	Return of Traveling Companion/Dependents	Injury or illness requiring hospitalization or evacuation of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory"	When the Service Provider arranges for hospitalization or evacuation of an "employee" or "covered person" and a traveling companion's air ticket is no longer usable, the Service Provider will arrange, but not pay the cost of, one way air transportation for the companion to the original departure point, or to their place of residence.	Cost of Service Provider time to make arrangements for the travel.	The cost of the air transportation (plane ticket, meals at airport, etc.).
	Return of Vehicle	Injury or illness requiring hospitalization or evacuation of "employee" or "covered person" must occur while traveling on authorized State of Arizona business in the "coverage territory"	In the event of an "employee's" or "covered person's" hospitalization or medical evacuation, the Service Provider will arrange, but not pay the cost, to have the "employee's" or "covered persons" unattended vehicle returned to the rental agency or the "employee's" or "covered person's" current principal residence.	Time spent by Service Provider on making the arrangements.	Any cost associated with rental or return of the vehicle.
Security Assistance	Travel Security Information; Security Crisis Center; Crisis Management Planning	International travel on authorized State of Arizona business by "employee" or "covered person" whose personal security is threatened in the coverage territory.	Contact Risk Management for Details	Contact Risk Management for Details	Contact Risk Management for Details

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