International SOS Assistance Services Travel, Emergency Medical, and Security

AIARC

Association of International Agricultural Research Centers

This summary is only intended to provide jargon-free general information and does not cover every exception or possibility. Further, the information in this summary does not in any way override the policy documents between the IARC Plan Trustee / AIARC and the plan providers. The policy documents will prevail in the event of any conflict. Information contained in this summary can change at any time for any reason.

Eligibility

Active employees of Centers and eligible dependents (spouse or domestic partner and children younger than age 26) who enrolled in the IARC Insurance Plan are eligible for International SOS Assistance Services, Eligibility for certain services are also based on citizenship and location. *For example, International SOS will not evacuate citizens from their home countries in the event of a security issue.* Below is the classification of employees for insurance purposes:

- Professional employees (typically classified as International Recruited Staff by the Center) who are expatriate and third-country national professional employees who work at duty stations outside of their home countries.
- Professional employees (typically classified as International Recruited Staff by the Center) who work at duty stations within their home countries.
- Non-professional staff (typically classified as National Recruited Staff by the Center) who work at a duty station within their home country and are on business travel *at least 75 miles* from their duty stations.
- *Note:* Bridging and Retired IARC Plan participants are not eligible for International SOS Assistance Services.

Overview

International SOS, based in Philadelphia, Pennsylvania, USA, provides services 24 hours a day, 7 days a week. Please refer to the section below to understand the services that are included in the International SOS program at no cost to the Center or employees and those services that will incur a cost, which will be passed on to the Center for payment. Depending on the corporate policy of the Center, the Center may seek reimbursement from the employee for any costs charged by International SOS for services, which are not included in the international SOS program with AIARC.

Please note that International SOS is not an insurance company.

Chubb, based in Warren Township, New Jersey, USA, underwrites the insurance coverage for emergency medical evacuations performed by International SOS. *Please refer to the definition that must be met in order for the insurance company (Chubb) to pay for the costs of an emergency medical evacuation.*

Types of Services provided by International SOS

International SOS provides many services. However, not all of these services are complimentary (free-of-charge). These services can be categorized into three types:

- Type 1 **Information and Advice** are services that are included in the program free of charge.
- Type 2 –**Coordination and Reservations** are services that relate to requests, which are above and beyond information and referral, for example, requesting International SOS to make a doctor's appointment or reserve an airline ticket. These types of requests are not included in the program or covered by the emergency evacuation policy. These types of requests require International SOS staff to spend time arranging or coordinating a transaction for the Center employee.
- Type 3 –**Emergency Medical Evacuation** are for services that meet the definition of an emergency medical evacuation. If the definition is met, the costs will be paid by the insurance company (Chubb). Please refer to the definition in the respective section below.

Type 1 – No charges, services included in program	Type 2 – Fees charged for services	Type 3 - No charges if insurance definition is met
• Pre-trip advice and travel alerts	 Arrange transportation / Make reservation Upgrade of flight 	 Evacuation and repatriation Transportation assistance for family Post-evacuation travel Repatriation of mortal remains
Medical Referrals (not coordination)	 Make an appointment with a doctor Arrange a Guarantee of Payment (GOP) with Cigna 	
 Online Information & analysis Message transmission Translation Lost document advice only Legal referrals only 		

The following section provides further information on the types of services provided:

Type 1 -Information and Advice- No charges, services included in program

Pre-trip advice and travel alerts

From the International SOS Member Portal and Assistance App, employees can sign up to receive up-to-date alerts on location-specific medical and security incidents and events that may adversely affect travelers, including information and advice for staying safe and healthy. To learn about accessing the International SOS Member Portal and signing up for the International SOS Assistance App, please refer to the respective section below.

Online Information and analysis

From the International SOS Member Portal and Assistance App, employees can access travel information on destinations that includes timely and detailed analysis and assessments on current and emerging threats and health situations. Please refer to the Assistance App and Member Portal section below.

Emergency Message Transmission

International SOS can use reasonable commercial efforts to receive and transmit emergency messages between members and their family members when travel or in an emergency situation.

Emergency Translation and Interpreter Services

In an emergency situation, International SOS can provide personal telephone translation services and referrals of interpreters through its Assistance Center.

Lost Document Advice

International SOS can assist with recovery or replacement of important documents (e.g., passport, credit cards, etc.) by providing instructions for recovery or replacement but the costs for copying and mailing of the replacement documents will be the responsibility of the Center or the employee.

Medical Advice and Referrals (not coordination or appointments)

International SOS will provide medical advice and referrals for prescriptions, pre-vaccination advice, etc., but will not pay for the prescription drugs, vaccinations, etc. *Please note that <u>when</u>* <u>International SOS coordinates or makes an appointment</u> with a healthcare provider on behalf of the Center's employee, this action is above and beyond advice and referral and is considered a Type 2 Service, which will incur a charge. The charge will be passed on to the Center for payment. It is recommended that the employee use the Cigna website to find service providers, make appointments directly, and arrange payments directly.</u>

Legal Referrals

International SOS can recommend legal services that are available at an individual's location. However, the Center or employee will be responsible for paying any legal fees.

Type 2 –Coordination and Reservations– Fees charged for services

Inpatient and Outpatient Medical Assistance

For in-patient or out-patient medical care, International SOS can assist in setting up appointments with your physician, obtaining guarantee of payments (GOPs) from Cigna, transferring medical records, dispatching medication and medical supplies, monitoring health conditions, etc. *Please note that if these services are not related to an emergency medical situation (Type 3 services), any fees or charges will be passed on to the Center for payment, who may seek reimbursement from the employee.* For planned medical care, such as a routine medical check-up or follow-up appointment with a doctor, it is recommended that the employee use Cigna to find service providers, make appointments, and arrange payments directly to avoid incurring ISOS service charges and fees. For information about Cigna medical insurance coverage, please refer to the IARC Medical Brochure or call Cigna (available 24/7) at +32-3-217-6947 (Antwerp, Belgium) or +1-866-253-3003 (Miami, USA).

Transportation Assistance

International SOS can provide travel assistance, such as booking a flight, arranging for a taxicab, etc. *Please note that if these services are not related to an emergency medical situation (Type 3 services), any fees or charges will be passed on to the Center for payment, who may seek reimbursement from the employee.*

Type 3 -Emergency Medical Evacuation- No charge if definition is met

For insurance reimbursement, the definition of an emergency medical evacuation is a situation which arises suddenly or unexpectedly, and if left unattended for less than 48 hours, could result in loss of life or deterioration of the individual's permanent medical condition and the individual must be transported to the nearest hospital where appropriate medical care and treatment can be provided. The Medical Evacuation or Repatriation must be ordered by an International SOS Medical Physician.

Evacuation and Repatriation

If an individual sustains an injury or suffers a sudden and unexpected illness and adequate medical treatment is not available in the current location, International SOS will make the decision to arrange for air and/or surface transportation to take the individual to the nearest medical facility.

This decision will be based on medical considerations, including the opinions of the treating physician, International SOS physicians, and medical directors with respect to the individual's condition and ability to travel.

Transportation Assistance for family

If the individual is to be hospitalized for five or more consecutive days, International SOS will arrange for transportation for one family member, relative or friend to join the employee. In addition, if minor children are left unattended as a result of the individual's injury, illness or evacuation, International SOS will arrange for transportation to send them home. The maximum number of days for hotel and incidentals is ten days at \$250 per day.

Post-Evacuation Travel

Following a medical evacuation, International SOS will determine if there is a need for continuing medical care (rehabilitation) and arrange for transportation to the home country or country of assignment after stabilization. *Please note that the service terminates at either drop-off point. Any travel after the drop-off point is the financial responsibility of the Center or the employee.*

Repatriation of Mortal Remains

In the event of a death, International SOS will coordinate transportation of the mortal remains to the individual's home country. If requested by the family, International SOS will arrange a local burial or cremation at the place of death by obtaining the necessary clearances. Once the remains are returned to the home country, the Center or family will be responsible for any further costs.

International SOS Assistance App

To contact International SOS in an emergency, it is recommended that employees download the free Intl.SOS Assistance App on their smartphones to quick-dial the nearest International SOS Assistance Center. To access the International SOS App, employees will need to create an account using the *AIARC Membership Number 11BCMA612778*, Center name, and work email address.

If there are any issues creating an account, employees can contact the International Digital Support Team by email at <u>onlinehelp@internationalsos.com</u>.

AIARC - International SOS Member Portal

Using the International SOS App login credentials as mentioned above, employees can access the International SOS Member Portal at

https://myportal.internationalsos.com/MemberExperienceLogin/Login to:

- Download an electronic copy of the membership card and keep a copy in a wallet or luggage.
- Sign up for email alerts to receive updates on medical and security risks for travel destinations. For instructions on signing up for the email alert subscription, please refer to the <u>Security Email</u> <u>Alerts Guide</u>.
- Check travel security online reports to receive updates on recommended pre-trip vaccinations, common diseases, clinics, hospitals, and embassy locations, visa information, food, water, and other in-country safety tips.
- Use Covid trip planner to learn about Covid regulations and guidelines by country, based on travel dates, vaccination status, and passport country.

How to Contact International SOS

In case of an emergency, employees should call the 24-hour Assistance Center direct line at +1-215-942-8226 by placing a collect call or call the nearest International SOS Assistance Centers listed on the International SOS Membership Card or the Intl.SOS Assistance App.

When making a call to the International SOS Assistance Center, employees will need to provide the following information:

- Name of person calling
- Name of employer name (the name of the Center that holds the employment contract)
- Name of the injured party (employee or dependent)
- Location
- Description of the situation

For non-urgent cases such as health or security questions, employees can contact the Assistance Center by email at <u>philadelphia@internationalsos.com</u>.

Security Assistance Services

Note: This service is not applicable to employees within their home country.

Using the International SOS Assistance App and member portal, employees will have access to travel security information that provides background information on travel destinations and timely and detailed analysis and assessments on current and emerging threats.

For pre-travel advice on managing an emerging risk and to receive assistance in response to a critical situation, employees can contact the 24-hour Assistance Center direct line at +1-215-942-8226 by placing a collect call or calling the nearest International SOS Assistance Centers listed on the International SOS Membership Card or the Intl.SOS Assistance App.

Exclusions

AIARC or the IARC Plan is not/will not be responsible for any costs or expenses arising from the following:

- When an employee is enrolled in the IARC Plan for coverage immediately prior to (less than 30 days), during or after the assistance services provided by International SOS.
- When an employee has declined to participate in the IARC Medical Plan with Cigna or the Center did not enroll the employee in the IARC Medical Plan. The Center will be responsible for any medical costs incurred relating to medical care and the employee is responsible seeking reimbursement his or her medical provider.
- Travel to war-zones or extreme/high-risk locations.
- Travel to a medical facility or clinic against the advice of a physician for the purpose of obtaining medical treatment.
- Suicide, attempted suicide, or willful self-inflicted injury.
- Taking part in military or police service operations.
- Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges that do not meet the definition of an emergency medical evacuation.
- Security evacuations from an employee's home country.

- Medical evacuations less than 75 miles within the home country.
- Failure to follow advice of International SOS response team.
- Commission of or an attempt to commit an unlawful act.
- Failure to procure and maintain immigration work, residence or similar visas, permits or other documentation.
- Emergency security or political situations about which you could reasonably be expected to know, that precedes your arrival in the country, or when an evacuation order has been issued by the country at least five days before arrival.