



ACE American Insurance Company  
 (A Stock Company)  
 Philadelphia, PA  
 (Herein called We, Us, Our)

## Travel Assistance Program

### ATTENTION

In the event of a medical emergency call Europ Assistance immediately and reference plan code: 01AH585

#### 24-Hour Access

1-800-243-6124 toll free in the USA or Canada  
 1-202-659-7803 collect outside of the USA

Call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

When you call Europ Assistance, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to Covered Person;
2. Covered Person's name, age, sex and policy number;
3. A description of the Covered Person's condition;
4. Name, location, and telephone number of hospital;
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable ACE policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

### ATTENTION

Medical Personnel or Police

In the event of a medical emergency, Europ Assistance will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-800-243-6124 if

you're inside the USA or Canada; or if you're outside the USA call collect at 1-202-659-7803.

In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with Europ Assistance USA to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Europ Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Europ Assistance are not employees or agents of Europ Assistance and the choice of provider is yours alone. Europ Assistance assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

#### ACE TRAVEL ASSISTANCE PROGRAM

For medical referrals, evacuation, repatriation or other services please call:  
 ACE Travel Assistance Program  
 1-800-243-6124 (Inside the USA)  
 1-202-659-7803 (Outside the USA Call Collect)  
 OPS@europassistance-usa.com



Plan Number: 01AH585  
 Policyholder: California State University Trustees  
 Policy Number: GLM N04950872  
 Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

**CSURMA FOREIGN TRAVEL PROGRAM ENHANCEMENTS**  
**EFFECTIVE JULY 1, 2010 – JULY 1, 2011**

<b>Primary Medical Expense Benefit</b>	
Employee/Faculty/Students	\$250,000 (\$0 Deductible)
Other (Spouse/Dependent)	\$50,000 (\$0 Deductible)
<b>Maximum for Room &amp; Board Charges</b>	average semi-private room rate
<b>Maximum for ICU Room &amp; Board Charges</b>	2 times the average semi-private room rate
<b>Maximum Prescription Drugs</b>	
Inpatient	100% of covered expense
Outpatient	80% of covered expense
<b>Emergency Medical Evacuation</b>	100% of covered expense
Treating Physician certifies the severity of the Medical Evacuation	
<b>Repatriation of Remains</b>	100% of covered expense
<b>Political Evacuation &amp; Repatriation</b>	\$50,000 per occ/\$500,000 policy term max
Due to political or military events in host country, formal recommendation from appropriate authorities is issued for the participant to leave host country	
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<b>War Risk Coverage Aggregate</b>	\$2,000,000
Pay benefit if participant is injured as a result of war or acts of war that occur anywhere in the world except – U.S.; participant’s home country; Afghanistan, Chad, Iraq, Israel, Nigeria, Somalia, Sudan, Yemen, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Ethiopia, Lebanon, Pakistan (war risk coverage can be obtained to these countries with underwriter approval and additional premium)	
<b>Trip Cancellation Benefit</b>	\$2,500
Reimburse participant amount of non-refundable covered expenses paid for trip up to Benefit Maximum if participant is prevented from taking trip as a result of injury, sickness, or death, or sickness of a family member (life-threatening) or because family member requires the participant’s care	
<b>Trip Interruption Benefit</b>	\$2,500 benefit maximum
Reimburse cost of one-way economy air an/or ground transportation ticket of a participant, up to the Benefit Maximum, if participant’s trip is interrupted as a result of a death of a family member or unforeseen injury or sickness of participant’s family member. The injury or sickness must be so disabling as to reasonably cause a trip to be interrupted or medically necessary covered emergency medical evacuation to return to home country or substantial destruction of the participant’s principal residence by fire or weather related activity	

**Coma Benefit** - 1% of principal sum per month up to 11 months, thereafter a lump sum of 100% of principal sum

If participant becomes comatose within 31 days of a covered accident and remains in a coma for at least 31 days

**Felonious Assault Benefit** - Benefit Amount – 5% of principal sum up to benefit maximum of \$5,000

If participant is injured or dies as the direct result of a felonious assault.

**Hijacking and Air Piracy Benefit** - Benefit Amount – 5% of principal sum up to a benefit maximum of \$5,000

If participant is injured in a covered accident that occurs during the hijacking, air piracy, or unlawful seizure or attempted seizure of an aircraft

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