



INTERNATIONAL VOLUNTARY WORKER'S COMPENSATION POLICY- EUROP ASSISTANCE

Chubb Insurance Company, which underwrites both the Research Foundation of CUNY's domestic and foreign worker's compensation plans, has partnered with Europ Assistance USA to provide global medical assistance services for RFCUNY employees traveling on business overseas. Europ Assistance serves as your initial point of contact for those overseas travelers in need of medical attention and travel information. (Note: This policy is ONLY covers employees who are active on RFCUNY payroll. This does not apply to individuals not on payroll, but participating on a RFCUNY sponsored trip).

<http://www.chubb.com/travelhelp/fvwc>

The Europ Assistance package of accident and sickness insurance, emergency medical evacuation, repatriation, and worldwide 24-hour medical assistance for U.S. residents traveling outside of the United States and foreign nationals traveling to the United States is as follows:

Medical Assistance Services

- Medical provider search and referrals to help hospitals and doctors in a given locale
- Medical monitoring of treatment
- Facilitation of medical payment
- Coordination of medication

Medical Evacuation and Repatriation Services

- Emergency evacuations and medically-necessary repatriation
- Coordinate transportation to join a hospitalized family member
- Dependent children/traveling companion assistance.

Travel Risk Intelligence Portal

Covered employees can access Europ Assistance's Chubb insureds-only website that features information and tools to support employees before and during their trips abroad. The site includes real-time destination-based healthy, security, and travel-related information, including:

- Country and city risk ratings and profiles
- Health, medical, safety, and security reports per locale
- Mitigation tips and consulate contacts
- Information on business conduct, transportation, holidays, currency exchange rates, etc.
- News and real-time security alerts
- General travel tips

Portal Access

Sign into the URL listed below to access Europ Assistance's website (www.chubb.com/travelhelp/fvwd), and use the Group ID (N2CHUFVW) and activation code (130502) for 24/7/365 help.

In an emergency, RFCUNY business travelers can speak directly to a Europ Assistance Global Assistance operator any time toll free in the US or Canada by calling 1-866-611-1204. Alternatively, if outside of the US/Canada, you may call collect 1-240-330-1580. In addition to its international help line, Europ Assistance has a local presence in more than 200 countries and territories worldwide, including more than 35 assistance centers staffed with multilingual assistance coordinators, case managers, and medical staff. Europ Assistance maintains constant communication with its Multinational Claim Unit to ensure seamless claim handling, no matter where a loss occurs.

When you call the Help Center, the operator will first verify your eligibility for benefits by asking for RFCUNY's group number and policy ID. He will then provide you with the information or assistance you require. For example, after referring you to a local medical facility, the operator will assign a case manager who will deal directly with the medical and administrative personnel at that facility. The case manager will advocate on your behalf and handle all facets of your care and/or repatriation if necessary.

URL: www.chubb.com/travelhelp/fvwc
Group ID: N2CHUFVW
Activation code: 130502

- Cut Card Out & Fold On Dotted Line -

Global Medical Assistance Services

Available to help 24/7

**Insured Name: RESEARCH FOUNDATION OF THE
CITY UNIVERSITY OF NEW YORK**

Policy ID: 99473320

Expires: JULY 01, 2018

CHUBB Call +1 866-611-1204 from US
and Canada. From other locations,
call Collect +1 240-330-1580.



Travel Risk Intelligence Portal access:
www.chubb.com/travelhelp/fvwc

For portal registration information, please contact your
program administrator directly.

In the event of a life-threatening emergency, please first call
the local emergency authorities to receive immediate
assistance, and then contact Europ Assistance.

No Out-of-Pocket Cost

With this plan, the traveler does not pay any medical expenses out of pocket. The
Europ Assistance case manager will deal directly with the medical provider and facilitate payment directly.

Claims Process

For RFCUNY personnel traveling overseas on business, the workers compensation benefits payable and claims procedures under the
International Voluntary WC policy are the same as those of the domestic WC policy. These benefits are based on the employee's "State
of Hire". This means that the great majority of RFCUNY business travelers will be covered under New York State Worker's
Compensation rules.