

## ***TRAVEL ASSISTANCE PROGRAM GUIDE***

This travel assistance program guide is effective July 1, 2005 and issued to The Johns Hopkins University (Policyholder).

It is the Policyholder's intent to provide travel assistance services to those of its employees who are covered under Accident Insurance Policy Number ETB-200122. Hartford Life & Accident Insurance Company has arranged to have these services provided to the Policyholder by Worldwide Assistance Services, Inc. (WAS) based in Washington, D.C. pursuant to an Agreement entered into between WAS and Hartford Life & Accident Insurance Company.

The travel assistance program guide is not part of and shall in no way change or affect the insurance issued under the above captioned Accident Insurance Policy.

### ***IDENTIFICATION CARDS SCOPE OF COVERAGE***

A covered employee shall be eligible for WAS' services when that person is traveling 100 miles from his/her permanent residence and during the period of time the Travel Assistance Program is in effect with the Policyholder.

Hartford agrees to arrange for travel assistance services, to correspond with the Group Travel Accident coverage issued to the Policyholder. This means that if 24-hour business coverage is provided to a covered employee under the Group Travel Accident Policy, then travel assistance shall be provided to that covered employee on a 24-hour business basis.

The Policyholder agrees to adhere to instructions regarding issuance of identification cards. Failure to follow these instructions will invalidate WAS travel assistance coverage.

Identification cards contain the toll free telephone numbers which enable the covered employee to contact WAS.

The Policyholder shall fill in policy number ETB- 200122 on the ID card, prior to the issuance of ID cards to covered employees. The Policyholder shall order ID cards from its agent.

### ***RE-ISSUANCE OF IDENTIFICATION CARDS***

The Policyholder agrees that if it adds new covered employees who are eligible for an ID card or if the Policyholder needs to replace lost or stolen ID cards, the Policyholder shall order these ID cards from the agent.

If the Policyholder changes insurance coverage on covered employees holding an ID card, the Policyholder agrees to obtain and destroy the covered employee's old ID card and issue a new ID card that corresponds the travel assistance coverage with the covered employee's new Group Travel insurance coverage.

## ***WAS SERVICE VERIFICATION***

The ID card contains toll-free 800 numbers for the covered employee to call for travel assistance.

Assistance will be rendered by the WAS international customer service agent after the caller identifies the Policyholder's name and the code appearing on the ID card (GLD-09012).

## ***TERMINATIONS***

In the event an employee in possession of an ID card terminates employment or is no longer eligible for travel assistance, the Policyholder agrees to endeavor to secure and destroy the covered employee's ID card in order to avoid unauthorized card use.

WAS will provide travel assistance services until the captioned policy's expiration date or cancellation date, whichever occurs first.

## ***ADVERTISING OF TRAVEL ASSISTANCE PROGRAM***

The Policyholder shall agree that all advertising text must be pre-approved by Hartford Life & Accident Insurance Company before its use. All printing costs and costs of any descriptive material will be the responsibility of the Policyholder.

## ***LIMITATIONS***

The following described assistance services currently are available in every country except Afghanistan, Bhutan, Bosnia, Haiti, Rwanda, Somalia and Yemen. This list is subject to change. The covered person should contact WAS to inquire whether a country is 'open' for assistance prior to his or her departure and during his or her stay.

WAS also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit WAS to fully provide services. In the event a covered person travels in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, WAS will, however, endeavor to provide its services to the best of its ability.

## ***DESCRIPTION OF WAS SERVICES***

Covered employees will have toll-free access to the WAS Customer Service Center 24 hours a day from anywhere in the world. Covered employees may call toll-free from within the United States and Canada, collect from outside the United States or Canada, or via telex or facsimile transmission. Covered employees may access the following services while traveling 100 or more miles away from home.

## **MEDICAL ASSISTANCE SERVICES**

### ***Medical Referral/Medical Monitoring***

When WAS is notified of a medical emergency resulting from an unexpected illness or injury of a covered employee, its multilingual staff will, whenever appropriate in the judgment of WAS or a physician designated by WAS, attempt to establish communication with local attending medical personnel in order to obtain a full understanding of the covered employee's situation and to attempt to monitor his or her condition. In addition, whenever appropriate in the judgment of WAS or a physician designated by WAS, WAS will continue to monitor the status of the covered employee's case by telephone through contacts with attending medical personnel and will remain in communication with the covered employee and the covered employee's family.

Upon request, WAS shall use its best efforts to provide the name, address and telephone number of physicians (including both general practitioners and specialists), hospitals, dentists, and dental clinics in the area in which the covered employee is traveling, and when requested WAS will attempt to confirm the availability of the applicable medical or dental professional, ascertain required payments by the participant, and make arrangements to expedite treatment. WAS shall not be responsible for determining the appropriate medical specialty for handling the covered employee's particular problem, nor for providing medical diagnosis or treatment.

WAS cannot guarantee the quality of the medical service provider or the medical facility, and the final selection of a medical service provider or medical facility and medical expenses shall be the responsibility of the covered employee.

### ***Emergency Medical Evacuation/Return Home***

In the event of a medical emergency, when a covered employee so requests and a physician designated by WAS in consultation with a local attending physician determines that it is medically necessary for a covered employee to be transported under medical supervision to a different hospital or treatment facility or be repatriated to his/her place of residence for treatment, WAS will arrange and pay up to \$50,000.00 for the transport under proper medical supervision.

If a covered employee requests a transport related to a condition for which a transport has not been deemed medically necessary by a physician designated by WAS in consultation with a local attending physician, and the Policyholder agrees to be financially responsible for all expenses related to that transport, WAS will arrange but not pay for such transport to a medical facility or to the covered employee's residence and will make such arrangements using the same degree of care and completeness as if WAS were providing service under these accounts.

As part of a medical evacuation, WAS will also make all necessary arrangements for ground evacuation. The medical equipment and the medical personnel to be used and the final destination are medical decisions which will be made by WAS' designated physicians in consultation with a local attending physician based on medical factors and their decision shall be conclusive in determining the need for such services.

***Return of Traveling Companion***

If a covered employee's traveling companion loses previously made travel arrangements due to a delay by the covered employee's medical emergency, WAS will assist the covered employee's traveling companion in making new economy class travel arrangements by the most direct route to the companion's destination. WAS will pay for additional travel expenses related to the delay.

***Return of Dependent Children***

If any dependent children under the age of 16 traveling with a covered employee are left unattended because the member is hospitalized, WAS will arrange and pay for their economy class transportation home. Should transportation with an attendant be necessary, WAS will arrange and pay for a qualified escort to accompany the children.

***Visit of a Family Member or Friend***

If the covered employee is traveling alone and must be hospitalized for ten (10) consecutive days, WAS will arrange and pay for economy class round trip transportation for one (1) member of the covered employee's immediate family or one (1) friend designated by the covered employee from his/her home to the place where the covered employee is hospitalized.

***Emergency Medical Payments***

When necessary to obtain needed medical services for a covered employee, upon request WAS will advance up to \$5,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after WAS has secured funds from the covered employee or his/her family.

***Repatriation of Remains***

In the event a covered employee dies while traveling, WAS will arrange for all necessary government authorization, including a container appropriate for transportation, and arrange and pay for the return of the remains to the covered employee's place of residence for burial.

***Replacement of Medication and Eyeglasses***

If a covered employee has an unexpected need for prescription medication while traveling; loses, forgets, or runs out of prescription medication; breaks, loses or has eyeglasses stolen while traveling, WAS will attempt to locate the medication, eyeglasses or their equivalent and attempt to arrange for the covered employee to obtain it locally, where it is available or to have it shipped to the covered employee at the covered employee's expense, subject to local laws, if it is not available locally.

## **CONDITIONS AND AVAILABILITY**

WAS will provide and pay up-front costs for the emergency medical evacuation/return home benefit. To qualify for the services covered by this benefit, a covered employee, or if a covered employee is physically unable to do so a representative of such person, must contact WAS. WAS will not cover expenses for any services not arranged by WAS personnel.

WAS shall be required to provide these services only when an authorized Policyholder official expressly verifies that the person is covered under the above reference policy. **It is the responsibility of the Policyholder to designate three company officials to be available, to be contacted at all times by WAS or Hartford Life & Accident Insurance Company in order to determine the covered person's eligibility for the Emergency Medical Evacuation/Return Home benefit.**

Only Emergency Medical Evacuation expenses not payable under any other Group Plan are covered.

## **LIMITATIONS**

WAS also shall not be obligated to provide its services with regard to any injury or sickness that results from or is caused by suicide or attempted suicide, war, acts of war or insurrections, the influence of drugs (unless prescribed by a physician), participation in illegal activity, while legally intoxicated from the use of alcohol, or when travel is undertaken for the specific purpose of securing medical treatment.

If a covered employee requests transport related to a condition for which a transport has not been deemed medically necessary by a physician designated by WAS in consultation with a local attending physician or to any condition excluded hereunder, and the Policyholder agrees to be financially responsible for all expenses related to that transport, WAS will arrange but not pay for such transport to a medical facility or to the covered person's residence and will make such arrangements using the same degree of care and completeness as if WAS were providing service under this account.

Neither WAS nor Hartford Life & Accident Insurance Company shall be responsible for any claim, damage, loss, cost, liability or expense which arises in whole or in part as a result of WAS' inability to contact the Policyholder's authorized representative for any reason beyond WAS' or Hartford Life & Accident Insurance Company's control or as a result of the failure and/or refusal of the Policyholder to authorize the services proposed by WAS.

## **PERSONAL ASSISTANCE**

### ***Emergency Message Relay***

Covered employees may send and receive emergency messages toll-free 24 hours a day through the WAS Customer Service Center. This service is staffed by multilingual professionals and is available to covered employees for contact with relatives, friends and business associates.

### ***Emergency Travel Arrangements***

WAS will make new reservations for airlines, hotels, and other travel services in the event of an emergency.

### ***Emergency Cash***

WAS will advance up to \$250 in emergency funds to a covered employee with satisfactory guarantee of reimbursement. The method of delivery of emergency funds will vary according to the covered employee's need in a given situation. A satisfactory guarantee of reimbursement is the ability to debit a covered employee's credit card and then arrange for the delivery of the advance.

### ***Lost Baggage Assistance and Location of Lost Items***

WAS will assist covered employees in the location of lost luggage, documents and personal items. Airlines, government authorities and credit card issuers are among those who will be contacted if necessary.

### ***Legal Assistance and Advance Bail***

WAS will assist covered employees in the location of local attorneys and will advance up to \$5,000 in bail funds, where permitted by law, with satisfactory guarantee of reimbursement. A satisfactory guarantee of reimbursement is the ability to debit a covered employee's credit card in the amount required and then arrange for the delivery of the advance.

### ***Interpretation and Translation Service***

The multilingual staff at the WAS Customer Service Center in Washington, D.C. will assist covered employees with foreign language and interpretation problems over the telephone.

### ***Return of Vehicle***

WAS will assist a covered employee who is ill or injured and unable to operate his or her owned or rented vehicle to return the vehicle to the proper rental agency or to his or her place of residence.

## ***PRE-TRIP ASSISTANCE***

The following pre-trip information will be available to covered employees before they depart.

### ***Visa, Passport and Inoculation Requirements***

WAS will provide information concerning visa, inoculation, passport or immunization requirements of the foreign countries in which covered employees will be traveling.

### ***Cultural Information***

WAS will provide information concerning cultural information and other events if available in the areas in which the covered employee is traveling.

### ***Temperature and Weather Conditions***

WAS will provide covered employees with weather forecasts and temperatures for major cities around the world as well as domestic and international ski condition reports for major ski areas, if available.

### ***Embassy and Consular Referrals***

WAS will provide covered employees with the address and telephone number of the nearest American Consulates or Embassy, as appropriate.

### ***Foreign Exchange Rates***

WAS will provide information of foreign exchange rates between the U.S. and most major currencies. The rates are updated Monday through Friday and may vary slightly from rates posted by local financial institutions. The rates provided by WAS are meant as general guidelines.

### ***Travel Advisories***

When requested, WAS will provide travel advisories to covered employees as they are updated by the U.S. State Department if available. Important information such as crime alerts, currency regulations, drug penalties, health advisories, medical facilities and areas of instability are contained in their reports.

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The medical professionals and/or attorneys suggested and/or designated by WAS and/or providing direct services pursuant under this program are not employees or agents of WAS or Hartford Life & Accident Insurance Company and therefore, neither WAS nor Hartford Life & Accident Insurance Company is responsible or liable for their negligence or other acts or omission.

WAS is the sole provider of services described herein and is not affiliated with Hartford Life & Accident Insurance Company. Hartford Life & Accident Insurance Company shall not be held liable or responsible for any acts or omissions by WAS in connection with or arising under this travel assistance program.