



Travel Program for the University of California

February 2011

ACE USA



Introduction

Session Objectives

- Enhance understanding of UC's integrated insurance and service program
- Provide an overview of the current service delivery process, recent enhancements and continuing process improvement activity
- Review roles and responsibilities



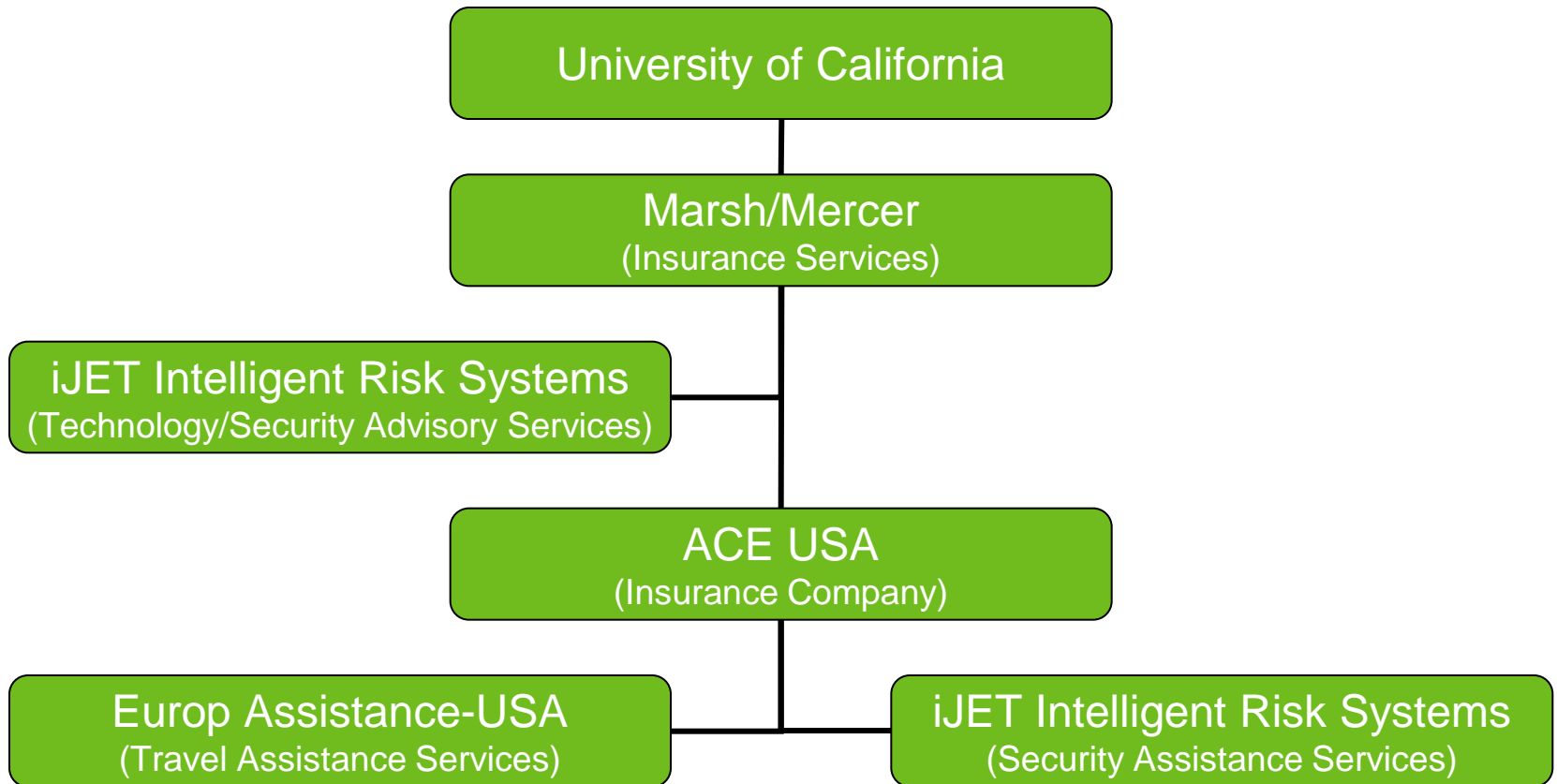
Agenda

- Who's Who
- UC Insurance Overview
- UC Service Overview
- Process Walk-thru
- About Our Providers
- Key Contacts



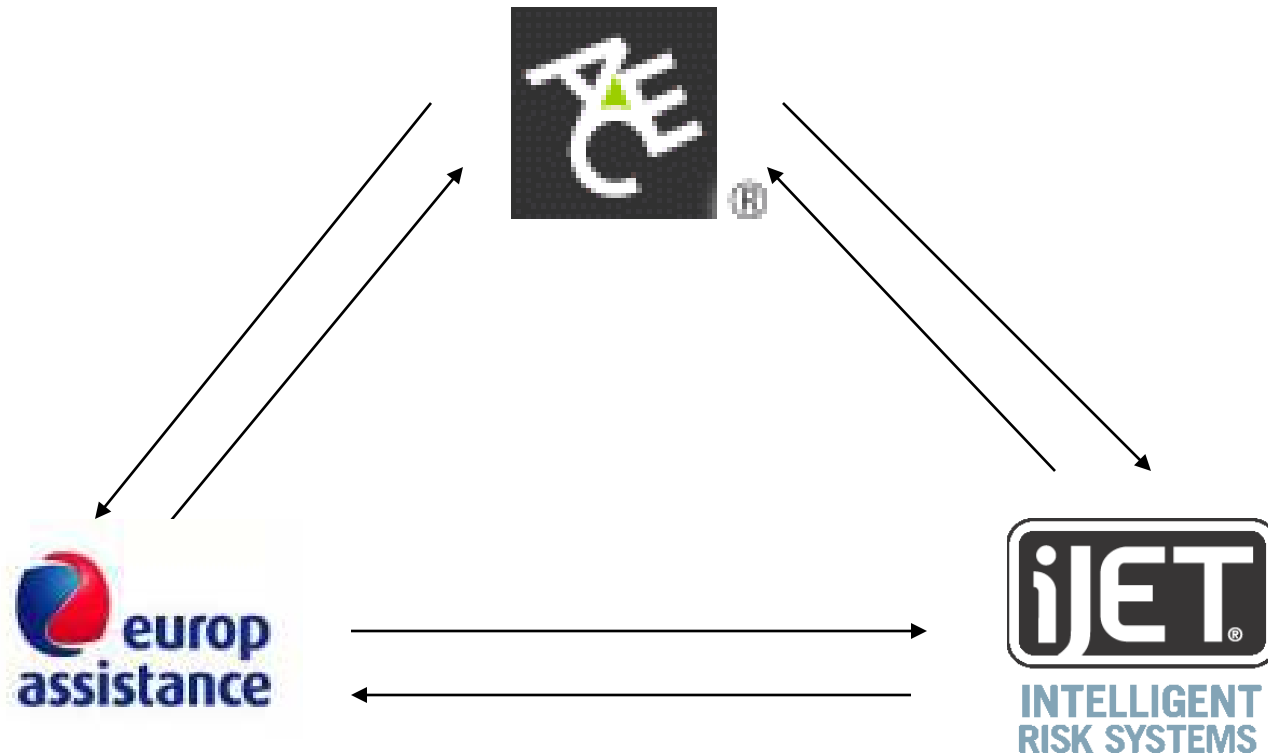
University of California's Travel Program

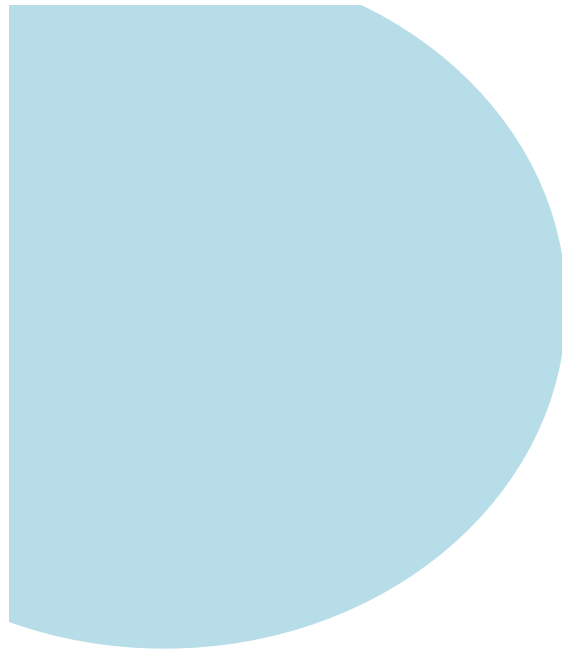
Who's Who





An Integrated Solution







About ACE

The ACE Group of Companies is one of the world's leading global provider of property and casualty insurance, accident and health insurance and financial services with:

- \$72.1 billion in total assets
- \$19.2 billion gross written premium
- \$14.4 billion shareholders' equity
- \$ 4.1 billion operating cash flow
- Combined Ratio of 89.6%

Ratings

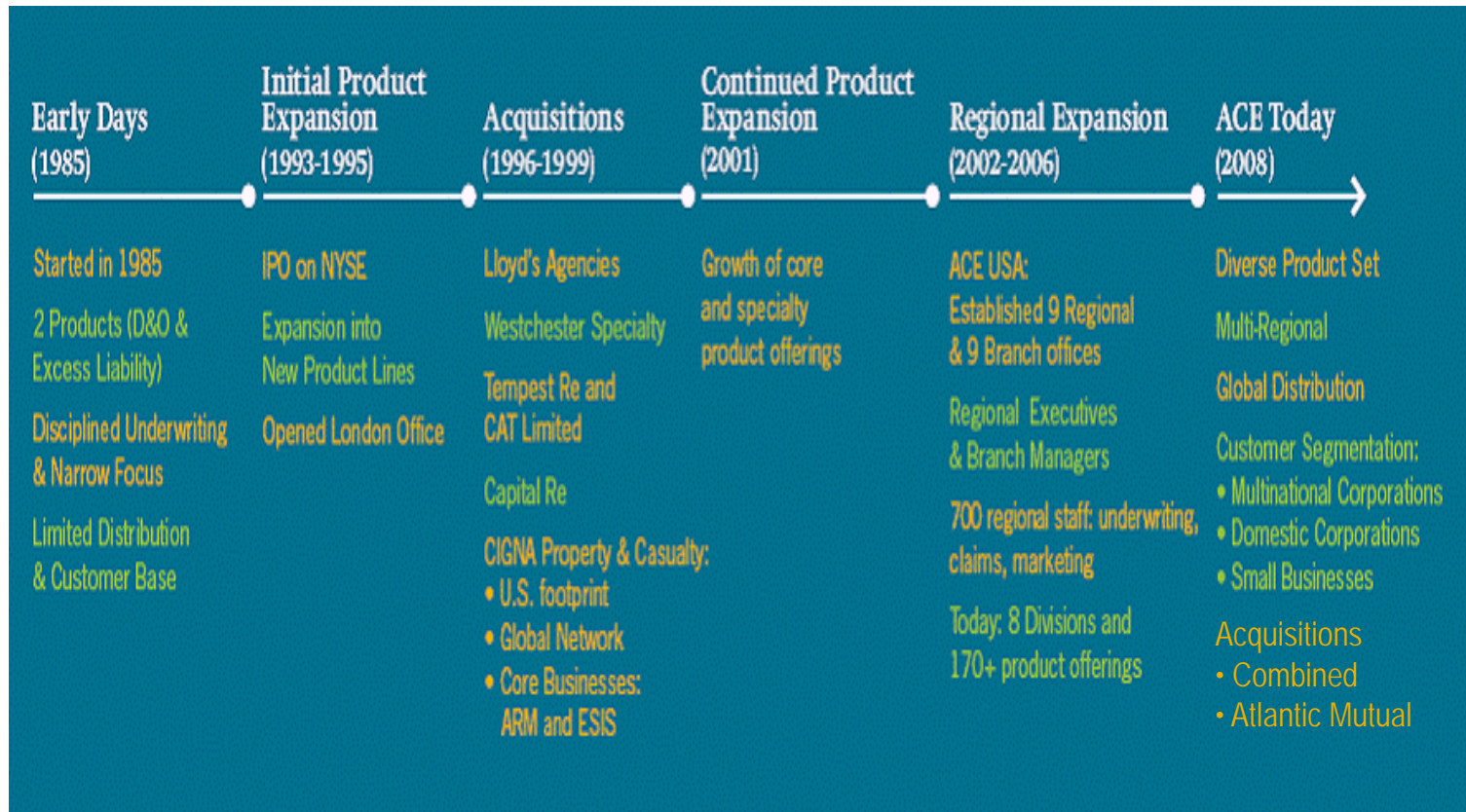
	ACE American Insurance Co.
Standard & Poor's	A+
AM Best	A+
Moody's	A2
Fitch	AA-

Guided by our strong underwriting expertise, we take on the responsibility of risk so that our clients can take on the responsibility of making things happen.



About ACE

Evolution of ACE





About ACE

Established in 1985, now operating in over 140 countries with offices in over 50 countries around the world.

ACE's global leadership goes beyond insurance...

- Philanthropy
- Environment
- Ethical Leadership
- Community Service

Demonstrating our values – Integrity, Client Focus, Respect, Excellence and Teamwork – we deliver superior client and shareholder value.

For more information, please go to www.acegroup.com



The ACE Advantage

Global Protection

- s The ACE global network can satisfy the insurance needs of companies operating worldwide.

Financial Strength

- s Consistently high ratings from A.M. Best and Standard & Poor's reflect our financial strength and our ability to meet our obligations to our customers.

Innovation

- s Our entrepreneurial business philosophy and expert industry knowledge allow us to remain flexible in finding the right solution.

Superior Solutions

- s We are dedicated, solution-oriented professionals able to provide quick responses and expert handling to customer needs.



Insurance Overview Business Travel Plan

Who's eligible for coverage under the Business Travel Plan?

- All employees, administration, traveling companions & professors emeritus.
- While traveling on business for UC.
- Commutation coverage only applies to Regents and Regents Designates.
- Coverage begins at the start of the trip and ends upon return to home or work. Includes personal deviations.



Insurance Overview

Business Travel Plan

What's covered?

- **Accident Benefits** - AD&D, paralysis, permanent total disability and other related indemnity benefits.
- **Out of Country Medical Benefits** including emergency medical and trip-related benefits:
 - Medical Expense
 - Emergency Medical Guarantees
 - Emergency Medical Evacuation
 - Security Evacuation Benefits for Political Evacuation & Natural Disasters
 - Repatriation of Remains
 - Emergency Reunion
 - Emergency Hotel Convalescence
 - Trip Cancellation
 - Lost Baggage
 - Personal Property
 - Trip Delay



Insurance Overview

Sponsored Activities Travel Plan

Who's eligible for coverage?

- All students and travelling companions and non-student members of registered campus/ students organizations (see class definitions).
- While on or off campus and attending or participating in a University sponsored activity.
- Coverage begins at the start of the trip and ends upon return to home or work. It includes personal deviations up to 3 days.



Insurance Overview

Sponsored Activities Travel Plan

What's covered?

- **Accident Benefits** - AD&D, paralysis and other related indemnity benefits.
- **Accident Medical Benefits (for domestic travelers) and Out of Country Medical Benefits** including emergency medical and trip-related benefits:
 - Medical Expense
 - Emergency Medical Guarantees
 - Emergency Medical Evacuation
 - Security Evacuation Benefits for Political Evacuation & Natural Disasters
 - Repatriation of Remains
 - Emergency Reunion
 - Emergency Hotel Convalescence
 - Trip Cancellation
 - Lost Baggage
 - Personal Property
 - Trip Delay



Insurance Overview

Education Abroad Program Travel Plan

Provides similar benefits for...

- All registered students, counselors and resident directors participating in EAP Study Programs
- While traveling outside of Home Country or Country of Residence for up to 365 days and participating in a UC study program; or traveling within his or her Home Country if participating in EAP.
- Coverage begins 14 days prior to the scheduled start date of the program and ends 31 days after the program ends or participation in the program ends, whichever occurs first.



Service Overview

Core Service Offering

- **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.
- **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.
- **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.



Service Overview

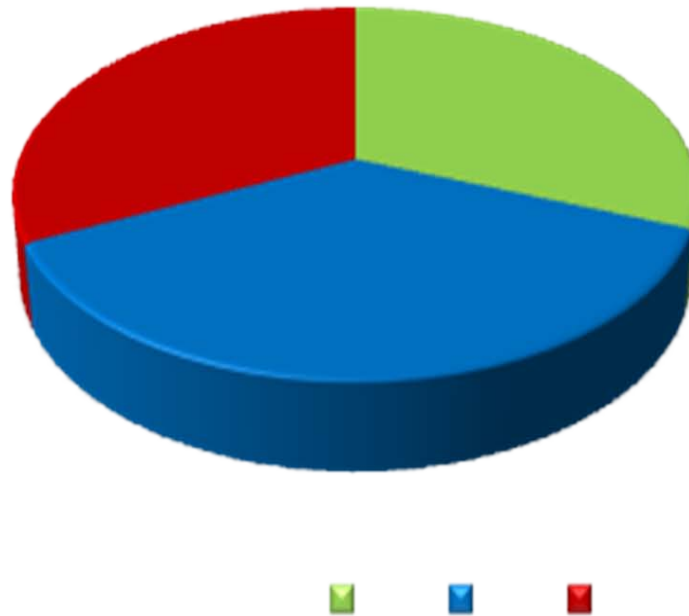
Customized UC Offering

- iJET website portal & travel management system
- Dedicated 800# with UC specific protocols
- Custom communication tools
- Extended service process for non-insured services
- Expanded reporting capability
- General inquiry capability



Historic Case/Service Overview

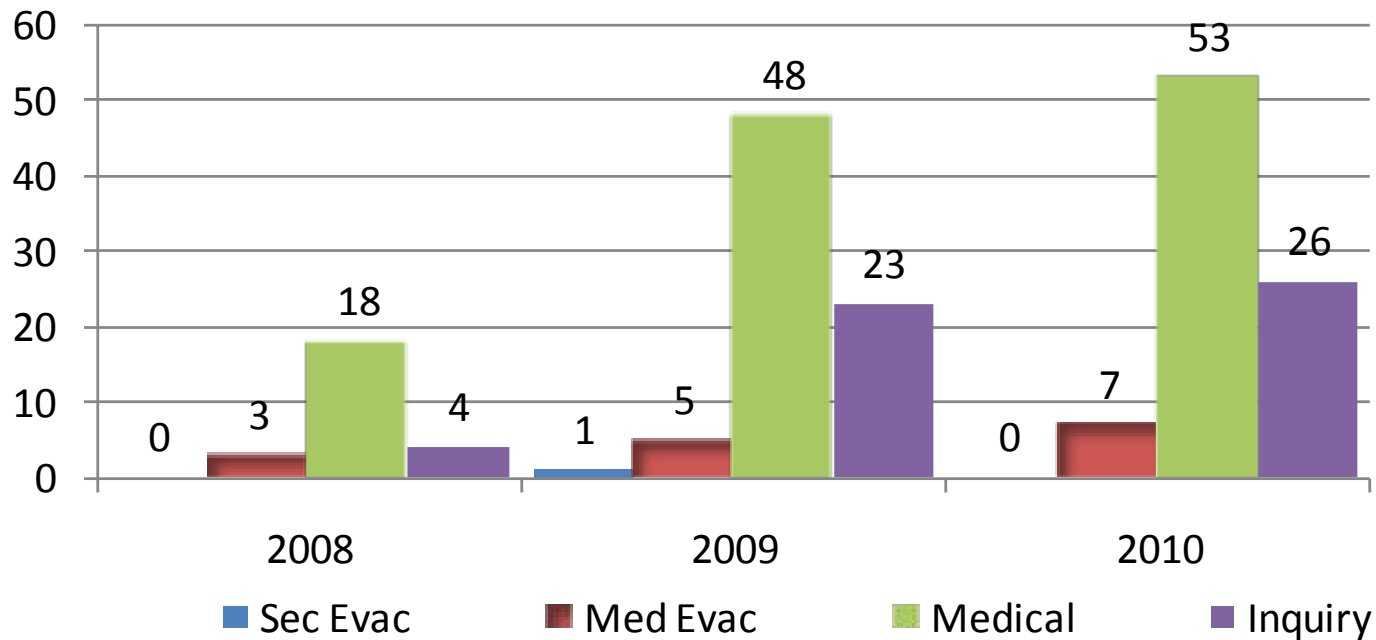
All Case Types 2008-2010



*Note EAP inception date: 6/09

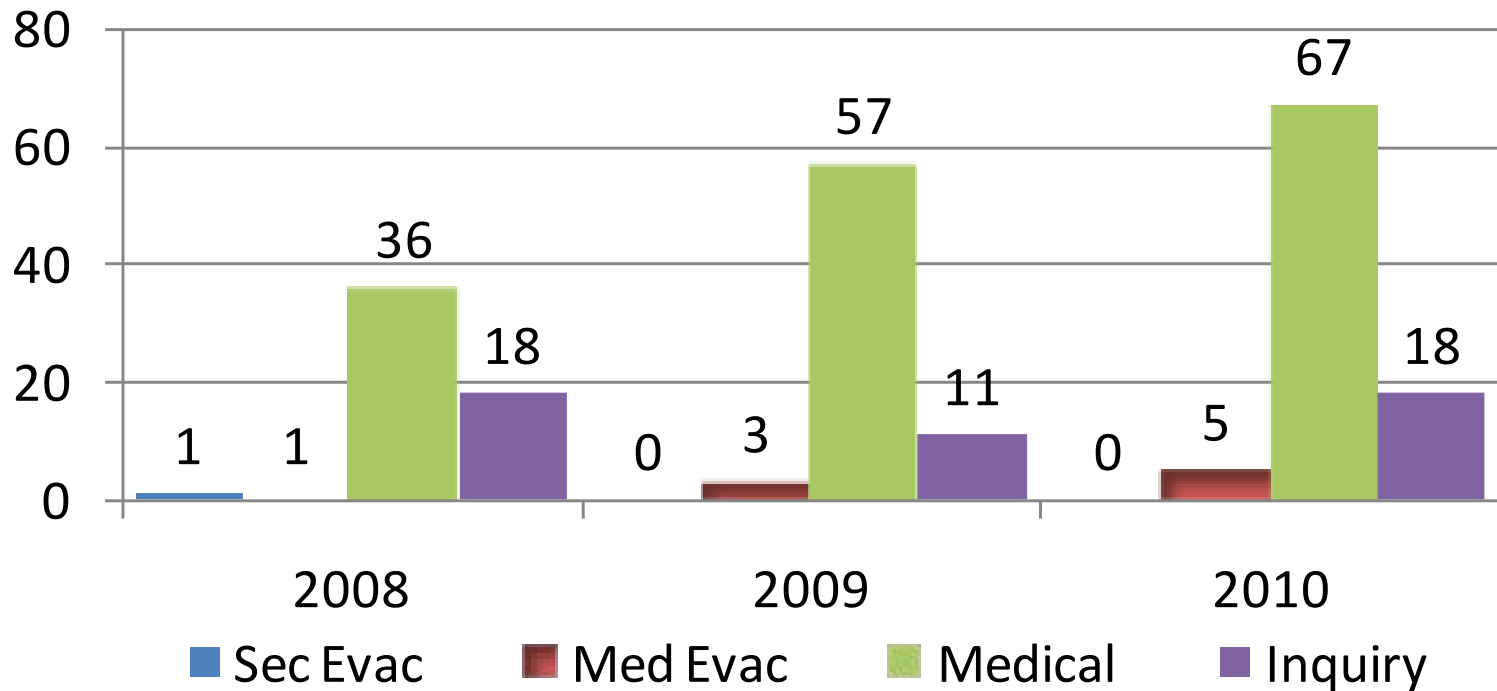


Business Travel Cases Profile



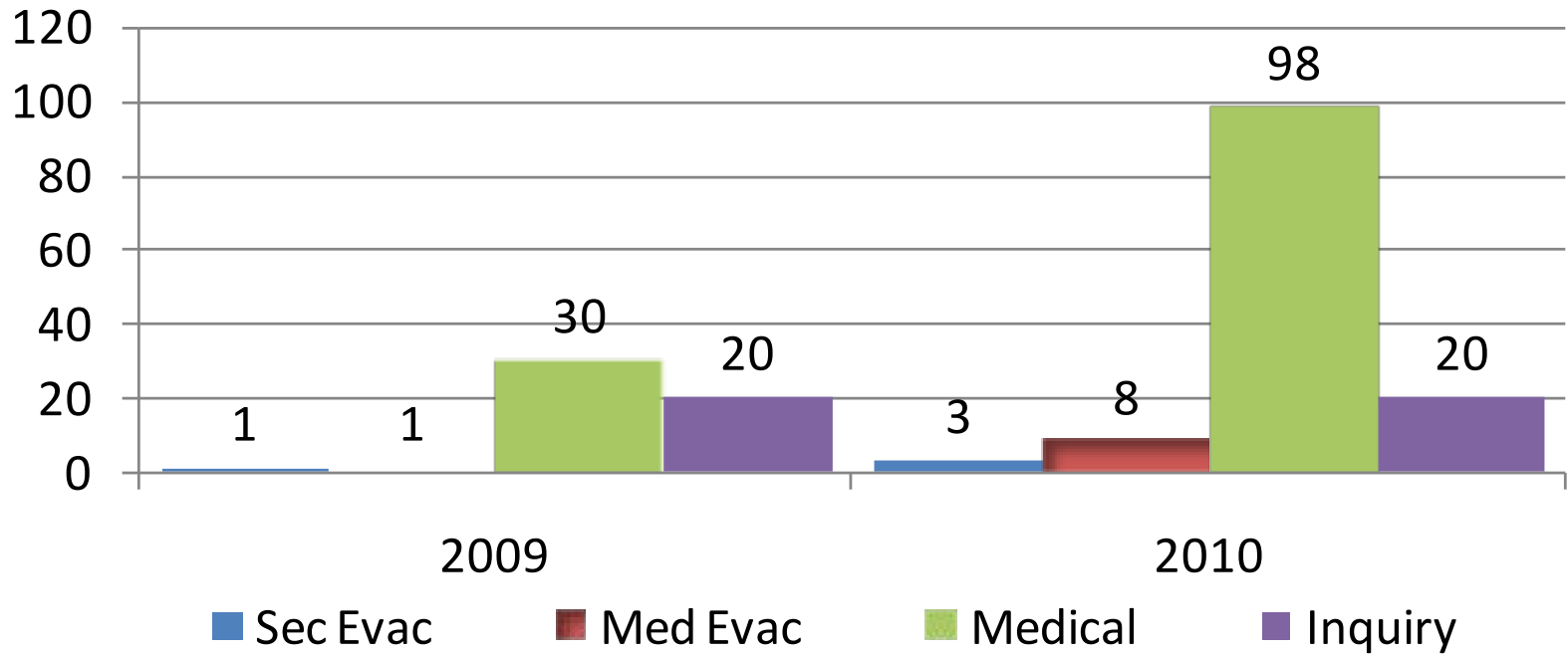


Sponsored Activities Case Profile



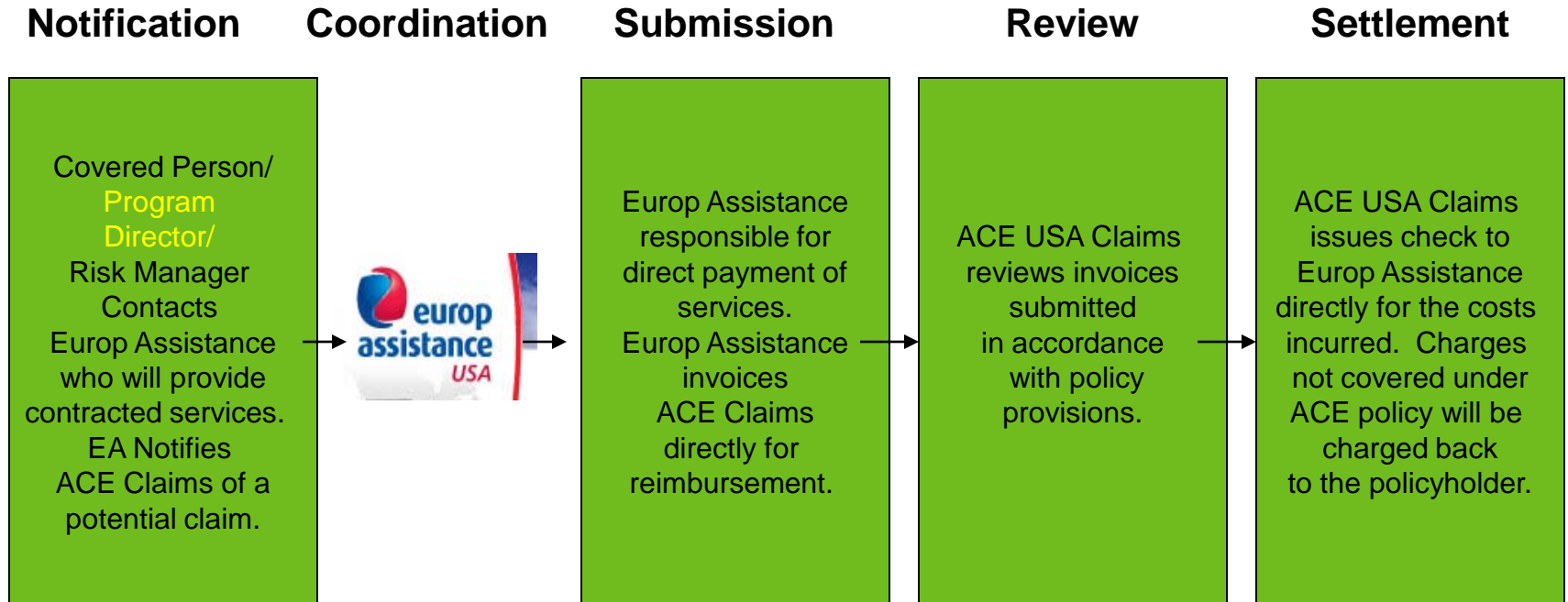


Education Abroad Program Case Profile



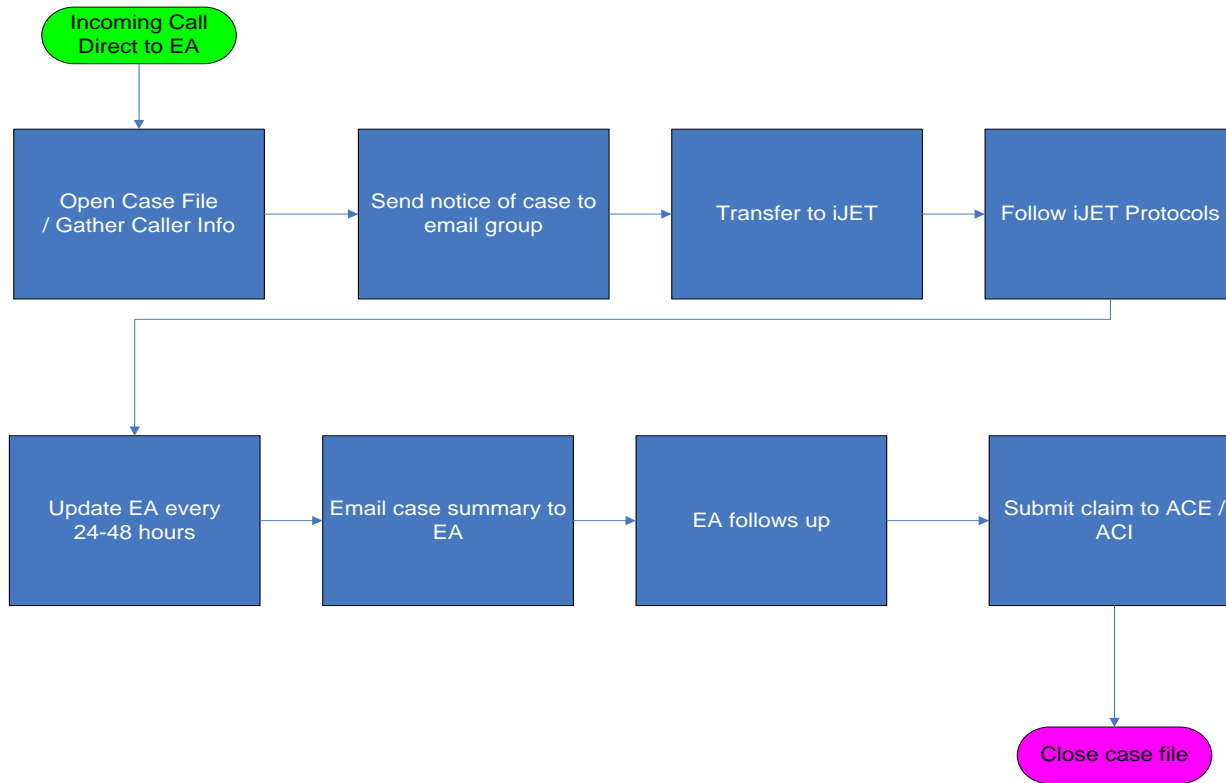


Integrated Claims Service – Emergency Response





Process Walk-thru Security Assistance





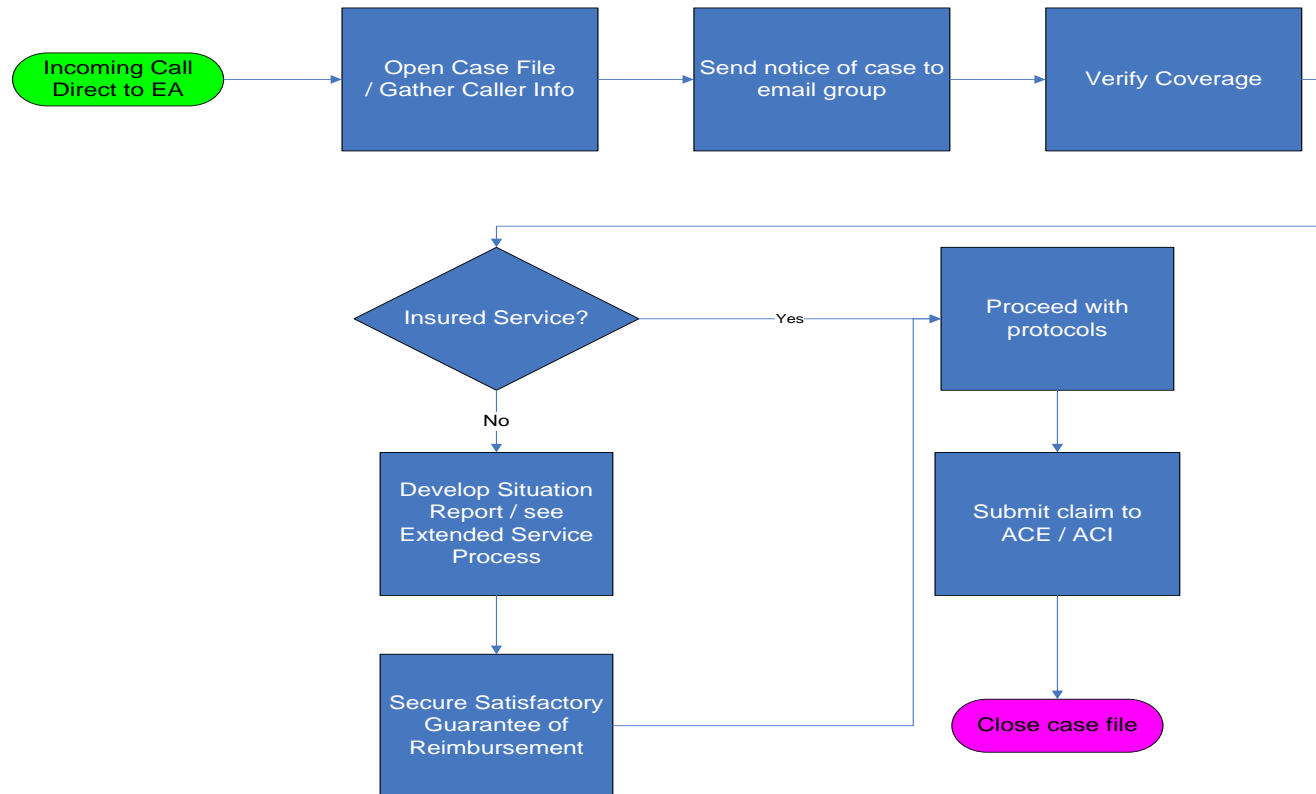
Security Assistance

Case Example - Protestors in Thailand

- During the escalation of violence in Bangkok the UC contacted iJET concerned about 25 exchange students studying in the city.
- iJET advised UC's security team about various options for ensuring the safety of the students.
- Because the airports were closed or under siege, iJET advised the students could be evacuated by road to a number of safe airports where they could be evacuated from the country; or
- The students could be kept in the city, and if necessary be provided with security escorts and advice on staying safe and secure.
- iJet identified potential evacuation services, but UC decided not to evacuate. iJET worked with the students to ensure their continued safety.



Process Walk-thru Emergency Medical Assistance





Emergency Medical Assistance

Case Example: Altitude Sickness and Salmonella poisoning

- 6/30/09—Hampiland Clinic in Peru contacted EA because a student was admitted for altitude sickness and possibly water in the lungs.
- EA USA's Medical Team spoke with the treating physician in Peru to obtain medical information: The student had a 3 day history of chest pain and shortness of breath. He was diagnosed with high altitude sickness, mild acute pulmonary edema, and probable pulmonary thromboembolism.
- The student was improving and scheduled for discharge the next day.
- 7/1/10—Student discharged as planned.
- 7/2/10—The clinic contacted EA to advise that the student had been readmitted, this time for Salmonella poisoning.
- EA provided a Guarantee of Payment for both clinic visits
- 7/3/10—Student was discharged.
- Given the patient's multiple health issues over the last few days, EA called the patient to see if he was comfortable continuing his trip or if he would prefer to return to the U.S. He said he planned to rest for a few days but continue the trip, and his tour leaders supported that. No further assistance was needed.
- Medical expenses paid for and case closed.



Emergency Assistance (Non-Medical)

Case Example: Earthquake in Chile

- 3/1/10—Risk Manager called EA because a fellow staff member was in a boat off the coast of Chile, and would need assistance leaving the country since transportation was intermittent and unstable after the earthquake.
- EA immediately made contact with the staff member, who was scheduled to arrive in Arica, Chile on 3/3, and wanted to fly out on 3/4 if possible.
- 3/2/10—EA activated their travel agent to book an itinerary.
- EA activated iJET to open a file as a preventative measure, just in case the security situation worsened and the staff member would need security evacuation assistance.
- The staff member was provided several flight options, and opted for a plane leaving Tacna, Peru (1 hour taxi ride from Arica) on 3/4.
- EA USA booked the ticket, and Europ Assistance Chile booked a hotel in Arica for the night of 3/3. Both expenses were paid for up front.
- 3/3/10—staff member and other University of California staff updated on all arrangements
- 3/4/10—Attempt to contact the member, and left a voicemail asking for confirmation of safe arrival
- 3/5/10—EA reached the member and she confirmed all went well and no further assistance was needed.

Emergency Medical Transport

January 2011



Emergency Medical Transport: Medical Evacuation or Repatriation

- **Standard definition:** “If, in the event of a Medical Emergency and upon request of a Doctor designated by EA USA in consultation with a local attending Doctor, transportation under medical supervision to a different hospital or treatment facility or repatriation to the Eligible Customer’s place of residence for further treatment is determined to be Medically Necessary, EA USA will arrange and pay for the medical evacuation or repatriation. As part of a medical evacuation, EA USA will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital.

All medical decisions (such as the medical need for evacuation, medical equipment and the medical personnel to be used) and the final destination will be made by EA USA’s designated doctors based on available medical information and based on medical factors. Their decisions shall be conclusive in determining the need for such services.”

Emergency Medical Transport: Resources

- Internal Logistics Team;
- Medical team;
- Escorts (medical, non-medical);
- Local agents involvement;
- Air Ambulance providers coordination;
- Ground transportation coordination;
- Hospital admission coordination
- Complex chain of communication

Medical Transport Coordination Team

■ Medical evacuation or repatriation cases are managed by our **Logistics Team** and supported by our 24/7 in-house Medical Team.

■ Logistics Team:

- Responsible for Policy Verification;
- Air Ambulance coordination;
- Commercial Transport Coordination (Escort Request; Medical Clearance; O2 Clearance; Flight Schedule)
- Ground transportation Coordination
- Hotel Arrangements
- Transport Cost Estimate, Case Summary for Claims
- Clients' Updates
- Supplier management (Ticketing, 3AT, ground, bed search etc.)
- Also serves as non- medical escorts

Medical Transport Coordination Team

- Medical evacuation or repatriation cases are managed by our Logistics Team and supported by our 24/7 in-house **Medical Team**.

- The Medical Team:
 - Assesses quality of care where the patient has been admitted
 - Obtains medical information on the patient's condition
 - Makes travel recommendations
 - Also serves as medical escorts

Medical Transport Case Flow



- Customer calls hotline
- Notification from employer, patient, insurer, hospital, etc.



- EA USA gathers contact info from patient and doctor on nature of problem
- EA USA facilitates medical contact



- EA USA medical staff speaks to treating MD and develops a medical recommendation
- Later in the case, EA will:
- Make travel arrangements
 - Obtain airline clearances, oxygen, ground ambulance, etc.

Medical Contact Objectives

- Review information in file
- Establish contact with treating MD (may require translator)
- Determine adequacy of care
- Determine short and long-term needs of patient
- Determine stability for travel if applicable
- Make travel recommendation

Medical Transport Considerations

- Once medical contact has been established with patient and treating MD:
 - Does the patient need to, or want to, return home or travel for further treatment/care?
 - Is the patient stable for transport?
 - What is best mode for transport?
 - What type of escort is required?
 - Where will the patient be transported to?

Travel Considerations

Evacuate	Repatriate
<ul style="list-style-type: none"> • Adequate local care not available • Cultural concerns 	<ul style="list-style-type: none"> • Long-term care • Required intervention necessitates long recovery

Considerations	<ul style="list-style-type: none"> • Will condition worsen en route? • Has condition been fully evaluated to extent of local capabilities? • Any factors potentially affected by hypoxic, low-pressure environment of commercial airline? • What are patient needs during transport?
Mode of Transport Options	<ul style="list-style-type: none"> • Commercial air without medical escort • Commercial air with medical escort • Air ambulance

Transport Mode Considerations

Commercial Flight Considerations

- Hypoxia – if arterial PO₂ at altitude is > 55mm Hg with saturation > 85-90%, patient should tolerate air travel reasonably well
- Dry air, expansion of gases
- Time zones and medication timing
- No access to outside assistance
- Dietary requirements
- Privacy issues
- Lack of written policy among most airlines
- Comfort of other passengers
- Non-stop for longer flights
- More space for patient and family
- Limited to scheduled flights

Air Ambulance Considerations

- Good when quick response is required and commercial flights are limited
- Fixed wing or longer distances
- ICU-level care possible
- May have access to countries with limited commercial flights and airspace restrictions
- Multiple stops and cost for long distances
- Limited space for luggage and family
- Variable quality

3AT: Enabling Smart Response

- Proprietary web-based Air Ambulance Auction Tool (3AT)
 - Allows for multiple air ambulance teams to be notified simultaneously
 - First-of-its-kind tool no other international medical assistance company has



Company Benefits

- Instant quotations
- Flexible options
- Cost containment

Employee Benefits

- Speedy intervention
- Peace of mind during unpredictable situation
- Comfort and care

Logistics team: Air Ambulance Transport Steps

- *Client Update*
- *Air Ambulance Auction 3AT*
- *Travelling Companion Name / DOB*
- *Passport # s /Expiration Date*
- *Family Doctor*
- *Receiving Facility*
- *Visa Issues*
- *Transport Monitoring*
- *Safe Arrival Confirmation*
- *Client Update*

Logistics team: Escorted Commercial Transport Steps 1

- *Client Update*
- *Escort Arrangements*
- *Flight Booking using Original Flight Information*
- *Oxygen (O2)*
- *Wheelchair*
- *Ground Transportation*
- *Hotels*

Logistics team: Escorted Commercial Transport Steps 2

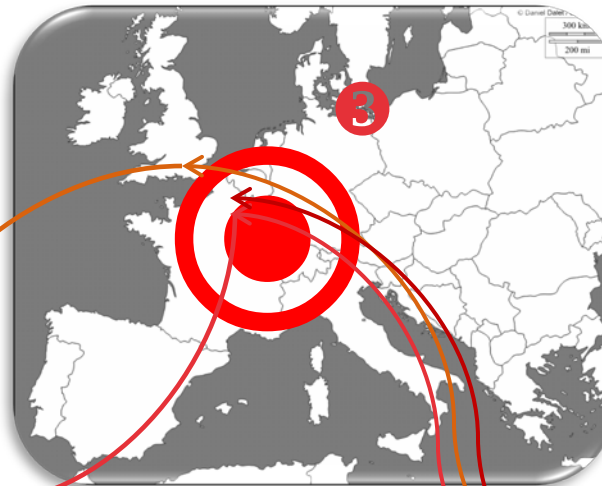
- *Travelling Companion Name / DOB*
- *Passport # s /Expiration Date*
- *Family Doctor*
- *Receiving Facility*
- *Visa Issues*
- *Transport Monitoring*
- *Safe Arrival Confirmation*
- *Client Update*

EA Solves Complex Problems

Smart Response

4. After treatment, patient returns home to Phoenix for further care and recuperation. Add'l factors determine route and means home:

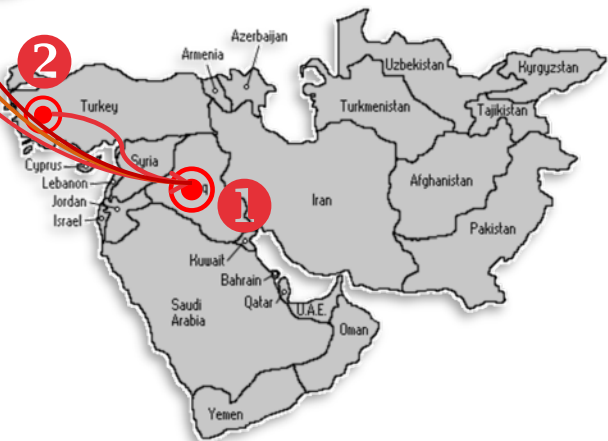
- a) Fully-reclinable first-class seat from Paris only flies to Dallas so patient is sent there with air ambulance flight from Dallas to Phoenix OR
- b) Fully-reclinable first-class seat flies from London direct to Phoenix where patient is admitted to his local hospital



3. European destination based on several factors:
- a) Patient needs special procedure that is done best at a facility in Germany OR
 - b) After procedure, patient needs to return home in a fully-reclinable first-class seat and one can only be secured from London so patient is taken to London

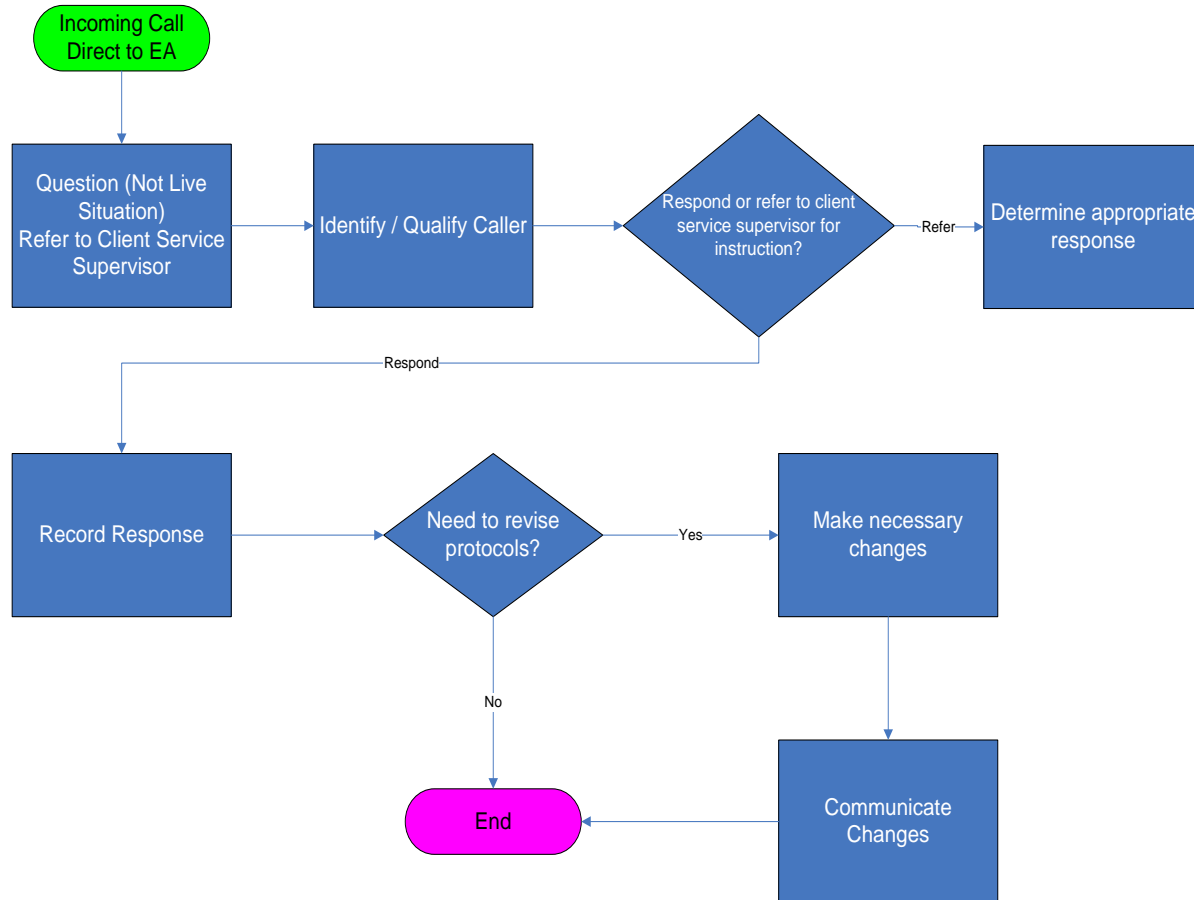


- 1. Patient injured on worksite in Iraq
- 2. Using 3AT tool, identify an air ambulance from Turkey that picks patient up in Iraq and takes him to Europe for treatment





Process Walk-thru Non-Emergency Assistance





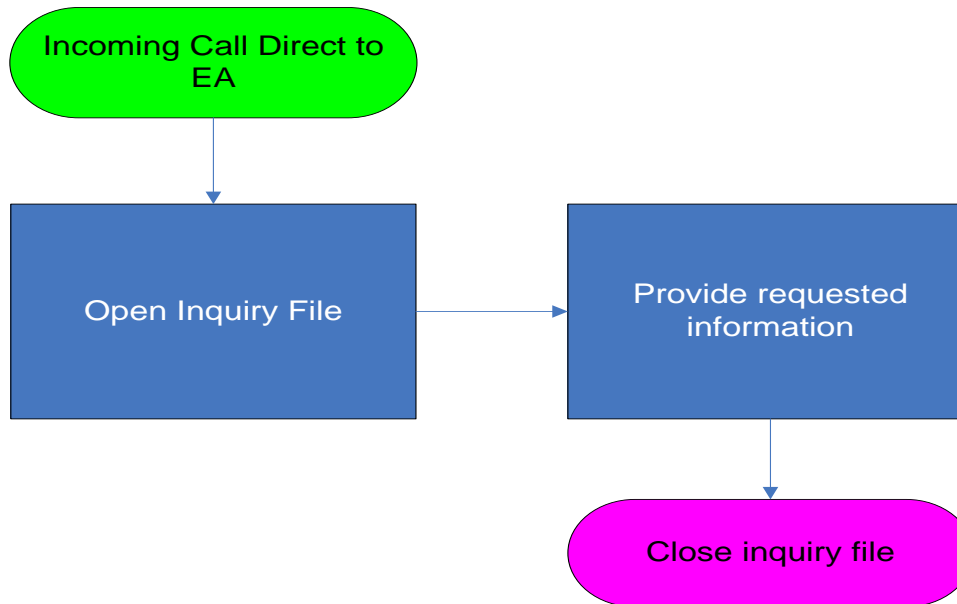
Non-Emergency Assistance

Case Example

- UCA employee calls EA to open case, explains that student will be traveling in a few months and will need a medication infusion every 2 weeks.
- EA reached out to ACI and ACE for coverage, high cost of treatment and student was not yet on his trip
- EA USA facilitated communication between the U.S. pharmaceutical company and the Italian provider.
- Payment and shipment of 66 vials of medication.
- Student received his first injection, and EA's case is still open to monitor his bi-monthly visits.



Process Walk-thru General Inquiry





General Inquiry

Case Example

- **Student contacted EA to see if her brand of birth control is available/legal in Denmark.**
- **EA USA activated EA Denmark for assistance. EA Denmark responded within 45 minutes with an answer.**
- **EA USA called the student to inform her that the medication was available.**



*“Insurance offers a financial guarantee.
Assistance offers a
human guarantee”*

– Martin Vial, CEO of the Europ
Assistance Group

Europ Assistance USA

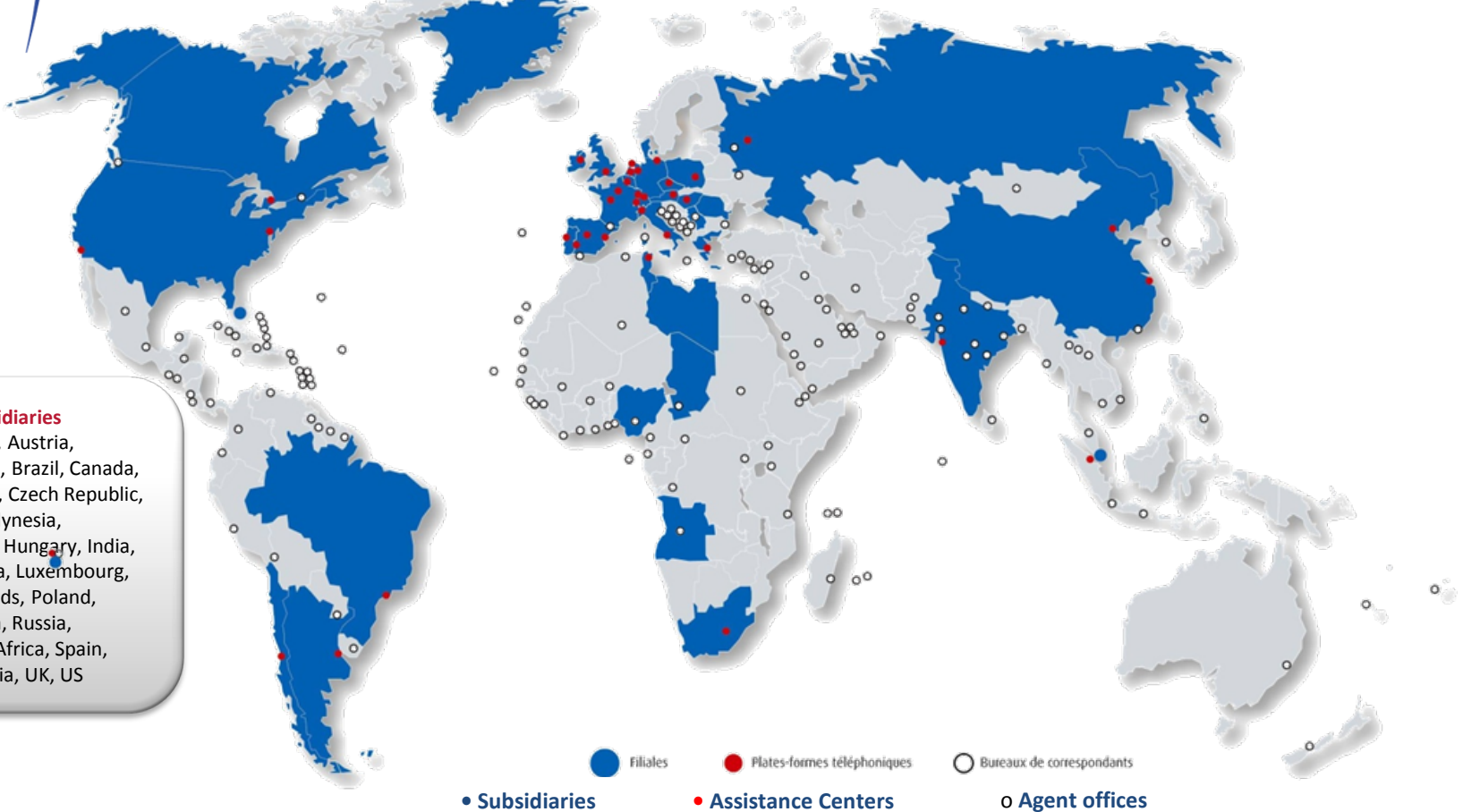
Europ Assistance USA (EA) is the United States branch of Europ Assistance.

Europ Assistance was founded in **1963** by Pierre Desnos, who conceived the idea following the misfortunes of two friends who had been victims of an accident abroad.

The company offered a new type of service: not a reimbursement or the promise of indemnity, but immediate assistance adapted to meet the needs of people in every conceivable difficulty

EA is the Assistance Pioneer and Leader

Worldwide Presence



38 Subsidiaries

Angola, Argentina, Austria, Bahamas, Belgium, Brazil, Canada, Chad, Chile, China, Czech Republic, France, French Polynesia, Germany, Greece, Hungary, India, Ireland, Italy, Libya, Luxembourg, Nigeria, Netherlands, Poland, Portugal, Romania, Russia, Singapore, South Africa, Spain, Switzerland, Tunisia, UK, US

• Filiales • Plates-formes téléphoniques ○ Bureaux de correspondants

• Subsidiaries • Assistance Centers ○ Agent offices

38 Assistance Centers

Angers, Arnhem, Athens, Badajoz (Spain), Barcelona, Brussels, Budapest, Buenos Aires, Deventer (Netherlands), Fort Lauderdale, Geneva, Johannesburg, Le Mans (France), Lisbon, London, Madrid, Milan, Moscow, Munich, Navan (Ireland), Papeete, Paris, Peking, Prague, Rende (Italy), Rostock (Germany), Sao Paulo, San Diego, Santiago (Chile), San Diego, Shanghai, Singapore, Toronto, Tunis, Vienna, Warsaw, Washington DC, Zurich

EA is the Assistance Pioneer and Leader

Key Figures

- 6,800** • Employees
- 4,200** • Assistance coordinators
- 80** • Consolidated companies in 35 countries
- 38** • Assistance centers
- 400** • Medical professionals
- 208** • Countries covered by the Group's partners
- 410,000** • Approved partners

Medical and Logistics Team

Options For Long-Distance Transports

Air Ambulance

Commercial Air

Alternative Means

Air Ambulance Considerations

- Good when quick response is required and commercial flights limited
- Fixed wing for longer distances
- ICU-level care possible
- Multiple stops and \$\$\$ for long distances
- Limited Space for luggage and family
- Cramped
- Variable Quality
- May have access to countries with limited commercial flights and airspace restrictions







321

NO SMOKING
WITHIN 10 FEET



1 SPARE BATTERY STORAGE 1

Nitro
NITROGEN
NITROGEN
NITROGEN

Commercial Air Considerations

- Non-stop for longer flights
- More space for patient, family and passenger
- Less expensive
- Limited to scheduled flights
- Stretchers becoming extinct









ICU Air Ambulance Medical Equipment Room





N70LJ

JBT ICU

Lear Jet 55 Cockpit





Lear Jet sealing the door for take off



Lear Jet interior



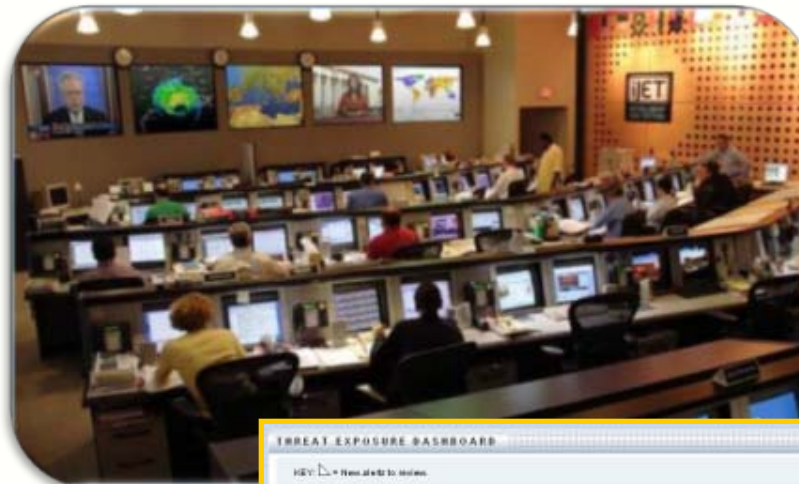
Launching from base to collect the patient





iJET Overview

- 24/7 monitoring of global threats and risks
- 50 intelligence analysts and subject matter experts
- 15,000 sources of intelligence
- Tracking global travelers, expatriates, assets and suppliers
- Automatic notification of threats to people and key assets



Key iJET Statistics

- Tracking more than 20 million trips; processing over 100 million travel transactions annually
- Monitoring threats to over 12,000 facilities, suppliers and other key assets
- Diverse and loyal customers
- 90%+ 5-Year Client Retention Rate

Operations

**Global Watch
24/7**



Assessments

Tactical Support:

Alerts, WC24 hotline, DIB, MIF, WPM, WAM

Strategic Support:

Bespoke reports, site threat assessments, audits, etc.

**Regional
Teams**

- Africa, Asia/So Pac, Americas, Europe/Russia/CIS, Middle East/North Africa

Categories

- Security Health (SME Team), Transportation (SME Team), Weather/climate, Communications, Financial, Legal, Culture, Entry/Exit – covered by regional teams

**Source
Identification &
Collection**

- Operations Work Center System (OWC)

Where we're from...



- Burundi



- DRC



- Eritrea



- India



- Lebanon



- Mexico



- Russia

- Singapore

- South Africa

- Sri Lanka

- United Kingdom

- United States



iJET Staff Backgrounds

- Center for Nonproliferation Studies
- Center for Strategic and International Studies
- Corporate Risk International
- Control Risks Group
- Eritrean Ministry of Foreign Affairs
- DIA
- FBI
- FEMA
- German Foreign Office
- Radio Free Europe
- German Military
- International SOS
- Icon Linguistics
- Jamestown Foundation
- Kroll Security Group
- Maryland State Police
- Monterey Institute
- MOD (UK)
- NSA
- Peace Corps (Jordan, Kazakhstan, Ghana)
- Transecur
- South African Intelligence
- South Korean Military (ROK)
- Former Soviet Military
- USAID
- US Army Intelligence
- US Naval Intelligence
- US Air Force Intelligence
- Woodrow Wilson Center
- West Point Combatting Terrorism Center
- Worldwide Assistance
- World Bank

iJET on the Road 2010

International Resources

- Pretoria, South Africa
- Singapore
- Mumbai, India
- Colombo, Sri Lanka
- Nairobi, Kenya
- USS Iwo Jima – MEF Latin American Tour
- Melbourne, Australia (Visiting Fellow)
- Cairo, Egypt
- Okinawa, Japan



Trips abroad in support of audits, assessments

- More than 175 properties in 30+ countries across Asia, Europe, Middle East and Latin America

Benefits: *Constantly refreshes standing intelligence, keeps analysts in tune with their respective regions, constant client interaction and humint development*



Global Response Network

Networked model of global security assistance – coordinated response with some of the world’s largest providers and local in-country service providers.

- Worldwide Coverage
- 200+ Offices Worldwide
- 130+ Countries Worldwide
- 600K+ Employees

• Services include:

Security response, executive protection, assessments/audits, physical security, due diligence, investigations

- Andrews International
- Business Solutions Inc
- Crisis Consulting
- Dynamiq
- G4S
- Garlin Group
- Hart Security
- Hill & Associates
- Nicholls & Steyn (NSA)
- Pacific Strategies (PSA)
- Pinkerton
- RA Consultants
- Reed Inc.
- Result Group
- Security2000
- Stirling Group

Security Response Summary

A global network of vetted security and medical response partners that iJET coordinates on behalf of the client for medical and security response.

Expertise Includes:

- Meet & Greet
- Secure Ground Transport
- Close Escort
- Physical Security

- Asset Protection
- Evacuation-Medical, Political, Disaster
- Kidnap & Ransom
- Visa & Passport Services

iJET In Action

Special Projects for the University of California

- Location assessments for risk analysis and decision support
 - Israel
 - Ghana

Crisis Response Support Services

- Chilean Earthquake
 - Identification of student and staff traveling in Chile
 - Transportation analysis tied to local knowledge and contacts
 - Provided advisories to students regarding travel
 - Conducted twice daily briefings with UC Risk Management



Contact Information

Claims

Emergency Service

Special Request