Utilizing Your International Travel Assistance Program



Medical, Security and Evacuation Assistance for Suffolk University









About Crisis24

- First point of contact for all medical and security needs.
- 24/7 advice and assistance hotline.
- Real-time alerts for your current location and configured locations of interest via push notification and email/SMS
- Notifications when approaching Threat Zones (areas of higher risk)
- Access to Location Intelligence, Risk Ratings, and Advice Sheets



International Travel Accident and Sickness Policy

The plan covers:

- Emergency medical assistance including evacuation and repatriation
- Hospital room and board
- Inpatient and outpatient procedures
- Labs and X-rays
- Inpatient and outpatient mental health
- Physician office visits and prescription drugs prescribed by a doctor outside of the US (recommend getting all prescriptions prior to travel)
- Does NOT cover preventative care
- See the International Travel Assistance pdf on website for benefit limits and exclusions
- Guarantee of Payment can be issued if AXA/ACI have time to arrange it; otherwise claim reimbursement form must be completed







Travelers can call AXA directly at **+1-312-935-1703** to request mental health support services and access a U.S.-based mental health expert.

Living Abroad can be both Exhilarating and Stressful . . .



Travel assistance services provided by AXA Assistance USA, Inc. Insurance underwritten and provided by ACE American Insurance Company or Federal Insurance Company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.





Where to turn when traveling abroad?

We're With You: AXA's Remote Behavioral Health Assistance

- Mitigate emergencies through accessible psychological care administered by US based specialists
 - > Lack of mental health resources in many countries
 - > Language and cultural differences can hinder success
- Immediate crisis intervention ensures safety and recovery
- Early intervention avoids escalation, preserves continuity of care which improves coping and decreases need for hospitalization
- Psychology assessment helps determine the best possible method of responding to the mental health concern
- Follow-up and continued support allows work and study programs to continue uninterrupted
- Integration with current medical and travel assistance services can add safety and security to those affected while abroad















Access to mental and behavioral health support

- Masters and Ph.D. level behavioral health professionals
- Licensed Clinical Supervisors to provide clinical oversight and support
- Expert response and coordination for individuals in high risk crisis situations

Accreditations

- American Association of Suicidology (AAS)
- Commission on the Accreditation of Rehabilitation Facilities (CARF).

When additional support is needed

- AXA medical team coordination with crisis and behavioral health provider for continued care when hospitalization or repatriation services are required
- U.S. Board Certified Emergency Doctors, Physicians Assistants, Nurses with focus on travel medicine





Security Assistance





 For safety and security alerts and advice about a location

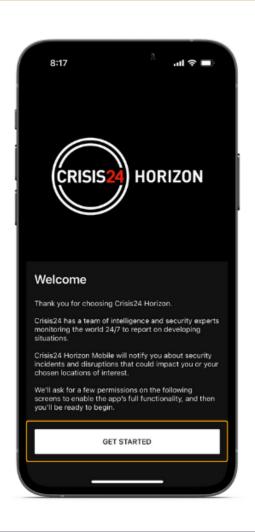
 For evacuation to a safe haven due to political unrest or natural disaster

Travel Assistance

Pre Trip Services

- Passport and Visa information
- Health hazards advisories
- Inoculation and immunization requirements
- Temperature and weather information
- Consulate and Embassy locations

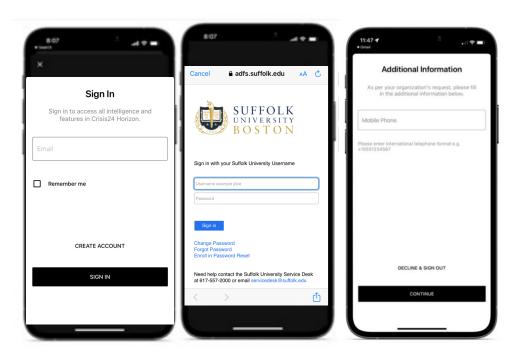
Crisis24 Horizon Mobile App



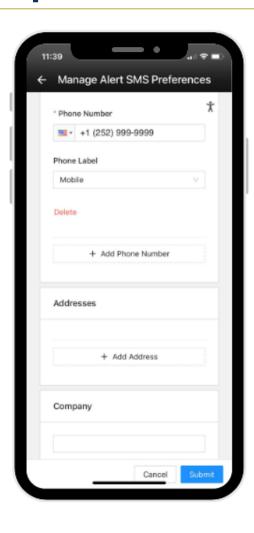
- Requires data or Wi-Fi connection for full functionality
- Can be used 24/7 without detriment to device power usage, 3-5%
- Available for iOS and Android
- Search for Crisis24 Horizon
 Mobile in the App Store or
 Google Play Store

Registration

- Download and Open the Crisis24
 Horizon Mobile app
- 2. Enter your **Suffolk email address** and tap Sign In. This will take you to the login page where you will enter your Suffolk **username** and password to log in.
- 3. Follow the prompts to enable Push Notifications, Location Services, and Location Sharing to receive alert notifications based on your current location.
- Enter your mobile telephone number when prompted. Be sure the format is correct and complete, with the + and country code included. Example: +16175738000



Update Your Phone Number

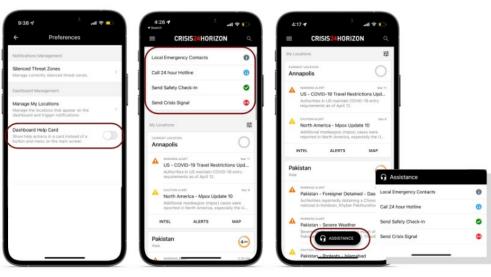


- Tap "Preferences" in the navigation menu, then "Manage Alert SMS Preferences"
- Tap "Profile Details" tab near the top left and then "Edit Profile Details"
- Scroll down to Phones and make any edits needed to the Mobile (Phone Label)
- Tap the "Submit" button
- You should keep this number up to date, especially while you are abroad

Enable Dashboard Help Card

Recommended for easy access so the Help Card appears at the top of the dashboard. Help Card only appears on dashboard, other pages will display an Assistance button. If not enabled the same Assistance button will appear on the dashboard.

- Tap "Preferences" in the navigation menu
- Toggle on "Dashboard Help Card"

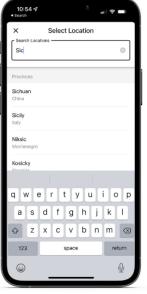


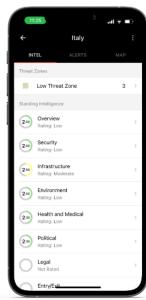
Search for Location Intelligence

You can search for Locations Intelligence using the search feature in the top-right corner of the dashboard.

- Tap the magnifying glass in the banner at the top
- Search for the location in the box provided
- Tap the location to view intelligence information (Threat Zones, Risk Ratings, Alerts, Map)



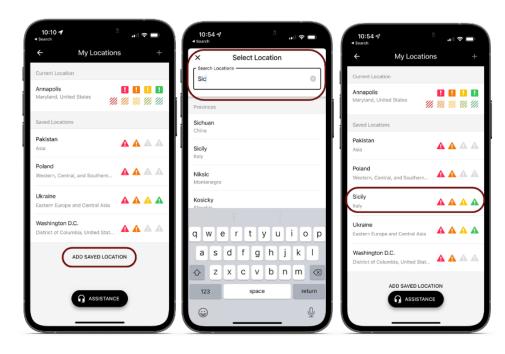




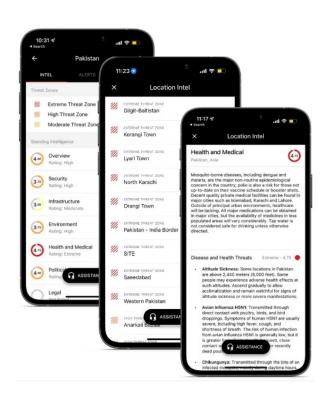
Saved Locations

Add Saved Locations so you receive alerts for those locations as well as quick access to location intelligence.

- Tap "My Locations" in the navigation menu
- Tap "Add Saved Locations"
- Search for a location and tap on it to add it to your saved locations list



Utilizing Location Intelligence



Location Intelligence is available for 200+ countries, 800+ provinces, and 400+ cities.

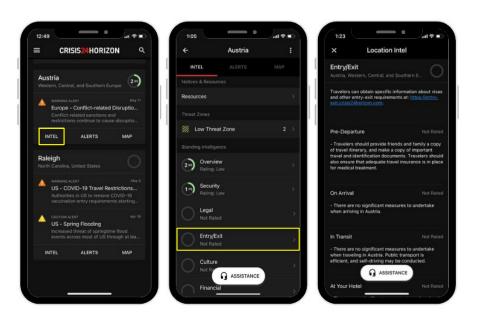
Each location is assessed with a risk rating on a 1-5 scale, in 0.25 increments.
Locations receive an overall rating as well as ratings for categories, such as Security, Infrastructure, Health and Medical, Environment, Political, LGBTQ Security and Entry/Exit. Detailed information related to these categories are available in the app.

Location Intelligence also gives you access to view Threat Zones (areas of higher risk).

Utilizing Location Intelligence

You are encouraged to read through the location intelligence information provided in the app. Tap the INTEL tab under the location, then tap any category to read additional information.

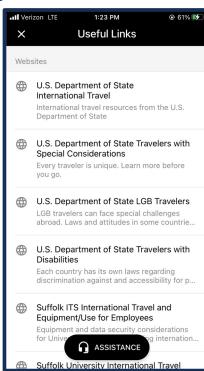
The Entry/Exit category has useful information related to pre-departure, in transit, hotel and street information, including location-specific information for LGBTQ travelers.



Useful Links

By selecting Useful Links in the Crisis24 Horizon menu, travelers can access additional travel safety and security information including:

- Suffolk University International Travel Information and Resources
- U.S. border entry advice and electronic device searches
- LGBTQ+ Resources
 - International Lesbian, Gay, Bisexual, Trans and Intersex Association
 - International Gay and Lesbian Travel Association
- U.S. Department of State
 - General International Travel Page
 - Gay and Lesbian Travelers
 - Accessibility Needs
 - Race and Ethnicity Travel Safety



Alerts

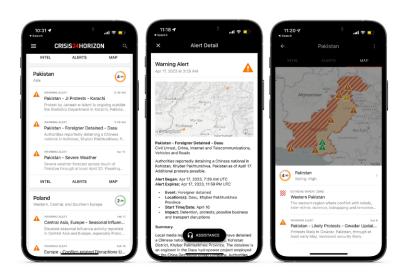
Crisis24 expert analysts work around the clock to identify, assess, and report on worldwide threats. This information is communicated as an Alert.

If enabled, you will automatically receive push notifications when an alert is published for a saved location or your current location. You can also configure an Alert Notification to define the criteria of the Alerts received directly via email or SMS. You can customize the Alert Notification Preferences by duration, severity/impact levels, categories, and locations.

- Tap "Preferences" from the navigation menu
- Tap "Manage Alert SMS Preferences"
- Tap "Add Alert Preference" to configure what alerts you wish to receive alert notifications about

What to do with Alerts

- Carefully read the information provided and follow any advice (avoid areas, remain in place, etc.)
- We strongly encourage you to "Send a Safety Check In" via the app if affected by an alert

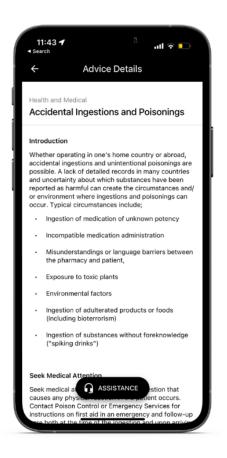


Common Alerts

- Protests, rallies, demonstrations
- Significant, high-traffic events and related security
- Weather-related events
- Labor strikes affecting transit, medical service, etc.
- Disease and health threats

Follow the advice provided

Advice Sheets



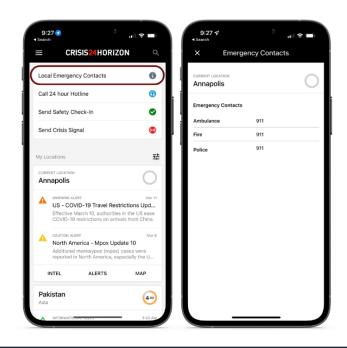
Crisis24's expert analysts offer have compiled advice and information for mitigating and/or avoiding threats on topics ranging from security threats to natural hazards. The full library of advice is available directly in the Horizon Mobile app for you to explore.

- Tap "Advice Sheets" from the navigation menu
- Search titles of Advice Sheets. Titles include:
 - Pre-travel checklist
 - Risk mitigation strategies for LGBTQ individuals
 - Civil unrest, riots, and demonstrations
 - Traveler's diarrhea
 - Using taxi cabs while traveling
- Tap the advice to open the sheet

Local Emergency Contacts

For a life-threatening emergency, you can select the Local Emergency Contacts option from the dashboard or Assistance button to find local emergency service contact info.

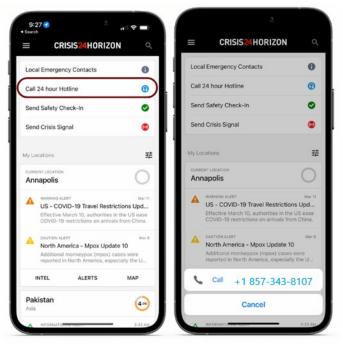
- Tap "Local Emergency Contacts" from the Help Card on dashboard or Assistance button
- Use the information provided to communicate with the local emergency services
- Local emergency service calls must be dialed from outside of the Horizon app



Call 24 hour Hotline

The Call 24 Hour Hotline button automatically dials the dedicated emergency hotline service. Calling this hotline will connect you with a Crisis24 Response Coordinator who will assist with non-life threatening travel or security needs. For life-threatening situations, use the Local Emergency Contact option.

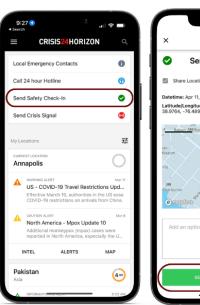
- Tap "Call 24 hour Hotline" from the Help Card on dashboard or Assistance button
- Use the popup on the device to call the number to connect with a Response Coordinator



Safety Check-In

Safety Check-In allows you to share your current location along with an optional message to us. Use the Safety Check-In to confirm safe arrival at your destination, daily check-in when traveling in high-risk areas, and hourly check-in during an unusual situation. Safety Check-In service tells us that you are safe in your current location. Sharing your location is optional and can be disabled anytime.

- Tap "Send Safety Check-in" from the Help Card on dashboard or Assistance button
- Check the box to Share Location with Organization
- Add Optional Message in the box provided
- Tap "Send Safety Check-in" button

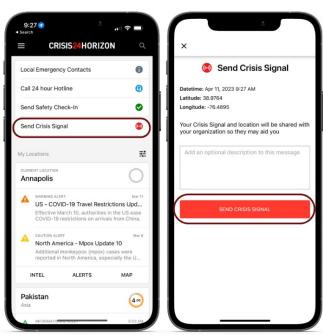




Crisis Signal

Send a Crisis Signal if you need immediate assistance and cannot speak on the phone. This service is used to signal your request for travel, medical, or security assistance.

- Tap "Send Crisis Signal" from the Help Card on dashboard or Assistance button
- Add any additional details in the box provided
- Tap "Send Crisis Signal" button



Summary: How to Reach Assistance

- For life-threatening emergencies, contact local emergency services
- Use the Crisis24 Horizon Mobile App
 - Find local emergency service contact info
 - Connect to Crisis24 assistance hotline
- Call the Crisis24 24-hour emergency support line:+1 857 343 8107
 - Save this number as a contact on your phone
- Travelers can also call AXA directly at +1 312 935 1703 to access remote behavioral health assistance
- Email: <u>response@crisis24.com</u>

How to Reach Medical Assistance

- Crisis24 is your first point of contact
- If traveler has a medical-related issue, the call is warm-transferred to AXA.



Office of Emergency Management

In the Event of an Emergency:

- Immediate Assistance: If an emergency arises while traveling abroad, Crisis24 will provide immediate support and coordinate with the Suffolk University Office of Emergency Management.
- Coordinated Response: For any incidents that require further assistance, Crisis24 will work closely with our Office of Emergency Management to ensure that proper Suffolk University staff follow up and provide the necessary support.
- Contact Us: For questions or additional support, please email us at <a href="mailto:email

International Travel and Risk

- Risk awareness starts with you
 - Research your destination(s):
 - Entry/exit requirements, travel documents
 - Local laws; Traveling with medication
 - In-country transportation
 - Follow alerts (starting before travel)
 - Stay informed regarding developments in U.S. that may affect your travel

Border Entry

- Stricter policy enforcement in U.S. and globally
- Have all required documents in order
- Be calm, professional and cooperative
- Searches can happen, including devices
 - Employees: refer to ITS international travel info regarding laptops and other devices while abroad
- Refer to U.S. Customs and Border Protection for more information

Office of Risk Management

- Visit the <u>International Travel</u> page
 - International travel assistance program ID Card and Contact Info
 - Travel Accident and Sickness Policy Info and FAQ
 - Medical claim reimbursement form
 - Email questions to <u>riskmanagement@suffolk.edu</u>