

State Agency Travel Program

As of 8/15/14

PLAN DESIGN	
Eligibility	The Utah State Governor, all State employees (including elected officials) taking part in sponsored/sanctioned short term trips outside of their country or residence. The coverage applies to business trips only.
Covered Activity	The plan covers accidents and/or out of country illness occurring while on the business of the Policyholder. Coverage is in effect twenty four hours (24) hours per day, commencing when the Insured Person leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last) and is deemed to end when the Insured Person returns from the trip to his or her residence or place of regular employment (whichever occurs first).
Accidental Death and Dismemberment	5 times salary up to \$500,000
Accident Medical Expense (Excess of Personal Insurance)	\$100,000 Maximum Amount; Deductible - \$100; Maximum Period - 52 weeks
Contracted Sickness Benefit (Excess of Personal Insurance)	\$100,000 Maximum Amount; Deductible - \$100; Maximum Period - 52 weeks
Emergency Medical Evacuation	\$250,000
Security Evacuation	\$100,000
Repatriation of Remains	\$100,000
AD&D Aggregate Limit	\$2,500,000
Paralysis	Benefit is scaled up to \$25,000
ASSISTANCE SERVICES	
Concierge Services - Included	<p>PRE-DEPARTURE ASSISTANCE - Advice on required and recommended immunizations; Health information and precautions for medically remote or underserved areas; Information for handicapped or disabled travelers; Help in arranging special medical services; Information on political/environmental warnings; Advice on ATM locations and exchange rates.</p> <p>TRAVEL ASSISTANCE -Worldwide, 24-hour telephone contacts for advice on handling losses and delays; Emergency travel agency services; Translation Services; Help with lost passports, tickets and documents; Emergency message service; Advice on filing insurance claims.</p> <p>MEDICAL ASSISTANCE SERVICE - Worldwide, 24-hour medical care location service; Medical case monitoring; Arranging communication between patient, family, physicians, employer, consulate, etc; Medical transportation arrangements; Emergency prescription services; Hospital admission and discharge guarantees; Emergency message services; Emergency family travel arrangements; Medical evacuation expenses.</p> <p>LEGAL ASSISTANCE - Arranging contact with a local English-speaking attorney; Worldwide, 24-hour contact for legal emergencies; Legal referral, to help locate a consular official or attorney.</p>
ADMINISTRATION	
Contact Information	Jane Wilson, 801-715-7112, jwilson@moreton.com
Payment Options	Pre-trip declaration requested.
NOTES	
	Higher Limits Are Available.
	Reduction Schedule applies to persons 70 and older. Refer to policy.
	This is a brief description of coverages and benefits only. Exclusions apply. Refer to policy forms. Coverage does not include leave/vacation time as part of travel.

NOTE: Security Evacuation limited to specific Occurrences. Coverage for natural disasters requires separate advance underwriting.