



COVID Information Sheet

Gallagher Charitable - Volunteer Travel Program \$4.00 rate

Before traveling, please consider these limitations due to COVID and associated risks. Obviously, helping others is something most Trust participants feel compelled to do, but you should first evaluate the risk.

COVID benefits are outlined below:

- 1) **Medical** - \$10,000 is available for other illnesses on a primary basis with no preexisting condition exclusion. With a **positive COVID diagnosis**, this medical benefit operates in a secondary manner to a US based medical plan.
- 2) **Emergency Medical Evacuation** – Effective 8/11/2020 – Evacuations may be extremely limited for travel with symptoms of COVID – *Intana Global* is the assistance service provider and they will work closely with a doctor on the ground for emergencies which may be life threatening. Keep in mind that it may **not** be possible to be evacuated and you should consider the level of care provided at your destination prior to travel.
 - a. **This benefit only applies if participant received vaccine when available in their resident location. If a physician has informed a participant that they are not a candidate for the vaccine due to their personal health, this benefit will not be excluded. A letter from their treating physician would be required.**
- 3) **Crisis Benefits** – Effective 11/5/2020- **Threat of COVID** – Typically used for mandatory quarantine prior to return travel. May extend to other circumstance.
 - a. **Change in Air Travel:** This benefit is available if there is no financial relief provided by the airline for an itinerary change up to \$1,000 per person.
 - b. **Hotel Changes:** This benefit is available if there is no other credit or other financial relief provided by the hotel up to \$500 per person.

If you are required to have more than \$10,000 in medical benefits for your destination country, and need to document this, please check with your domestic medical plan to determine coverage for emergency medical charges outside the US. For any medical emergency *Intana Global* must be called in order to receive benefits through the Trust.

For any Crisis Management, World Aware must coordinate. **World Aware provides a risk summary by country select link below: Go to register and use 7423 as your identifier.**

[International Helpers \(Guernsey\) Trust \(worldaware.com\)](http://worldaware.com)

Please feel free to call (800)922-8438 or e-mail if you have specific questions to gallaghercharitable@ajg.com

A quote of benefits and/or authorization does not guarantee payment or verify eligibility. Payment of benefits are subject to all terms, conditions, limitations, and exclusions of the member's contract at time of service.

Please be advised that filing a claim in no way means a guaranteed claim payment.

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