

Effective: October 30, 2018

Farmer-to-Farmer Program

Travel Assistance and Insurance Procedures

Medical & Security Assistance Provider: International SOS Emergency Assistance Phone Number: +1-215-942-8226* Your International SOS Membership No. is: 11BYCA814708

The Farmer-to-Farmer Program has contracted with two industry leaders to provide Travel Medical & Security Assistance Services to trip members:

- International SOS A call to International SOS is all that's required to activate their services for medical, security and natural disaster incidents, ranging from the most routine to full emergencies.
- Chubb & Sons Chubb provides the insurance for urgent and emergency medical expenses and evacuation & repatriation expenses. The Chubb policy also included Accidental Death & Dismemberment insurance. You don't need to call Chubb; International SOS will handle that for you behind the scenes.

International SOS can assist with the following:

- Make a referral to an appropriate medical provider
- Provide a guarantee for the medical expenses
- Help manage the case
- Assist with an evacuation
- File the claim with the insurance company (Chubb) when the case is closed

In the event that you need to pay for medical services directly, please be sure to get copies of all receipts. SOS can assist with filing a claim after you return from the trip.

Chubb Plan Benefits:

\$50,000 Medical Benefit (no deductible) for urgent and emergency care \$1,000,000 Medical Evacuation & Repatriation \$100,000 Security Evacuation \$100,000 Natural Disaster Evacuation \$20,000 Accidental Death & Dismemberment

Notes:

- 1) This plan provides coverage during the effective dates of the policy (the duration of the trip). This plan DOES NOT cover you for follow-up treatment in the US. When you return to your country of residence, the insurance is no longer in effect.
- 2) This plan does not include trip cancellation benefits or lost or delayed baggage.



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Best Practices for Managing Health Issues in Country

- 1) Don't hesitate to reach out to SOS. You can call collect from any phone or contact someone for a live chat through their app (see separate app guidance document), if you have elected to travel with a smartphone. The can even help with small issues, so don't hesitate to reach out.
- 2) When sick, keep your country program contacts updated. If you are experiencing health issues and coordinating care with SOS, let your in-country contacts know, both Farmer-to-Farmer staff and other key contacts you may have met, like the Country Representative or Head of Programs.
- 3) Don't wait it out too long. Volunteers sometimes hesitate to let anyone know they are experiencing health issues, often feeling bad that they are ill on assignment, or because they think the issue will resolve on its own. It's always best to speak up earlier, because both SOS and country program staff have experience with these issues and can provide insight and support.
- 4) Respect country program decisions about seeking care. Occasionally you may be asked to seek care when you feel things aren't so bad. Although the CRS cannot give official medical advice, country program staff may insist that you be seen or brought back to a location where care is better. Many of them have seen these health issues and are familiar with treatment centers, and their decisions are based in a desire to make sure you are properly cared for. In cases where volunteers have been asked to seek care when they didn't think it was necessary, they later expressed gratitude that CRS had insisted.
- 5) Stay connected to SOS when you're ill. Because of health privacy issues, SOS does not reveal too much of your medical condition to CRS staff calling on your behalf. For this reason, it is important that you keep SOS updated about the progress of your condition. Without full information, they cannot give informed advice. They can be contacted via email, phone (they will accept collect calls), and through an app.
- 6) Know the number of your loaner phone. Ask the person giving you the phone what the number is, and how to use the phone. SOS may need it to call you, and it is frustrating if you don't know the number.
- 7) Consider calling SOS from the US before departure. If you provide them the location of your volunteer service, they can help explain what medical facilities are nearby, and flag any health issues the region may be experiencing.