

University Corporation for Atmospheric Research



NOTICE

Non-UCAR Employee Research Participant or Observer

This notice is provided to research participants and observers who are not University Corporation for Atmospheric Research (UCAR) employees. This notice provides general information concerning personal health insurance and other work-related benefits you may wish to secure before participating in any UCAR-sponsored domestic or international research activity ("Activity"). UCAR does not provide any life or health insurance employee benefits to non-UCAR employee research participants and observers. You should determine that you have proper coverage (individual and/or workers' compensation) in the event of a work-related illness or accident during your participation in the Activity regardless of where you may be working. Because your circumstances are unique, consult the human resources and risk management specialists at your home institution or, if unaffiliated, your own insurance agent.

YOU HAVE ALSO BEEN PROVIDED THE NON-UCAR EMPLOYEE RESEARCH PARTICIPANT OR OBSERVER RELEASE ("RELEASE"). THE RELEASE MUST BE SIGNED PRIOR TO YOUR INVOLVEMENT IN ANY UCAR SPONSORED RESEARCH ACTIVITY.

(1) Personal Health Insurance

- Always carry proof of coverage
- You are responsible for any charges for his/her own care in project locations where medical facilities are in place and available.
- Ensure your health insurance provides worldwide coverage or be prepared to cover your own costs by some other means.
- Verify that your insurance coverage extends to your participation in any Activity on research aircraft or ships, if applicable.

(2) Medical Evacuation

- Ensure your insurance covers medical evacuation, including evacuation from a foreign location, back to your home health care facility.
- In some circumstances, UCAR Operations staff may arrange for evacuation and payment of the services, but be prepared to reimburse UCAR, personally or through your insurance, for these costs.

(3) Workers' Compensation (U. S. Citizens Only)

- Assuming participation in the research activity or program is considered part of your regular work duties and you are a U.S. citizen, you should be covered by your state's workers' compensation insurance. Coverage differs slightly from state to state.
- Investigate, through your home institution, the scope of workers' compensation coverage in case of work-related illness or accident during the Activity.
- In most states, shipboard activities are not usually covered by standard workers' compensation, but are the subject of special coverage.
- You may need an endorsement to get worldwide coverage.
- *UCAR's insurance coverage does not extend to non-employees, nor is UCAR assuming any financial responsibility for non-UCAR research participants or observers participating in the Activity.*