

MICHIGAN STATE UNIVERSITY

VIETNAM ADVISORY GROUP

OFFICE MEMORANDUM

TO: All Police Division Staff

DATE: November 8, 1960

FROM: Ralph Turner

SUBJECT: Insurance Policies carried by MSU Personnel

In a memorandum dated April 15, 1958 M. Handville queried H. N. Stoutenburg, Jr., at East Lansing, concerning certain matters involving insurance policies carried by MSU personnel. The following is a combination of Mr. Handville's queries and Mr. Stoutenburg's answers.

1. Would it be possible in my case to secure a copy of the policy for reading purposes? This, in itself, might clarify many questions.

A copy of the Royal Indemnity Policy was sent from East Lansing on May 2 but has subsequently been lost in the mails. A second copy of the policy has been requested and as soon as it is available Mr. Griffin will let you borrow it.

2. Am I correct in assuming that the Royal Indemnity only picks up the costs of sickness and accident over and above what Blue Cross and Blue Shield covers?

You are correct in your assumption that Royal Indemnity picks up the cost of sickness or accident over and above what Blue Cross and Blue Shield covers. However, there is one stipulation that there is a 1,000 US\$ limitation per accident or sickness.

3. In reference to Question 2 above, how long would a claim be paid on a crippling disease contracted while in Saigon with MSU? There has been some discussion that this policy expires six months after termination of employment with MSU.

If certification can be provided that an illness or ailment was contracted while in Vietnam, the individual will be covered for a period of 6 months after his return to the U.S. by the Royal Indemnity policy according to its limitation. MSU does not consider itself responsible beyond the 6 months clause for any kind of expenses incurred over and above Blue Cross after the Royal Indemnity policy is no longer in effect.

4. Assuming I have a disease which would be costly to treat and take several months to cure, such as tuberculosis, would I be entitled to draw my thirty days' accrued sick leave starting after my contract with MSU had expired?

There is no specific answer to this statement. However, the University's history of dealing with similar situations has been rather generous. Each of these sorts of cases have been considered individually and on its own merit.

5. What coverage or protection does MSU personnel have, in our status, in the event of serious illness or accident, other than that protection carried in the Royal Indemnity policy, while actually affiliated with MSU?

The University has no other policy beyond the Royal Indemnity policy which would cover or protect a staff member. Again, the answer to No. 4 above would also apply in this situation.

6. What was the final decision on a post-employment physical to be paid for by MSU?

At this date there is no post employment physical examination under the contract. However, East Lansing is still trying to obtain this for its overseas staff.

EHA:pp

cc: Dr. Musolf
Mr. Aschom

Prepared by adkins

All Police Division Staff

November 8, 1960

Ralph Turner

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cc: Dr. Nusolf ✓
Mr. Aschom