# Travel Resource Services™

# Your Ticket to Safe and Worry-Free Travel

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. This is why we teamed up with Generali Global Assistance, Inc. to offer employees an easy and convenient way to get the assistance they need should the unexpected happen.

# Available to All New Group Life Customers with 51 or More Employees

Generali Global Assistance, Inc. (GGA) provides 24-hour services that can help an employee access emergency assistance when traveling more than 100 miles from home. GGA is there when a crisis strikes to help employees obtain the care and attention they need.



## **Key Services**

### **Medical Search and Referral**

GGA will assist in finding physicians, dentists and medical facilities.

## **Medical Monitoring**

During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor the case to determine whether the care is appropriate or if evacuation/repatriation is needed.

### Medical Evacuation/Return Home

In the event of a medical emergency, when a physician designated by GGA determines that it is medically necessary for the employee to be transported under medical supervision to the nearest hospital or treatment facility or be returned to their place of residence for treatment, GGA will arrange and pay for the transport under proper medical supervision.

## **Traveling Companion Assistance**

If a travel companion loses previously made travel arrangements due to the employee's medical emergency, GGA will arrange for the traveling companion's return home.

## **Dependent Children Assistance**

If any dependent children under the age of 18 traveling with the employee are left unattended because the employee is hospitalized, GGA will arrange and pay for their economy class transportation home. Should transportation with an attendant be necessary, GGA will arrange for a qualified escort to accompany the children.

## Visit by Family Member/Friend

If the employee is traveling alone and must be or is likely to be hospitalized for seven consecutive days, GGA will arrange and pay for round-trip transportation for one member of his or her immediate family, or one friend designated by the employee, from his or her home to the employee's place of hospitalization.

#### **Return of Mortal Remains**

In the event of the employee's death while traveling, GGA will arrange and pay for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to the place of residence for burial.

## Replacement of Medication and Eyeglasses

GGA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. GGA will also arrange for shipment of replacement eyeglasses. Costs of shipping of medication and eyeglasses, or a prescription refill, etc. are the responsibility of the employee.

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## **Emergency Travel Arrangements**

If appropriate, GGA will make new travel arrangements or change airline, hotel and car rental reservations.

## **Emergency Cash**

GGA will advance up to \$500 after satisfactory guarantee of reimbursement from the employee. Any fees associated with the transfer or delivery of funds are the responsibility of the employee.

## Legal Assistance/Bail

GGA will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement from the employee. (The employee also pays attorney fees.)

### Interpretation/Translation

GGA will assist with telephone interpretation in all major languages or will refer the employee to an interpretation or translation service for written documents.

## **Pre-Trip Information**

GGA offers a wide range of informational services before an employee leaves home, including:

- · Visa, passport, inoculation and immunization requirements
- Cultural information
- · Temperature and weather conditions
- · Embassy and consulate referrals
- Foreign exchange rates
- · Travel advisories



# When are employees eligible for these services?

Employees, their spouses and dependent children are eligible for this program. Pre-trip informational services are available at any time. All other services take effect when the covered person is on a trip 100 miles or more from home, lasting 90 days or fewer.

# Who is responsible to pay for these services?

After coverage has been verified, GGA will arrange and pay for the following, to a limit of \$150,000 and subject to the program guidelines:

- Medical evacuation/return home
- Visit by a family member or friend
- · Return of mortal remains
- Dependent children assistance

#### **Conditions and Exclusions**

GGA shall not evacuate or repatriate anyone if an GGA designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

GGA provides the services in all countries of the world. However, GGA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. GGA will attempt to assist the employee consistent with the limitations presented by the prevailing situation in the area. GGA cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

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