

Travel assistance services

Coverage no matter where life takes you



What do you do when an unexpected medical emergency happens while you're traveling?

No worries. That's already "packed" into your group life insurance. We want to make sure you can get the help you need — whenever you need it and no matter where you are in the world. That's why we teamed up with Generali Global Assistance, Inc. (GGA) to help provide a safety net so you and your dependents have peace of mind knowing you'll be able to get help.

You can get medical travel assistance when you're more than 100 miles away from home for 90 days or less. All services, including medical transport, must be arranged in advance by GGA. You may have to pay fees for certain other services GGA provides, such as cash advances.

Travel assistance services

From immunizations and passports before you leave to transport in a medical emergency during your trip, you have access to a wide range of travel assistance services with GGA. They include:

- **Medical referrals and medical monitoring.** GGA will help you find doctors, dentists and medical facilities. When you have a medical emergency, professional case managers, including doctors and nurses, will review your case to make sure you're getting the right care or decide if medical transport is required.
- **Medical evacuation/return home.** If a doctor chosen by GGA decides that you should be taken to the closest adequate medical facility (evacuated) or taken back home for further treatment (repatriation), GGA will make arrangements to take you there and pay for it up to the program limit of \$1,000,000 per medical incident (all transport services combined). GGA must make all arrangements.

- **Repatriation of remains.** Should you, your spouse or a dependent child pass away during a covered trip, GGA will make all necessary transport arrangements to get the remains back to the person's primary residence. GGA will also pay for these arrangements as well as necessary documentation for services arranged by GGA. Cremation can be payable if approved by GGA if requested in lieu of repatriation.
- **Traveling companion assistance.** If someone traveling with you cannot continue traveling because of your hospitalization due to a medical emergency, GGA will make arrangements and pay up to \$5,000 for his or her most direct route home on economy class airfare.
- **Help with dependent children.** If you are traveling with a dependent under the age of 26 and he or she is left alone because you are in the hospital, GGA will set up and pay for his/her economy class transportation home by the most direct route on economy class airfare, up to \$5,000. GGA will also arrange and pay for a qualified escort to go with the child, if needed.
- **Visit by family member/friend.** If you are traveling alone and will be in the hospital for seven consecutive days, GGA will provide for and pay up to \$5,000 for round-trip economy class transportation for one member of your immediate family, or one friend, from his or her home, to the hospital. GGA will also pay for up to five days at \$150 per day of meals and lodging for the visiting family member or friend.
- **Return your vehicle in a medical emergency.** If you cannot drive your non-job related vehicle because of a medical emergency or death, GGA will arrange and pay for its return to your home or rental place. You will not have to pay for services like:
 - Transportation fees for the driver to get to the vehicle.
 - Transportation fees for the driver to go back home after the vehicle has been returned.
 - Fuel, tolls and parking fees from the pick-up point to the final destination.
 - Driving fees for a commercially-licensed driving agency, up to \$2,500.

24/7 help is just a phone call away

If you need help when you're away from home, you can reach GGA 24/7:

- By phone from the U.S. and Canada: 1-866-295-4890
- By phone from other countries: +1-202-296-7482 (call collect)
 - When you call, you will hear the following prompts. Select Option 2:
 1. For information regarding Beneficiary Companion Assistance.
 2. If you have questions about Travel assistance or need assistance due to a medical emergency.
 3. Unsure or have additional questions.
- By email: OPS@GGA-usa.com

All services must be arranged in advance by GGA to be covered.

- Return your pet in a medical emergency.** If your pet is traveling with you and is left alone because you are in the hospital or you pass away, GGA will arrange and pay for its return home. GGA will cover:
 - A container to transport the pet.
 - Food.
 - Fees for emergency housing or for a kennel until the pet is transported.
 This benefit is limited to \$1,000 and covers no more than two nights if you are in the hospital and no more than four nights in case of your death.
- Medication and eyeglasses replacement.** GGA will arrange a refill for a prescription that has been lost, stolen or needs a refill, subject to local law, whenever possible. GGA will also help you ship or replace eyeglasses. You must pay for the costs of shipping the prescription, refill and eyeglasses.
- Emergency messages.** GGA can relay emergency messages to and from friends, family members and people you work with.
- Emergency travel arrangements.** GGA can make new travel arrangements or change airline, hotel and car rental reservations if there is an emergency or something else happens you don't expect. You must provide a payment/credit card guarantee for all tickets, hotel and rentals.
- Emergency cash.** GGA will advance you \$500 if needed in an emergency. You must provide a guarantee of payment and pay for any transfer or delivery fees.
- Legal help/bail.** GGA will find an attorney and arrange for payment of the bail bond, if the law permits. You must provide a guarantee of payment for the bail bond fees and pay the attorney fees.
- Interpretation/translation** (helping you understand the local language). GGA will help with telephone interpretation in all major languages or will refer you to a service that interprets and translates documents in writing.
- Finding lost items.** GGA will help you find lost luggage, documents and personal items. GGA may also contact airlines and government authorities to help.

- Help before you travel.** GGA can help before you travel with things like:
 - Information on visa requirements.
 - Passports, inoculations and immunization requirements.
 - Cultural information.
 - Weather conditions.
 - Finding an embassy or consulate.
 - Foreign exchange rates.
 - Travel advisories (warnings).

All services must be arranged in advance by GGA to be covered.

Frequently asked questions

Q. In a life-threatening situation, should I call local authorities or GGA?

If you have a life-threatening emergency, first call the local emergency authorities to get help right away. Then, as soon as possible, contact GGA for assistance. GGA representatives will ask for some initial information including your location and your attending doctor's contact information. They will obtain medical information about your condition to determine whether the care you are receiving is adequate and relevant, and decide on the next steps with you. This includes medical transport considerations. GGA must make or approve all transport-related services in order for them to be eligible for coverage. You must contact GGA in order for a transport to be payable.

Q. Does the program provide emergency medical coverage?

Emergency medical coverage is currently not part of the program. GGA can guarantee medical expenses internationally on your behalf but you must provide a credit card guarantee up front. Also, you are responsible for any fees for some services as noted, but not for any arrangements that GGA makes or GGA's case management fees.

 Cut out and fold this wallet card and keep it with you when you travel.

Travel Assistance

Provided by General Global Assistance, Inc. (GGA) for Anthem Life

Valid only for eligible members with group life insurance coverage.
 Retirees are not eligible for travel assistance services.
 For travel emergency assistance services, first call the appropriate number below, depending on your location:

For more details, go to anthemlife.com.

U.S. and Canada:
Other locations (call collect):

1-866-295-4890
+1-202-296-7482

When you call, you will hear the following prompts. Select Option 2:

1. For information regarding Beneficiary Companion Assistance.
2. If you have questions about Travel assistance or need assistance due to a medical emergency.
3. Unsure or have additional questions.

Q. I have medical coverage. Why do I need travel assistance, too?

Medical coverage only takes care of medical expenses. When hospitalized, the most important aspect is to assess whether the care you are receiving is adequate for your condition and circumstance. GGA has the resources to:

- Help you find the right place for medical care, make an appointment and arrange for someone to take you there.
- Monitor your condition and medical evolution and assess if you need to be transported to a different medical facility.
- Advance or guarantee emergency medical expenses with your repayment guarantee. Many overseas facilities will not accept a credit card for payment, and you may not have the necessary cash — making this service a very important aspect of the program.

GGA will also, when possible, work with your health insurance company (if you have international medical coverage) to find payment solutions.

Conditions and exclusions

There are some conditions and exclusions to the travel assistance services:

- Medical transportation must be medically necessary; GGA will not evacuate or repatriate you if a GGA doctor determines that adequate medical care is offered locally.
- GGA will not give services or payment for an injury caused by:
 - Suicide, attempted suicide or injuries you caused to yourself on purpose.
 - War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war.
 - Serving in any military maneuver or training exercise.
 - Piloting or learning to pilot, or acting as a member of the crew of any aircraft.
 - Mental or emotional problems, unless you are in the hospital.
 - Being under the influence of drugs or intoxicants, unless prescribed by a physician.
 - Committing or attempting a criminal act.
 - Joining in professional athletics.
 - Traveling to get medical services or treatment.
 - Services not shown as covered.

- GGA provides services all over the world. But, GGA may decide that services cannot be provided in certain countries or locales because of war, natural disaster or political instability. GGA will try to help you within the area's limitations. GGA is not responsible for not giving, or for delaying, services if there are conditions beyond its control, such as:
 - Flight conditions.
 - Labor disturbance and strike.
 - Rebellion, riot, civil commotion, war or uprising.
 - Nuclear accidents.
 - Natural disasters.
 - Local law or regulations.

Travel assistance services are offered only to eligible members. Retirees are not eligible for travel assistance services.

Good planning is your best way to have a great trip! Check out these travel-related websites:

U.S. State Department travel site:
travel.state.gov/travel/travel_1744.html

Currency converter: xe.com/currencyconverter

CIA Factbook: cia.gov/library/publications/the-world-factbook

Time zone converter: timezoneconverter.com

International calling codes: countrycallingcodes.com

Travel assistance services are a value-added additional service and are not a part of the life insurance certificate, policy or trust agreement and do not modify any insured benefits. The value-added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services or other business reasons at the discretion of the insurer or service providers.

Travel assistance value-added services are provided by General Global Assistance, Inc. In all cases, General Global Assistance, Inc. only suggests a medical professional, medical facility or attorney that gives services to the eligible member. They are not employees or agents of General Global Assistance, Inc. or Anthem Life. You choose the medical advice or legal counsel you want. General Global Assistance, Inc. or Anthem Life is not liable for any medical advice or legal counsel given by the medical professional or attorney General Global Assistance, Inc. also is not liable for the negligence or other wrongful acts or omissions of any of the health or legal care professionals who give these services. The covered member cannot take action against General Global Assistance, Inc. or Anthem Life for its suggestion of or contract with a medical professional or attorney. You must pay back General Global Assistance, Inc. for some costs. General Global Assistance, Inc. is not affiliated with Anthem Life and the services provided are not part of the insurance coverage provided by Anthem Life. The agreement between General Global Assistance, Inc. and Anthem Life is subject to change, which may affect the services offered. Valid only for eligible members.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.