

# Emergencies are bad enough when they happen close to home



## Illness during travel

Up to four million people a year who travel to developing countries become ill enough to seek health care either while abroad or upon returning home.

Many more experience illnesses or injuries while traveling closer to home.<sup>1</sup>

### MORE

For more information about Unum's worldwide emergency travel assistance, contact your local Unum representative.

## Prepare your employees for the unexpected with Unum's worldwide emergency travel assistance.

It's tricky enough dealing with a medical emergency on your own turf. But it can get really complicated if it happens while you're traveling, especially if you're overseas. Just imagine:

- you have a serious car wreck during an out-of-town conference
- your child develops an ear infection while you're on vacation
- you run out of diabetes medication on a business trip
- your spouse suffers an appendicitis attack while you're on the road

Fortunately, through their Unum insurance coverage, your employees, their spouses<sup>2</sup> and their dependent children can have immediate access to the nation's largest travel assistance provider while traveling for business or personal reasons, whether they are out of the country or 100 miles or more from home.

## Help is just a phone call away

Available with selected Unum insurance offerings, global emergency travel assistance is one phone call away for your employees and their families — 24 hours a day, 365 days a year — if they need immediate assistance anywhere in the world. They'll be connected to:

- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers across the country and around the world

## Reliable services around the globe

Worldwide emergency travel assistance is provided by Assist America, one of the world's largest providers of global emergency assistance through employee benefit plans,<sup>3</sup> with no geographical or pre-existing condition exclusions and no exclusions for scholastic, professional or adventure sports.

## Support you'd get at home

Your employees can call upon Unum's worldwide emergency travel assistance for a full range of services, available for simple to extreme travel emergencies:

Medical consultation, evaluation and referral — The operations center is staffed 24/7 by certified personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation.

### Hospital admission assistance<sup>4</sup>

Our provider will assist with hospital admission outside the U.S. by validating health coverage or advancing funds to the hospital.

### Emergency medical evacuation

If your employee becomes ill or injured in an area where appropriate care is not available, he or she will be evacuated to the nearest facility that meets our standards. And the full cost, including medical treatment in transport, is paid by Assist America.

### Critical care monitoring

Our provider maintains regular communication with the patient and medical staff, closely monitoring the quality and course of treatment. Information is also relayed to the family as needed.

### Medical repatriation

When deemed medically necessary, patients can be transported home or to a specified health facility with a medical or non-medical escort as required.

### Prescription assistance

If your employee's prescription medication has been lost or left behind, Assist America works with the prescribing physician and a pharmacy in the travel area to replace the medicine.

### Emergency message service

Our provider will transmit emergency messages reliably between patient, family, friends, employer or whoever needs to stay in the loop — from anywhere in the world.

### Other services include:

- Transportation for a friend or family member to join the hospitalized patient
- Care and transport of minor children
- Emergency trauma counseling
- Assistance in return of a vehicle
- Legal and interpreter referrals
- Return of mortal remains

With its reliable services and broad range of care, Unum's worldwide emergency travel assistance program can provide your employees with a valuable addition to their Unum benefits.

Worldwide emergency travel assistance services are provided by Assist America Inc. and are available with selected Unum insurance offerings. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. May require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

<sup>1</sup> GeoSentinel Surveillance, "Network Spectrum of Disease and Relation to Place of Exposure among Ill Returned Travelers," January 12, 2006.

<sup>2</sup> A spouse traveling on business for his or her employer is not covered by the program.

<sup>3</sup> Assist America Inc. internal data [cited December 1, 2009]; available at <http://www.assistamerica.com>

<sup>4</sup> May require validation of your medical insurance. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days.

Insurance products underwritten and services offered by the subsidiaries of Unum Group.

Unum, 1 Fountain Square, Chattanooga, TN 37402 [unum.com](http://unum.com)

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# Worldwide emergency travel assistance

unum.com

MK-1689 (12-10)

**If you need travel assistance anywhere  
in the world, contact us immediately:**

- **Within the U.S.:** 1-800-872-1414
- **Outside the U.S.:** +(U.S. access code)  
609-986-1234
- **Via e-mail:** medservices@assistamerica.com



Reference number: 01-AA-UN-762490

**ZILBER LTD - LTD POLICY#950100**

Employer company name (please write above)

Worldwide emergency travel assistance services are available to you with just one phone call. When traveling for business or pleasure, in a foreign country or just 100 miles or more away from home, you and your family<sup>1</sup> can count on getting help in the event of a medical emergency. Our emergency travel assistance includes:

- hospital admission coordination<sup>2</sup>
- emergency medical evacuation
- medically supervised transportation home
- legal and interpreter referrals
- prescription replacement assistance
- multilingual crisis management professionals
- medical referrals to Western-trained, English-speaking medical providers
- care and transport of unattended minor children

**For more information, ask your HR manager for a copy of your company's service certificate.**

Worldwide emergency travel assistance services are provided by Assist America Inc. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. These services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

For trips longer than 90 days, expatriate coverage is available. Call the number provided for more information.

**1** Legal dependents are eligible for these services to age 19, or to the age specified by your medical plan. Spouses traveling on business for their employers are not eligible for this service. For more information on eligibility, contact your plan administrator.

**2** May require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days.

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MK-1689 (12-10)



**This card is not a medical insurance card.**

All services must be provided through Assist America Inc.  
No claims for reimbursement accepted. These services  
are not valid after termination of policy.

**Learn more about this valuable benefit at  
[unum.com/travelassistance](http://unum.com/travelassistance)**

## Service Certificate

Unum Group (hereinafter "Unum") has arranged through an agreement with Assist America, Inc., 202 Carnegie Center, Suite 302A, Princeton, NJ 08540, (hereinafter known as "AAI") to make available to eligible employers the following Assist America Services during the time that the employer has an active Unum policy.

Now, therefore, AAI agrees to provide employees of your Company (hereinafter "the Company") and their dependents, including domestic partners ("Participants") are eligible for the services described herein, under Service membership #01-AA-UNM-762490. All services described below, subject to certain limited exclusions as set forth in this Certificate, are provided by AAI when Participants are traveling 100 miles or more from their legal residence or in another country that is not their country of residence for less than 90 days. All services must be arranged by AAI. No claims for reimbursement are accepted.

AAI's Assist America Services program makes the following benefits available to Eligible Participants:

Medical Consultation, Evaluation and Referral: Telephone access to operations center staffed twenty- four hours a day, every day of the year, with multilingual, emergency certified personnel for medical consultation, evaluation and referral to Western-trained physicians.

Hospital Admission Guarantee: Issue a prompt financial guarantee to facilitate admittance to a foreign (non-U.S.) medical facility and/or validate Eligible Participant's medical insurance; provided that the Eligible Participant must repay all funds advanced for hospital admittance within forty-five days of the date funds advanced without interest. Participants, through their health plan or other means, are responsible for costs incurred for medical services rendered by the treating medical facility.

Emergency Medical Evacuation: When an adequate medical facility is not available to the Eligible Participant, as determined by the AAI physician and the consulting physician, evacuation under appropriate medical supervision, by the mode of transport necessary, to the nearest medical facility capable of providing required care.

Medical Repatriation: When medically necessary as determined by the AAI physician and the attending physician, repatriation under medical supervision to the Eligible Participant's residence, at such time as the Eligible Participant is medically cleared for travel by commercial carrier. If the time period to receive medical clearance to travel by common carrier exceeds fourteen days from the date of discharge from the hospital, an alternative, appropriate mode of transportation may be arranged, such as an air ambulance. Medical or non-medical escorts may be provided as necessary.

Medical Monitoring: Monitoring of Eligible Participant's condition by medical personnel who will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

Transportation to Join Eligible Participant. When an Eligible Participant is traveling alone and will be hospitalized for more than seven consecutive days, AAI will provide economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalization to a person designated by the Eligible Participant. It is the responsibility of the family member or the friend to meet all visa and document requirements, if applicable.

Prescription Transfer or Replacement: AAI will aid in transferring and/or replacing a prescription when possible and legally permissible, upon authorization of the Participant's then attending physician. Participant is responsible for the cost of the prescription.

Care of Minor Children: When the minor children are left unattended as a result of medical

emergency of an Eligible Participant, AAI will provide one-way economy transportation, with attendants if required, of minor children to the place of Eligible Participant's residence or to a person designated by the Eligible Participant provided the cost of transportation is not exceed the transportation cost to the place of the Eligible Participant's residence,

Emergency Message Transmission: AAI will receive and transmit legally permitted emergency messages to/from home.

Return of Mortal Remains: In the event of a Participant's death, AAI will arrange and pay for the return of mortal remains. AAI will render any assistance necessary in the transport including locating a local, licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining all legal clearances, procuring consular services (for death overseas), providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains, including retrieval from site of death and delivery to receiving funeral home.

Emergency Trauma Counseling: Provide Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Return of Vehicle: Arrange for the return of Eligible Participant's fully operable, non-commercial vehicle when necessary due to Eligible Participant's medical condition, AAI will arrange for the vehicle to be returned to the place of residence.

Legal and Interpreter Referrals: Upon request, provide referrals to interpreters, counselors or legal personnel.

Bail Bond Coordination: Assist in coordinating bail bond, wherever legally permissible, as requested for Eligible Participants from their own financial resources.

Emergency Cash Assistance: Assist in coordinating the transfer of emergency cash for an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without other financial means. The source of the funds is the responsibility of the Eligible Participant.

Lost Luggage or Document Assistance. Assist America helps Eligible Participants locate lost luggage, personal belongings, and helps with the replacement of lost or stolen travel documents including passports, permits, credit cards, travelers checks, tickets and other documents,

Pre-trip Information. AAI offers Participants Web-based country profile that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

Assist with change in travel plans. Assistance in re-arranging travel plans when a repatriation is required.

**The Company and Participant hereby acknowledge that AAI's obligation to provide or contract for the above services is subject to the following conditions/exclusions:**

**Conditions:**

AAI will not provide any of the above services to an Eligible Participant if:

- ◆ Travel undertaken specifically for securing medical treatment
- ◆ Injuries are sustained as a result of participation in acts of war or insurrection
- ◆ Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs
- ◆ Injuries are sustained as a result of attempted suicide

- ◆ The Eligible Participant is transferred or is to be transferred from one medical facility to another medical facility of similar capabilities and providing a similar level of care

AAI will not evacuate or repatriate an Eligible Participant if the Eligible Participant has:

- ◆ No medical authorization
- ◆ Mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Eligible Participant from continuing his/her trip or returning home
- ◆ A pregnancy with a term of over six months
- ◆ A mental or nervous disorder unless hospitalized

AAI cannot guarantee the provision of services to an otherwise Eligible Participant who does not possess valid worldwide health insurance coverage. Notwithstanding this provision that AAI cannot guarantee the provision of services where a Participant lacks worldwide health insurance coverage, AAI shall make its best reasonable efforts to provide service in such a circumstance.

**Exclusions:**

**AAI will not provide services:**

- ◆ To a Participant's spouse if such spouse is traveling on behalf of the spouse's employer.
- ◆ For trips exceeding 90 days from legal residence with out prior notification to AAI. Separate purchase of expatriate coverage is available by enrollment. However, student members are eligible for services when traveling away from their legal residence to attend an accredited academic institution within the country of legal residence after 90 days, through the conclusion of the academic year.

Legal actions arising hereunder shall be barred unless written notice thereof is received by AAI within one (1) year from the date of event giving rise to such legal action.

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. AAI is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of AAI. AAI is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.

The Company must reimburse AAI for any service rendered upon its request that is beyond the scope of this Certificate.

The Company is responsible for issuing Identification Cards (as described above) to Participants. The Company's failure to maintain in-force the insurance policy cited above will invalidate the described program as to the Participant and AAI will have no obligation to provide any service to the Participant.

The Company hereby acknowledges its appointment of (client and/or company contact) to be available to verify a Participant's participation under this Certificate ("Designee"). There may be circumstances under which AAI reasonably believes that a sick or injured person is a Participant but cannot verify participation through the Designee, and, in the opinion of that person's then attending physician, an evacuation or repatriation is medically imperative. In such an event, the Company acknowledges its responsibility to verify participation at the earliest possible time but in no event shall the verification be later than 72 hours from AAI's initial verification inquiry. AAI will not hold the Company financially responsible for services rendered pending verification during the 72-hour period.

AAI is not affiliated with the underwriter of the Company's group insurance cited above, and such underwriter shall not be held liable or responsible for any acts or omissions by AAI in connection with or

arising under the rendering of services described herein.

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