

# Worldwide emergency travel assistance services

## Frequently asked questions

**Q** What are worldwide emergency travel assistance services?

**A** The worldwide emergency travel assistance services program, available with selected Unum insurance offerings, helps you obtain quality medical care when you have a health emergency while traveling 100 miles or more from home or in another country. The program arranges and pays for services such as doctor referrals, hospital admission guarantee\*, help refilling lost or forgotten prescriptions, emergency medical evacuation, care of minor children and more when you are away from home in unfamiliar surroundings.

**Q** Who provides the program?

**A** Unum has partnered with Assist America, Inc., of Princeton, N.J., to provide worldwide emergency services. Assist America, founded in 1990, is a provider of global emergency medical services through group benefit plans.

**Q** Is the program an insurance policy?

**A** Though the travel assistance services program can provide invaluable peace of mind for health emergencies during travel, it is not insurance. If you have an emergency medical incident while on a trip, you or your medical insurer still pay the costs of health care just as if it happened at home. There is no charge to you, your employer or your health plan for any of the assistance services that Assist America arranges or provides, including medical care while in transit.

**Q** If my health plan is still responsible for paying for my medical care while traveling, why would I need a service?

**A** Unum's travel assistance program provides services not normally offered by health plans, such as medical evacuations, repatriation (bringing you home after a medical incident while traveling) transporting a friend or family member to your bedside if you are hospitalized for more than seven days during a trip and much more. It is also a valuable liaison between your health plan and the medical providers in the area of travel.

**Q** Who can use the program?

**A** The program offers protection to employees covered under selected Unum insurance offerings, as well as his or her spouse and dependent children. Extended family members are not considered members of the travel assistance services program. Spouse business travel — trips taken by the spouse on behalf of his or her employer — is excluded.

**Q** When is it appropriate to use travel assistance?

**A** Whenever you travel 100 or more miles from home or to a foreign country, whether on business or for pleasure, you are protected by the program. You should call the operations center if you have a medical emergency, lose or forget a prescription, experience local language problems or need other assistance while traveling.

**Q** Who do I call?

**A** If you need to activate the service while traveling, simply call the phone number on your membership identification card. The operations center is open around the clock, with multilingual, medically-trained personnel ready to help.

**Q What services are provided?**

**A** Key services include medical consultation and referral, emergency medical evacuation, prescription assistance, transport of a family member or friend to the hospital bedside, legal/interpreter referral, return of mortal remains, and much more. For a complete description of services, consult your membership brochure or visit [www.assistamerica.com](http://www.assistamerica.com).

**Q Can the program help if I have trouble gaining admittance to a hospital in a foreign country that is not familiar with my insurance?**

**A** The worldwide emergency travel assistance services program will guarantee hospital admission anywhere in the world by verifying your health coverage or, if necessary, by forwarding funds to the hospital to ensure that you receive prompt medical treatment.

**Q What happens if I'm ready to be discharged from the hospital but I still need assistance?**

**A** If you still require assistance when you are ready to be discharged from the hospital, the program will bring you home, with a medical or non-medical escort, if necessary. This is called "repatriation."

**Q I don't travel internationally. What's the benefit of this service to me?**

**A** The program protects you when you travel just 100 miles or more from home, which could be during your weekend fishing trip or a drive to visit relatives. Often travelers do not prepare as well for short trips and experience difficulty handling health emergencies in unfamiliar surroundings, even at that distance from home.

**Q If I have an accident or illness, and I make all of the arrangements for transportation myself, will the worldwide emergency travel assistance services program reimburse me for the expenses involved?**

**A** No. Assist America is a service provider, not an insurance company. Assist America must arrange and pay for all the emergency medical assistance services it provides.

**Q Do I have to call the toll-free number before I leave on a trip?**

**A** No. You are automatically protected whenever you travel 100 miles or more from home or to another country. Just be sure to take your membership wallet card with you so you have the number handy if you need help.

**Q I've heard other travel assistance companies exclude pre-existing conditions and sports and place other restrictions. What should I know about this program?**

**A** Our worldwide emergency travel assistance services program has no caps or limits on the cost of services and no exclusions for pre-existing conditions, sports, alcohol-related incidents, suicide or geographic risk.

**Q Is there any charge to me for this program?**

**A** Assist America pays for all the assistance services it provides, without charge-backs to you, your employer or your health insurer.

\*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.

Worldwide emergency travel assistance services are provided by Assist America, Inc. All emergency 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. The services are not valid after termination of coverage and may be withdrawn at any time. Employees are covered for business or personal travel; spouses and dependent children are covered for personal travel only. Please contact your Unum representative for full details.

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MK-1829 (10-08)