

Policy: AL00006437

## Travel assistance services

# No matter where you are, help is with you



When getting ready to travel, most people remember to pack comfy shoes for all the walking they plan to do, a sweater in case it gets chilly and a guide book to find the tourist spots. But what do you do when an unexpected medical emergency happens? No worries. That's already "packed" into your group term life insurance.

We've teamed up with Generali Global Assistance, Inc. (GGA) to help provide a safety net if you or your dependents have an emergency away from home.\* Through our travel assistance services, you'll have peace of mind knowing you'll be able to get help if you need it while traveling more than 100 miles from home for 90 days or less (unless you're a full-time student). And since it's already part of your group term life insurance, one phone call can help with your travel needs!

### 24/7 help is just a phone call away

Travel assistance is available 24 hours a day through the Generali Global Assistance, Inc. Coordination Center, which can offer help in many languages.

With travel assistance, you'll have access to:

- **Emergency medical help**, such as finding doctors, dentists and health care facilities or getting and paying for medical evacuation. **All services and transportation must be arranged in advance by GGA.**
- **Travel services**, including getting and sending emergency messages, as well as emergency cash advances.
- **Pre-departure information**, such as immunization (shots) and passport needs, and travel alerts.

### How does Generali Global Assistance, Inc. travel assistance work?

If you have a life-threatening emergency while traveling, call the local emergency authorities to get help right away. Then, as soon as possible, contact GGA for help. Call the number on your wallet card with any health, personal or travel needs. GGA will take it from there and closely monitor things to see you get the care you need.

Keep in mind that all services must be coordinated and arranged by GGA to be covered.

### Some things to remember ...

You can get 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 Generali Global Assistance, Inc..** And you may have to pay fees for certain other services GGA provides, such as cash advances.

## Here are just some of the things you can count on GGA to help you with when you're traveling:

- **Medical referrals and case reviews:** Get help finding doctors, dentists and health care facilities. Professional case managers, including doctors and nurses, will help make sure you get the right care or decide if you need to be moved. Your medical coverage may cover you overseas, but you may have to find a way to pay for medical services you get. In most cases, GGA can provide the necessary payment guarantee, saving you from having to come up with cash to pay out of pocket, but you must provide a repayment guarantee.
- **Medical evacuation/return home:** If a doctor chosen by GGA decides you should be taken to a different health care facility or go back home for treatment, GGA will arrange that. GGA will also pay for it, up to the program limit of \$1 million for each medical incident (all services combined).
- **Traveling companion assistance:** If someone traveling with you can't continue to do that because of your medical emergency, GGA will arrange to get him or her home. GGA will also pay up to \$5,000 for the most direct route home on economy class airfare.
- **Help with dependent children:** If your dependent under the age of 26 is left alone because you're in the hospital, GGA will set up and pay for transportation home by the most direct route on economy class airfare, up to \$5,000. GGA will also get and pay for a qualified escort, if needed.
- **Visit by family member/friend:** If you're alone and will be in the hospital seven days in a row, GGA will arrange and pay up to \$5,000 to get one member of your immediate family, or one friend, from his or her home to the hospital. GGA will also pay up to \$150 each day for meals and a place to stay for that person for up to five days.
- **Bringing your remains home if you pass away,** up to \$10,000.
- **Returning your personal vehicle in an emergency.**
- **Returning your pet in an emergency.** If you're traveling with your pet and it's left alone because you're in the hospital or pass away, GGA will arrange and pay for your pet's return home.

- **Replacing medicine and eyeglasses, and finding lost items.** (You must pay the full cost.)
- **Emergency messages:** Give messages to and get them from friends, family members and people you work with.
- **Emergency travel arrangements, cash and legal help/bail:** GGA will advance up to \$5,000 in an emergency, as long as you provide a guarantee of payment and pay any transfer or delivery fees. Legal help and bail require you to provide a guarantee of payment for the bail bond fees and pay the attorney fees. For emergency travel arrangements, you will have to provide a payment/credit card guarantee for all tickets, hotel and rentals.
- **Interpretation/translations:** GGA will help by phone in all major languages or refer you to a service that interprets and translates documents in writing.
- **Help finding lost luggage, documents and personal items.**
- **Help before you travel:** Find out about things like:
  - Visa requirements
  - Passports and immunization (shots) requirements
  - Cultural information
  - Weather conditions
  - Finding an embassy or consulate
  - Foreign exchange rates
  - Travel advisories (warnings)

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

### Travel Assistance

Provided by Generali Global Assistance, Inc. for Anthem Life

For travel emergency assistance services, call the appropriate number below, depending on your location:

**US. and Canada:** **1-866-295-4890**

**Other locations (call collect):** **1-202-296-7482**

For more details, go to [anthemlife.com](http://anthemlife.com).

*Valid only for eligible members.*

Retirees are not eligible for travel assistance services.

### Want to know more?

With our travel assistance services, you and your family will always have a special travel buddy with you when you need one. Find out more about travel assistance services at [anthemlife.com](http://anthemlife.com).

\*Exclusions and limitations apply. You must call Generali Global Assistance, Inc. first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Generali Global Assistance, Inc. must make or approve all transport-related services in order for them to be eligible. You must reimburse Generali Global Assistance, Inc. for certain expenses. Generali Global Assistance, Inc. is not affiliated with Anthem Life, and the services provided through the travel assistance program are provided by Generali Global Assistance, Inc. and are not part of the insurance coverage provided by Anthem Life. In all cases, the medical professional, medical facility and/or attorney suggested by Generali Global Assistance, Inc. or providing direct services to the eligible member are not employees or agents of Generali Global Assistance, Inc. or Anthem Life, and the final selection of the medical professional or facility or legal counsel is your choice alone. Generali Global Assistance, Inc. or Anthem Life assume no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Generali Global Assistance, Inc. be liable for the negligence or other wrongful acts or omission of any of the health and/or legal care professionals providing direct services. The covered member shall not have any recourse against Generali Global Assistance, Inc. or Anthem Life by reason of its suggestion of or contract with a medical professional and/or attorney.

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