



Have you considered your options when potentially facing the unexpected — while traveling away from home? What happens if you become ill or injured? Or if you encounter a natural disaster or political unrest? And what if your personal belongings are lost or stolen?

## **Travel Assistance While Away from Home**

Americans will take hundreds of millions of trips this year, across the country and around the globe. You have the power of Individual Assurance Assistance Services to manage unforeseen circumstances. This comprehensive program provides you with professional, multilingual, 24/7 emergency medical assistance services worldwide — including emergency evacuation and repatriation—services whenever you are traveling 100 miles or more away from your principal residence. The following provides further details about your Individual Assurance Assistance Services.

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## **Medical Evacuation and Repatriation Coverages\***

**Emergency Medical Evacuation:** If you sustain an injury or suffer an illness and medical care comparable to western medical standards is not available in your current location, we will arrange for and cover the cost of transportation for a medically supervised evacuation to the nearest medical facility we determine to be capable of providing such medical care.

**Assisted Repatriation:** If you sustain an injury or suffer an illness and you are sufficiently recovered to travel in a nonscheduled commercial air flight or a regularly scheduled air flight with special equipment and/or personnel with minimal risk to your health, we will arrange for and cover the cost for the transport to your principal residence or the country where you are currently assigned.

**Post-Recovery Repatriation:** If you sustain an injury or suffer an illness and you have sufficiently recovered to travel in a regularly scheduled economy class air flight without special equipment or personnel with minimal risk to your health, we will pay for the increase in cost to change the travel date on the return air flight and/or for an upgrade in the seating, to your principal residence or the country where you are currently assigned.

**Return of Mortal Remains:** In case of your death, we will arrange for and cover the cost of local preparation of your mortal remains for transport or cremation (not including the cost of cremation), travel clearances and authorizations, a standard shipping container (not including urn or coffin), and actual transportation of your mortal remains to your country of destination.

**Visit to Hospital:** If you sustain an injury or suffer an illness and you are expected to be hospitalized for more than seven consecutive days, we will arrange for and cover the cost of economy round-trip transportation for a person of your choice to visit you.

**Return of Dependent Child(ren):** If your dependent child(ren), under age 19, is left unattended as a result of your injury or illness, we will coordinate and cover the cost of economy transportation for their travel to your principal residence or to the country where you are currently assigned.

These services are provided through Individual Assurance Assistance Services. Some services offered through Individual Assurance Assistance Services may be provided by third-party vendors.



# Individual Assurance Travel Assistance

**Return of Companion:** If you are traveling with a companion and, as a result of your injury or illness, you cannot complete the trip as scheduled, we will arrange for and cover the cost of the lesser of the change fee for your companion’s return flight or a one-way economy class flight.

\* Medical Evacuation & Repatriation Coverages are only applicable when you are 100 or more miles away from your principal residence. Maximum benefit limits may apply to the above coverages. Review the group policy for applicability.

**Medical Assistance Services**

**Worldwide Medical and Dental Referrals:** We will provide referrals to help you locate appropriate treatment or care.

**Monitoring of Treatment:** We will continually monitor your case. Additionally, physicians affiliated with us will provide consultative and advisory services, including review and analysis of the quality of medical care you are receiving.

**Facilitation of Hospital Payments:** Upon securing payment or a guarantee to reimburse, we will either wire funds or guarantee required emergency hospital admittance deposits. You are ultimately responsible for the payment of the cost of medical care and treatment - including hospital expenses.

**Transfer of Insurance Information to Medical Providers:** We will assist you with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with discharge planning.

**Medication, Vaccine, and Blood Transfers:** In the event medication, vaccines, or blood products are not available locally or a prescription medication is lost or stolen; we will coordinate their transfer to you upon the prescribing Physician’s authorization, if it is legally permissible.

**Personal Assistance Services**

**Dispatch of Doctors/Specialists:** In an emergency where you cannot adequately be assessed by telephone for possible evacuation, or you cannot be moved and local treatment is unavailable, we will send an appropriate medical practitioner to you.

**Continuous Updates to Family, Employer, and Home Physician:** With your approval, we will provide case updates to appropriate individuals you designate in order to keep them informed.

**Hotel Arrangements for Convalescence:** We will assist you with the arrangement of hotel stays and room requirements before or after hospitalization.

**Replacement of Corrective Lenses and Medical Devices:** We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

**Transfer of Medical Records:** Upon your consent, we will assist with the transfer of medical information and records to you or the attending physician.



## Individual Assurance Travel Assistance

**Replacement of Lost or Stolen Travel Documents:** We will assist you in taking the necessary steps to replace passports, tickets, and other important travel documents.

**Emergency Travel Arrangements:** We will make new reservations for airlines, hotels, and other travel services in the event of an illness or injury.

**Transfer of Funds:** We will provide you with an emergency cash advance, subject to us first securing funds from you or your family.

**Legal Referrals:** Should you require legal assistance, we will direct you to an attorney and assist you in securing a bail bond.

**Translation Services:** Multilingual personnel are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise we will provide you with referrals to local interpreter services.

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### Information Assistance Services

**Message Transmittals:** You may send and receive emergency messages toll-free, 24-hours a day, through our Emergency Response Center.

**Emergency Pet Housing and/or Pet Return:** We will coordinate arrangements for temporary boarding or the return of a pet left unattended as a result of your injury or illness.

**Pre-Travel Information:** Upon your request, we will provide the latest available, continuously updated, destination intelligence - covering subjects such as weather, currency and culture.

**Travel and Health Information:** Upon your request, we will provide you with the latest available continuous updates on travel and health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.

**Real-time Security Intelligence:** Upon your request, we will provide you with the latest available authoritative information and security guidance for over 170 countries and 280 cities. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

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### LIMITATIONS AND EXCLUSIONS

\* In order to qualify for Medical Evacuation and/or Repatriation Coverages, you must be 100 miles or more from your principal residence. If your spouse and/or dependent child(ren) is traveling with you, he or she will also be covered for Medical Evacuation and/or Repatriation.

No transport or service will be covered unless you contact us prior to the transport, the attending physician approves, if applicable, and we pre-authorize the transport or service.

We will not provide the Medical Evacuation and/or Repatriation for you, if the travel was undertaken for the specific purpose of securing medical treatment or for a self-inflicted injury, the illness or injury requiring medical services resulted from being under the influence of any controlled substance unless such controlled substance was prescribed by a physician and was taken in accordance with the prescribed dosage, with respect to medical evacuation: the medical care which is being provided is consistent with western medical standards, or it is not medically necessary to transport you to another hospital or medical facility, or based upon your medical condition and/or local conditions and circumstances, we determine the medical evacuation or medical repatriation is not appropriate. (We have the sole discretion in making that determination).



# Individual Assurance Travel Assistance

We will not reimburse you for any Medical Evacuation and Repatriation costs if we did not pre-authorize the transportation and/or services.

## RIGHT OF RECOVERY

We have the right to recover benefits which we have paid if you recover the expenses from a third party, in those states which allow such recovery. We will be reimbursed from the recovery, and we will have a lien against that recovery. We have the right to recover any benefits from you for transportation and/or expenses, which were not covered under the Medical Evacuation and Repatriation Coverages.

## DEFINITIONS

“Dependent Child(ren)” means your unmarried child(ren) who is under age 19, or age 25, if enrolled as a full-time student in a college, university or trade school. Those persons who become incapable of self-sustaining employment, prior to the age limitation, by reason of mental retardation or physical handicap will also be considered dependent children.

“Illness” means a sudden and unexpected sickness that manifests itself while you are traveling 100 or more miles from your principal residence.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs while you are traveling 100 or more miles from your principal residence.

“Physician” means a medical doctor who is duly licensed in the country where the treatment or service is being rendered.

“Principal Residence” means your legal domicile.

“Spouse” means your legally married spouse.

“We”, “Us”, “Our”, “Individual Assurance Assistance Services” means Individual Assurance Insurance Company.

“Western Medical Standards” means generally accepted medical standards comparable to those in the United States, Canada, or Western Europe.

“You” and “Your” means an employee who is eligible to receive assistance services under the Agreement for Assistance Services between his or her employer and Individual Assurance Insurance Company.

### How To Access Services

Your identification card is your key to travel security. If you have a medical or travel problem, simply call us for assistance. Our toll-free and collect-call telephone numbers are printed on your ID card.

#### Toll Free Number (Within the U.S.):

1.888.488.4588

#### Emergency Response Center Number (Outside the U.S. — Collect):

1.888.488.4588



## Individual Assurance Travel Assistance

A multilingual assistance coordinator will ask for your name, your company or group name, the identifying number shown on your card, and a description of your situation. We will immediately begin assisting you. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. We will then take the appropriate action to assist you and monitor your care until the situation is resolved.

Travel assistance services provided by Individual Assurance Company.

**Contact:**

Individual Assurance Assistance Services  
1950 S Shepard Ave  
El Reno, OK 73036  
1.888-488-4588