

MEDEX Travel Assist

Security That Travels with You

If you made a list of things that were important to you, security and health would probably be at the top. You think of them when you're at home, of course. But what about when you travel?

Now security can travel with you. The MEDEX Travel Assist program provides that security. Whether you travel for business or pleasure, whether it's 100 or 10,000 miles from home, the program works to protect you every hour, every day of the year.

What is MEDEX Travel Assist?

It's a comprehensive program of information, referral, assistance, transportation and evacuation services designed to help you respond to medical care situations and many other emergencies that may arise during travel. MEDEX Travel Assist also offers pre-travel assistance, which gives you access to information on things like passport and visa requirements, foreign currency and worldwide weather. All services are provided by MEDEX Assistance Corporation, one of the most experienced assistance companies in the United States.

Who is Covered?

You don't have to enroll. As a participant in your employer's Group Life insurance plan through Standard Insurance Company, you're automatically covered. Family members, including your spouse and any unmarried dependent children under age 19 (through age 24 if a registered student in full-time attendance at an accredited educational institution) are also covered.

Pre-trip Assistance

You can easily plan upcoming trips by calling the MEDEX Assistance Center at any time to receive vital information before you leave or while you are en route.

- **Consulate and embassy locations:** Lists consulates and embassies
- **Currency exchange information:** Provides information on currency exchange rates, updated daily
- **Health hazards advice and inoculation requirements:** Provides up-to-the minute health advisories for foreign countries, as well as medical entry requirements

- **Passport and visa information:** Advises on what documentation you will need to enter and leave foreign countries
- **Weather information:** Gives you current information about weather conditions for international and domestic destinations
- **Travel locator service:** Provides assistance with locating hotels or airports

Medical Assistance Services

These worldwide assistance services are available to you and eligible family members whenever you travel 100 miles or more from home or internationally for trips of up to 90 days.

- **Locating medical care:** Assists you in locating medical care providers or local sources of medical care referrals
- **Case communications:** In medical care cases, communicates between patient, family, physicians, employer, travel company and consulate as needed
- **Translation and interpreter services:** Available 24/7 during emergency situations while traveling internationally
- **Hotel convalescence arrangements:** Helps with arrangements when you need hotel accommodations to rest prior to or following medical treatment
- **Medical insurance assistance:** Coordinates with insurance companies or managed care organizations regarding emergency medical care situations, verifies policy enrollment and coverage and helps arrange any guarantee of medical payments
- **Prescription drug assistance:** Obtains prescription drugs or personal medical items that were forgotten, lost or depleted while traveling

*Emergency Transportation Services**

- **Emergency evacuation:** Arranges and provides emergency evacuation to the nearest facility capable of providing appropriate care if you have a medical emergency while traveling and adequate medical facilities are not available locally
- **Medically necessary repatriation:** Arranges and provides for your return home if it is medically necessary after initial treatment and stabilization
- **Family or friend travel arrangements:** If you are hospitalized for more than seven days and are traveling alone, provides round-trip economy airfare for one family member or friend to your hospital locale
- **Return of dependent children:** If you are hospitalized for more than seven days, coordinates and pays for one-way economy airfare to return your dependent children under the age of 18 to their permanent residence, including an escort for young children if necessary

- **Vehicle return:** Returns your non-commercial vehicle if it's left behind unattended in the event that you require evacuation or repatriation

**Emergency Transportation Services arranged and provided by MEDEX are covered up to a Combined Single Limit of \$150,000. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.*

Travel Assistance Services

Other emergencies may occur while you travel. MEDEX provides a variety of travel and technical assistance services to help.

- **Emergency credit card and ticket replacement:** Helps replace credit cards and airline tickets that are lost, stolen or damaged
- **Emergency passport and document replacement:** Helps replace passports or other travel documents that are lost, stolen or damaged
- **Emergency cash and payment assistance:** Helps obtain and advance funds by coordinating with a friend, family member, bank or credit card issuer in the event of a travel or medical emergency
- **Emergency message service:** Relays messages to family members, which can be retrieved at any time
- **Missing baggage assistance:** Advises about proper reporting procedures and helps maintain contact with the appropriate companies or authorities if baggage is lost, stolen or delayed while traveling on a common carrier
- **Locating legal services:** Helps contact a local attorney or the appropriate consular office if you are arrested or detained in an automobile accident, or otherwise require legal counsel
- **Bail bond services:** Helps coordinate bail bond services in all available locations

Personal Security Services

MEDEX provides authoritative information, guidance and security in the event of unforeseen circumstances that pose a direct threat to your safety during your travels.

- **Real-time security intelligence:** Provides the latest information backed by a global intelligence database – including information from more than 5,000 worldwide sources in more than 180 countries – in the event that you feel threatened by political unrest, social instability, weather conditions, health or environmental hazards
- **Security evacuation services:** In the event of a threatening situation, assists you in making evacuation and logistical arrangements such as ground transportation and housing; in more complex situations, assists you in making arrangements with providers of specialized security services

Medical Supplies

Medical kits, needle kits and medical packs are available for purchase when you are traveling to destinations where you are concerned about receiving appropriate care. Visit www.medexassist.com for more details.

What MEDEX Travel Assist Does Not Cover

While MEDEX assists with most emergencies you may have away from home, it does not cover costs or expenses incurred because of:

- Involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power
- Traveling against the advice of a physician
- Traveling for the purpose of obtaining medical services or treatment
- The commission of, or attempt to commit, an unlawful act
- Injury or illness caused by or contributed to by use of drugs or intoxicants, unless prescribed by a physician
- Psychiatric, psychological or emotional disorders, unless hospitalized
- Pregnancy and childbirth, except for complications of pregnancy
- Expenses incurred for emergency evacuation or repatriation services as a result of injury or sickness while traveling within 100 miles of your place of residence
- Traveling outside your home country for more than 90 days for any one trip

Security That Travels with You

Wherever your travels take you, the security of MEDEX Travel Assist travels with you 24 hours a day, every day of the year.

How to Access Services

Simply sign the enclosed identification card and keep it with you when you travel. Share the information and telephone numbers with your immediate family members so they can use the program if you're not available or they're traveling without you.

If you need help, simply call the appropriate number of your ID card and follow the instructions on your card. Professional coordinators at the MEDEX Assistance Center will act quickly and efficiently to serve you.

This brochure is for your information only and is not a contract.

All services must be arranged by MEDEX Assistance Corporation. No claims for reimbursement will be accepted.

Because of problems of distance, time and communications, MEDEX Assistance Corporation cannot be responsible for the availability or results of any medical, legal or transportation services. The traveler is responsible for obtaining all services not directly provided by MEDEX Assistance Corporation and is responsible for the expenses associated with all services except those pertaining to repatriation and medically necessary emergency evacuations as provided by MEDEX Assistance Corporation.

The MEDEX Travel Assist program is available to employees who participate in their employer's Group Life insurance plan with Standard Insurance Company. The program is subject to the terms and conditions, including exclusions and limitations, of the Employer Emergency Medical Assistance Service Certificate issued to participating policyholders by MEDEX Assistance Corporation, which is not affiliated in any way with Standard Insurance Company.