

Assistance for domestic or international travel.

New York Life Group Benefit Solutions
Secure Travel.



An emergency can be much more difficult to deal with when traveling, whether it is on the other side of the world, or only a couple of hours away from home. In the event that an unfortunate situation arises – injury, illness, arrest, death, lost or stolen items – New York Life Group Benefit Solutions (NYL GBS) Secure Travel is just a phone call away.

NYL GBS Secure Travel provides emergency travel services and medical transport, as well as pre-trip planning assistance when traveling 100 miles or more from home. Available to individuals covered under a NYL GBS Accidental Death and Dismemberment (AD&D) or Business Travel Accident plan (for covered business travel).

Secure Travel services

Pre-trip planning – helpful services and information when planning a trip:

- Immunization requirements for foreign countries.
- Visa and passport requirements.
- Foreign exchange rates.
- Weather, cultural and special event information and ski reports for major cities and ski areas.

Assistance while traveling – if the unexpected happens during a trip:

- Access to 24-hour multilingual interpretation and translation services.
- Addresses and telephone numbers of the nearest American Consulate and Embassy.
- Referrals to physicians, dentists and medical facilities
- Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment.¹
- Assistance with lost or stolen items, including luggage and prescription replacement services.¹
- Assistance with making emergency travel arrangements including airline, hotel, and car rental reservations.¹
- Emergency cash advance up to \$1,500.¹
- Emergency legal referrals and advancement of bail.¹
- Toll-free emergency message relay.

Transportation related to medical emergencies

- Emergency evacuation if adequate medical facilities are not available locally and a condition which if left untreated, could result in a significant deterioration of health.
- Any increase in cost of return transportation above the original cost for the covered person and their travel companion (including dependent children) if a covered medical emergency delayed their return trip, or medical transport if needed.
- Travel arrangements for the return of unattended dependent children under the age of 18 and/or the covered person's traveling companion.
- Friend or family member visitation including round-trip economy class transportation and up to \$150 per diem, if a covered person is hospitalized for seven or more consecutive days.
- Return of covered person's mortal remains to home for burial.
- No dollar limits on medical evacuation or repatriation covered services arranged through Secure Travel.



Call your NYL GBS sales representative today to learn more about the NYL GBS Secure Travel program.



GROUP BENEFIT
SOLUTIONS

How NYL GBS Secure Travel helped Tanya*

Situation

While visiting her daughter and son-in-law in Germany, Tanya who resides in Florida, tripped on stairs and fell, resulting in a suspected neck injury. She was immediately ambulated to a local university hospital in a neck brace experiencing paralysis from the chest down. A CT scan and MRI confirmed C5 and C6 spinal fractures. Her daughter then contacted NYL GBS Secure Travel for assistance with next steps.

Intervention

NYL GBS Secure Travel medical directors consulted with Tanya's local attending physician. It was confirmed she would need surgery to stabilize her spine and a period of intensive care before she could be moved or transported home.

Her recovery was slow with some respiratory complications – during which NYL GBS Secure Travel monitored her progress through her physician in Germany. Tanya would

need to be in a neck brace for six weeks, but two weeks following surgery she was stable enough to travel to the USA under medical supervision.

NYL GBS Secure Travel made all the arrangements to fly Tanya home via air ambulance, accompanied by her daughter, and shipped their additional luggage. They also arranged for Tanya to be admitted to a specialty rehabilitation hospital in New Jersey at her family's request. Due to the continued care Tanya would need, NYL GBS agreed to the change of location.

Result

Tanya and her daughter flew from Germany to New Jersey via air ambulance and upon landing was ground-ambulated to the family's hospital of choice to begin her rehabilitation and continue her recovery.

*This scenario is only applicable to NYL GBS Secure Travel services when employees are covered under the AD&D plan. This story is based on a real customer experience. Name and other circumstances have been changed to protect the customer's identity.

Exclusions and Limitations

- While the services described here are available in every country, some countries may present political and other obstacles that may render assistance services difficult or impossible. Examples are war, insurrection, natural disaster, and the unavailability of transport or other infrastructure. Under these and similar conditions, services cannot always be guaranteed. Should a covered individual travel in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, Generali Global Assistance (GGA) will endeavor to provide services which GGA believes it can safely perform under existing conditions.
- Evacuation and repatriation services are limited to covered medical emergencies, and exclude non-emergency treatment or travel for the purpose of obtaining medical care. Service in the armed forces and injuries covered by worker's compensation are also excluded. Complete information regarding exclusions and limitations is provided by the policy on the forms identified below.
- The initial transport of the Covered Person from the location of the Covered Medical Emergency, to the location where immediate first aid or other professional medical care is or can be obtained, is excluded.
- Neither GGA nor NYL GBS can guarantee the quality of the medical services provider or the medical facility. The final selection of a local physician or medical facility is the Covered Person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA who provide direct services pursuant to this agreement are not employees or agents of GGA or NYL GBS and, therefore, neither GGA nor NYL GBS is responsible or liable for their negligence or other acts or omissions.

1. Funds for bail, attorney's fees, personal items or medication shipping and replacement costs, emergency medical care payment or cash advance must be guaranteed by the covered person or the covered person's family or representative. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance. Except as specifically provided in the Secure Travel program, expenses for medication or medical care are not covered by GGA or insured by New York Life Group Benefit Solutions.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. Medical evacuation and repatriation services must be arranged by GGA and customers must call GGA to access the benefits and services of the program. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details. Generali Global Assistance is not affiliated with New York Life Insurance Company.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company

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