

# Emergencies are bad enough when they happen close to home.

Prepare your employees for the unexpected with Unum's worldwide emergency travel assistance.



## Illness during travel

Up to four million people a year who travel to developing countries become ill enough to seek health care either while abroad or upon returning home. Many more experience illnesses or injuries while traveling closer to home.<sup>1</sup>

It's tricky enough dealing with a medical emergency on your own turf. But it can get really complicated if it happens while you're traveling, especially if you're overseas. Just imagine:

- you have a serious car wreck during an out-of-town conference
- your child develops an ear infection while you're on vacation
- you run out of diabetes medication on a business trip
- your spouse suffers an appendicitis attack while you're on the road

Fortunately, through their Unum insurance coverage, your employees, their spouses<sup>2</sup> and their dependent children can have immediate access to the nation's largest travel assistance provider while traveling for business or personal reasons, whether they are out of the country or 100 miles or more from home.

## Help is just a phone call away.

Available with selected Unum insurance offerings, global emergency travel assistance is one phone call away for your employees and their families — 24 hours a day, 365 days a year — if they need immediate assistance anywhere in the world. They'll be connected to:

- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers across the country and around the world

## Reliable service around the globe

Worldwide emergency travel assistance is provided by Assist America, the world's largest provider of global emergency assistance through employee benefit plans,<sup>3</sup> with no geographical or pre-existing condition exclusions and no exclusions for scholastic, professional or adventure sports.

## Support you'd get at home

Your employees can call upon Unum's worldwide emergency travel assistance for a full range of services, available for simple to extreme travel emergencies:

### Medical consultation, evaluation & referral

— The operations center is staffed 24/7 by certified personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation.



For more information about Unum's worldwide emergency travel assistance, contact your local Unum representative.

• **Hospital admission assistance<sup>4</sup>** — Our provider will assist with hospital admission outside the U.S. by validating health coverage or advancing funds to the hospital.

• **Emergency medical evacuation** — If your employee becomes ill or injured in an area where appropriate care is not available, he or she will be evacuated to the nearest facility that meets our standards. And the full cost, including medical treatment in transport, is paid by Assist America.

• **Critical care monitoring** — Our provider maintains regular communication with the patient and medical staff, closely monitoring the quality and course of treatment. Information is also relayed to the family as needed.

• **Medical repatriation** — When deemed medically necessary, patients can be transported home or to a specified health facility with a medical or non-medical escort as required.

• **Prescription assistance** — If your employee's prescription medication has been lost or left behind, Assist America works with the prescribing physician and a pharmacy in the travel area to replace the medicine.

**Emergency message service** — Our provider will transmit emergency messages reliably between patient, family, friends, employer or whoever needs to stay in the loop — from anywhere in the world.

**Other services include:**

- Transportation for a friend or family member to join the hospitalized patient
- Care and transport of minor children
- Emergency trauma counseling
- Assistance in return of a vehicle
- Legal and interpreter referrals
- Return of mortal remains

With its reliable services and broad range of care, Unum's worldwide emergency travel assistance program can provide your employees with a valuable addition to their Unum benefits.

Worldwide emergency travel assistance services are provided by Assist America Inc. and are available with selected Unum insurance offerings. All emergency travel 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. 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. 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. Please contact your Unum representative for full details.

1 GeoSentinel Surveillance, "Network Spectrum of Disease and Relation to Place of Exposure among Ill Returned Travelers," January 12, 2006.

2 A spouse traveling on business for his or her employer is not covered by the program.

3 Assist America Inc. internal data [cited October 9, 2007]; available at <http://www.assistamerica.com>

4 May require validation of your medical insurance. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days.

Insurance products underwritten and services offered by the subsidiaries of Unum Group.

Unum, 1 Fountain Square, Chattanooga, TN 37402 [unum.com](http://unum.com)

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