

Travel assistance

Extending coverage no matter where life takes you

Anthem[®]Life



Bring the comforts of home on the road

What would happen if you got sick in another city or country? Who would you call if you couldn't speak the language? Anthem Life has teamed up with Europ Assistance USA¹ to give you vital travel services when you or your family are 100 miles or more from home — whether personal or business travel.

A helping hand in medical emergencies

You can feel safe knowing that you can use travel assistance services 24 hours a day. If you need emergency medical care while traveling, call Europ Assistance USA for a medical evaluation. If medically necessary, Europ Assistance USA will:

- Find doctors, dentists and medical facilities
- Set up an emergency transfer if you're in the hospital, when medically necessary, up to \$1,000,000
- Send your dependent children home if they're left without an adult to care for them due to your medical emergency, up to \$5,000
- Send the person with whom you are traveling home, up to \$5,000
- Set up a bedside visit for a family member or friend if you stay in the hospital for more than seven days, or if you are in critical condition, up to \$5,000
- Set up and pay for the return of mortal remains, should a member die while traveling, up to \$10,000
- Arrange and pay to return your vehicle home if you are unable to drive due to a medical emergency, up to \$2,500
- Arrange and pay to return your pet that is traveling with you, if left unattended due to a medical emergency, up to \$1,000

Your travel companion

- You're enrolled in travel assistance when you choose group term life insurance from Anthem Life
- Travel assistance services are offered to you and your family 24 hours a day, seven days a week

Not only does this program help out during medical emergencies, it also offers personal services:

- Send and receive emergency messages
- Emergency cash advances (up to \$500²)
- Emergency medical payments (up to \$10,000²)
- Legal help and bail (up to \$5,000²)

Valid only for eligible members. Retirees are not eligible for travel assistance services.

Easy access to travel tips

Europ Assistance USA can give you useful tips before you travel, such as vaccine and passport requirements, foreign exchange rates, travel advice and weather conditions.

You can get details by calling Europ Assistance USA:

From the U.S. and Canada: 866-295-4890

From other countries (call collect): 202-296-7482

Go to anthemlife.com for a complete list of services, limitations and exclusions.

¹ In all cases, Europ Assistance USA only suggests a medical professional, medical facility or attorney that gives services to the eligible member. They are not employees or agents of Europ Assistance USA or Anthem Life. You choose the medical professional, facility or legal counsel you want. Europ Assistance USA or Anthem Life is not liable for any medical advice or legal counsel given by the medical professional or attorney. Europ Assistance USA also is not liable for the negligence or other wrongful acts or omissions of any of the health or legal care professionals who give these services. The covered member cannot take action against Europ Assistance USA or Anthem Life for its suggestion of or contract with a medical professional or attorney.

² You must pay back Europ Assistance USA for these costs.

Europ Assistance USA is not affiliated with Anthem Life and the services provided are not part of the insurance coverage provided by Anthem Life. The agreement between Europ Assistance USA and Anthem Life is subject to change, which may affect the services offered.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. [®] ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

For easy access to your travel assistance protection, cut out and carry the wallet card below while traveling.

AnthemLife



*Valid only for eligible members.
Retirees are not eligible
for travel assistance services.*

Europ Assistance USA

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

U.S. and Canada: 866-295-4890

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

For more details, go to anthemlife.com.

You're on vacation and you have an emergency

Get help anytime you need it –
with travel assistance from
Europ Assistance USA

Emergencies happen,
but help is only a phone
call or email away

If you need help when away
from home, contact Europ
Assistance 24/7:

- By phone from the US and
Canada: 866-295-4890
- By phone from other countries:
+1-202-296-7482 (call collect)
- By email:
OPS@europassistance-usa.com

We want to make sure that you get the help you
need – whenever you need it and no matter where
you are in the world.

That's why Anthem Life partners with **Europ Assistance USA** (EA) to provide active employees with Anthem Life coverage access to assistance services 24/7 in case of a medical emergency. In order to take advantage of the medical assistance services you must be traveling 100 or more miles from home on a trip lasting 90 days or less.*

So before you go on your next vacation or business trip, take a moment to read the frequently asked questions below about the travel assistance program:

Frequently asked questions

1. **Q. In a life-threatening situation, should I call local authorities or EA?**
A. If you have a life-threatening emergency, first call the local emergency authorities to get help right away. **Then, as soon as possible contact EA for assistance.** EA will take it from there and closely monitor the situation and work to see you get the care you need. Please note that EA must make or approve all transport-related services in order for them to be eligible.

You must pay any fees for any services as outlined below, but not for any arrangements that EA makes or EA's case management fees. For example, you must give a credit card guarantee for a cash advance and any associated third party fees.

2. **Q. I have medical coverage. Why do I need travel assistance, too?**

A. Medical coverage only takes care of medical expenses; when hospitalized, the most important aspect is to assess whether the care you are receiving is adequate for your condition and circumstance; EA has the resources to help you:

- EA can help you find the right place for medical care and can arrange for someone to take you there.
- EA monitors your condition and assesses if you need to be transported to a different medical facility.
- Your medical coverage may cover you overseas, but you will most likely have to find a way to pay for medical services you are getting. In most cases, though, EA can provide the necessary payment guarantee, saving you from having to come up with cash to pay out of pocket. However, you must provide a repayment guarantee.

3. **Q. What are the key services offered by EA?**

A. EA travel assistance services include:

- **Medical referrals and case reviews.** EA will help you find doctors, dentists and medical facilities. When you have a medical emergency, professional case managers, including doctors and nurses, will review your case to make sure you're getting the right care or decide if medical transport is required.
- **Medical evacuation/return home.** If a doctor chosen by EA decides that you should be taken to a different medical facility (evacuation) or to your place of residence for treatment (repatriation), EA will make arrangements to take you there and pay for it up to the program limit of \$1,000,000 per medical incident (all services combined).
- **Traveling companion assistance.** If someone traveling with you cannot continue traveling because of your medical emergency, EA will make arrangements and pay up to \$5,000 for his or her most direct route home on economy class airfare.
- **Help with dependent children.** If you are traveling with a dependent under the age of 26 and he or she is left alone because you are in the hospital, EA will set up and pay for his/her economy class transportation home by the most direct route on economy class airfare, up to \$5,000. EA will also arrange and pay for a qualified escort to go with the child, if needed.
- **Visit by family member/friend.** If you are traveling alone and will be in the hospital for seven consecutive days, EA will provide for and pay up to \$5,000 for round-trip economy class transportation for one member of your immediate family, or one friend, from his or her home, to the hospital. EA will also pay for up to five days at \$150 per day of meals and lodging for the visiting family member or friend.
- **Return your vehicle in a medical emergency.** If you cannot drive your non-job related vehicle because of a medical emergency or death, EA will arrange and pay for its return to your home or rental place. You will not have to pay for services like:
 - Transportation fees for the driver to get to the vehicle
 - Transportation fees for the driver to go back home after the vehicle has been returned
 - Fuel, tolls and parking fees from the pick-up point to the final destination
 - Driving fees for a commercially-licensed driving agency, up to \$2,500

**Need travel help today?
Go online and check out these
travel-related websites:**

- **U.S. State Department travel site**
travel.state.gov/travel/travel_1744.html
- **Currency converter**
xe.com/currencyconverter
- **CIA Factbook**
cia.gov/library/publications/the-world-factbook
- **Time zone converter**
timezoneconverter.com
- **International calling codes**
countrycallingcodes.com



3. Continued

- **Return your pet in a medical emergency.** If your pet is traveling with you and is left alone because you are in the hospital or you pass away, EA will arrange and pay for its return home. EA will cover:
 - A container to transport the pet
 - Food and transportation
 - Fees for emergency housing or to a kennel for the pet until it is transported. This benefit is limited to \$1,000 and covers no more than two nights if you are in the hospital and no more than four nights in case of your death.
- **Medication and eyeglasses replacement.** EA will arrange refill for a prescription that has been lost, stolen or needs a refill, subject to local law, whenever possible. EA will also help you ship or replace eyeglasses. You must pay for the costs of shipping the prescription, refill, and eyeglasses.
- **Emergency messages.** Emergency messages can be given to and received from friends, family members, and people you work with.
- **Emergency travel arrangements.** EA can make new travel arrangements or change airline, hotel, and car rental reservations if there is an emergency or something else happens you don't expect. You must provide a payment/credit card guarantee for all tickets, hotel and rentals.
- **Emergency cash.** EA will advance you \$500 if needed in an emergency. You must provide a guarantee of payment and pay for any transfer or delivery fees.
- **Legal help/bail.** EA will find an attorney and arrangement for payment of the bail bond, if the law permits. You must provide a guarantee of payment for the bail bond fees and pay the attorney fees.
- **Interpretation/translation (helping you understand the local language).** EA will help with telephone interpretation in all major languages or will refer you to a service that interprets and translates documents in writing.

3. Continued

- **Finding lost items.** EA will help you find lost luggage, documents and personal items. EA may also contact airlines and government authorities to help.
- **Help before you travel.** EA can help before you travel with things like:
 - Information on visa requirements
 - Passports, inoculations and immunization requirements
 - Cultural information
 - Weather conditions
 - Finding an embassy or consulate
 - Foreign exchange rates
 - Travel advisories (warnings)

Conditions and exclusions

- EA will not evacuate or repatriate you if a doctor that is chosen by EA decides the injury or illness can be treated locally.
- EA will not give services or payment for an injury caused by:
 - Suicide, attempted suicide or injuries you caused to yourself on purpose
 - War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war
 - Serving in any military maneuver or training exercise
 - Piloting or learning to pilot, or acting as a member of the crew of any aircraft
 - Mental or emotional problems, unless you are in the hospital
 - Being under the influence of drugs or intoxicants, unless prescribed by a physician
 - Committing or attempting a criminal act
 - Joining in professional athletics
 - Traveling to get medical services or treatment
 - Services not shown as covered

EA provides services all over the world. But, EA may decide that services cannot be provided in certain countries or locales because of war, natural disaster or political instability. EA will try to help you within the area's limitations. EA is not responsible for not giving, or for delaying, services if there are conditions beyond its control, such as:

- Flight conditions
- Labor disturbance and strike
- Rebellion, riot, civil commotion, war or uprising
- Nuclear accidents
- Natural disasters
- Local law or regulations



Anthem[®]Life

*See the "Conditions and exclusions" provision above for important information about exceptions. Travel assistance is available to active employees with Anthem Life coverage, their spouses or domestic or civil union partners, and natural or adopted children or stepchildren under the age of 26. Retired employees are not eligible for services.

Life and Disability products underwritten by Anthem Life Insurance Company. In New York, Life and Disability products underwritten by Anthem Life & Insurance Company.

® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

40365WPEENMUB 9/13 Anthem Life