



NYL GBS Secure Travel Client Offering Description

What is NYL GBS Secure Travel?

NYL GBS Secure Travel is a comprehensive worldwide travel assistance program New York Life Group Benefit Solutions (NYL GBS or "Group") offers to individuals covered under either:

1. A Basic or Voluntary Accidental Death and Dismemberment (AD&D) plan – the program offers travel assistance and transportation assistance for medical emergencies during personal or business travel at least 100 miles from place of permanent residence.*
2. A Business Travel Accident plan - the program offers travel assistance and transportation assistance for medical emergencies during covered business travel of any duration at least 100 miles from place of permanent residence.*

All transportation benefits are insured, and only those insured under the plan have access to the program. Therefore, for a spouse or dependent(s) to be eligible for NYL GBS Secure Travel they must be a covered person under an AD&D plan.

This program is provided by Generali Global Assistance (GGA) and customers must call the dedicated NYL GBS Secure Travel phone number in order to access what is provided under the program. No dollar limits are placed on medical evacuation/repatriation for medically necessary services coordinated through GGA. And transportation benefits must be arranged and paid by GGA to be covered.

To access the services a Covered Person (or in a medical emergency their designee) must contact GGA's multilingual coordination center available 24 hours a day, 365 days a year at the NYL GBS Secure Travel dedicated phone number (from the U.S. and Canada: (888) 226-4567, from other locations: (202) 331-7635 – call collect).

Services included with the program

Pre-trip Planning Assistance

Prior to a trip, Covered Persons can contact GGA for up-to-date information on the following:

- **Inoculation and Visa Information** – Information concerning visa and inoculation requirements of the foreign countries to which Covered Persons are traveling.
- **Cultural Information** – Information concerning cultural and special events at the intended destinations, if available.
- **Temperature and Weather Information** – Weather forecasts and temperatures for major cities around the world as well as domestic and international ski reports for major ski areas.
- **Foreign Exchange Rates** – Information on foreign exchange rates between the U.S. and other currencies. The rates provided may vary slightly from rates posted by local financial institutions and are meant as general guidelines.

Assistance While Traveling

- **Telephone Interpretation Service** – In an emergency GGA will provide telephonic interpretation services in all major languages. In situations which require written translation, GGA will provide referrals to local translators or a professional translation service.

- **Embassy and Consular Referral** – GGA will provide addresses and telephone numbers of the nearest American Consulate and Embassies.
- **Transmission and Retention of Urgent Messages** – GGA will use its best efforts to transmit urgent messages for a Covered Person to the Covered Person’s family, friends, or business associates. GGA will also accept and retain messages for Covered Persons for up to fifteen (15) days.
- **Travel Arrangements** – When requested, GGA will help Covered Persons make emergency travel arrangements, including airline, hotel, and car rental reservations. The Covered Person is responsible for payment for all tickets, accommodations and rentals arranged.
- **Lost Luggage, Documents and Personal Items** – If a Covered Person’s luggage, personal items or travel documents have been lost, GGA will contact the appropriate authorities in order to locate the lost items and have them sent to the Covered Person. If requested, GGA will help a Covered Person secure replacement items from home. All shipping and replacement costs are the responsibility of the Covered Person.
- **Legal Assistance/Bail** – In an emergency, GGA will attempt to help a Covered Person secure and post bail bonds worldwide, where permitted by local law, from funds guaranteed by the Covered Person or the Covered Person’s family or representative. GGA will also use its best efforts to provide a Covered Person with the names, addresses and telephone numbers of lawyers in the area in which the Covered Person is traveling. However, the selection of and the expenses associated with securing the services of an attorney are the responsibility of the Covered Person.
- **Emergency Cash Advance** – In an emergency situation, and with the consent of the Covered Person, GGA will advance up to \$1,500.00, upon satisfactory guarantee of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.
- **Location of Medical Providers** – Upon a Covered Person’s request, GGA will provide the names, addresses and telephone numbers of physicians, hospitals, dentists, and dental clinics in the area in which the Covered Person is traveling. GGA will also attempt to confirm the availability of the provider, and upon request make an appointment for a Covered Person with the medical provider of the Covered Person’s choice. Except as specifically provided in this agreement, expenses of medical care are not insured by GBS.
- **Medical Monitoring** – When notified of a Covered Person’s medical emergency, GGA’s multilingual staff and, where appropriate, one of GGA’s physicians or nurses will attempt to contact the Covered Person and Covered Person’s Attending Physician to obtain a full understanding of the Covered Person’s situation and to discuss next steps. GGA will continue to monitor the Covered Person’s condition and will remain in communication until the Covered Person’s medical problem is resolved or the Covered Person has returned home.
- **Emergency Medical Payments** – When necessary to obtain needed medical services for a Covered Person, upon request GGA will advance up to \$10,000.00 to cover on-site medical expenses. A satisfactory guarantee of reimbursement from the Covered Person is required. Except as specifically provided in this agreement, expenses of medical care are not covered by GGA or GBS. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.

- **Replacement of Medication** – If a Covered Person loses, forgets, or runs out of prescription medication while traveling, GGA will provide a medical referral so the medication can be re-prescribed locally or confirm whether it can be shipped from the Covered Person's home, at the Covered Person's expense, subject to local laws. The Covered Person will be provided with a cost estimate for the replacement medication and shipment costs, which shall be subject to Covered Person's approval. Expenses of medical care are not covered by GGA or GBS.

Insured benefits

The following benefits are included in group and blanket accident insurance policies as further described below. This is not the insurance policy but is only a summary of benefits. Please refer to the policy or certificate for details.

Transportation related to Medical Emergencies

Group Benefit Solutions will pay the reasonable cost for medically necessary covered services (subject to all applicable conditions and exclusions) described below, arising from a Covered Medical Emergency occurring during travel covered by the Policy at least 100 miles from permanent residence*, when the services are arranged and approved by GGA. "Covered Medical Emergency" means an injury, illness or disease diagnosed by a Physician which causes severe or acute symptoms that, if not provided with immediate care or treatment, would reasonably be expected to result in serious deterioration of the Covered Person's health or place his or her life in jeopardy; and which first manifests itself suddenly and unexpectedly during travel.

The services described below are only provided following the engagement of GGA for medical evacuation or medical repatriation to arrange medically necessary transport of the Covered Person. The Covered Person or their designee must contact GGA at the phone number indicated on their identification card to begin this process.

In making their determinations, GGA will consider the nature of the emergency, the person's condition and ability to travel, as well as other relevant circumstances including but not limited to, airport availability, weather conditions, and distance to be covered.

- **Emergency Medical Evacuation** – If an illness, injury or condition which, if left untreated, could result in a significant deterioration of health and adequate medical facilities are not available locally, GGA will arrange emergency evacuation under medical supervision to the nearest facility capable of providing adequate care. Emergency evacuation transportation is provided to the nearest location able to provide adequate medically necessary care. Covered costs include all medically necessary services or equipment that the Covered Person receives and the cost of any medically required qualified and licensed medical professional escorts during transport. As part of a medical evacuation, GGA will also arrange and pay for ground transportation to and from the hospital and secure admission at the receiving hospital. Decisions as to the medical need for evacuation, the means and timing of any evacuation, the medical equipment and the medical personnel to be used, and the destination are decisions that will be made by GGA's physicians in consultation with the local attending physician, and their decisions shall be conclusive. All medical services are the responsibility of the local attending physician.

If a Dependent Child is evacuated, we will pay the expenses of an adult Immediate Family member who accompanied the Dependent Child on the trip where the Covered Medical Emergency occurred, to accompany the Dependent Child during the evacuation. Such expenses shall be limited to one person only, and shall include round-trip economy airfare, and an allowance of \$150.00 per day for up to seven (7) days for meals and lodging.

- **Travel Companion Transport/Accommodations** – If a Covered Person is medically evacuated to another location, GGA will arrange the travel companion's transportation to the same location and cover the costs of economy class transportation. If the Travel Companion is not able to use existing accommodations, benefits include meals and accommodations (up to \$150 per day for up to 7 days) while the Covered Person remains hospitalized.
- **Return Transportation /Repatriation** – GBS will pay any increase in the cost of the Covered Person's return transportation to his or her place of permanent residence* following a Covered Medical Emergency, above its original cost, even if not medically necessary. Unless it is medically necessary for another means of transportation to be provided, such return transportation costs will be covered for the same class of travel as the Covered Person's original transportation. Decisions as to the medical need for repatriation, the means and timing of any repatriation, the medical equipment and the medical personnel to be used, are decisions that will be made by GGA's physicians in consultation with the local attending physician, and their decisions shall be conclusive. All medical services are the responsibility of the local attending physician.
- **Return of Travel Companion, Immediate Family Member or Dependent Child(ren)** – GBS will pay any increased cost of the transportation for a Travel Companion, Immediate Family Member and/or Dependent Child(ren) of the Covered Person to return to his or her primary residence, if he or she accompanied the Covered Person on the trip where the Covered Medical Emergency occurred, and was as a result not able to return to his or her primary residence when originally scheduled. Such return transportation costs will be covered for the same class of travel as the original transportation of the Travel Companion, Immediate Family Member or Dependent Children.

In the case of a Dependent Child(ren) under age 18, who is left without a parent, guardian or other adult to accompany the child, we will cover the reasonable cost of an escort to accompany the child to the nearest airport. If under the applicable rules of the airline, the child is too young to travel unaccompanied by an adult, we will pay the round trip economy airfare for an adult family member from the child's place of residence to the airport nearest the child.

- **Visit of a Family Member or Friend** – If a Covered Person must be hospitalized for seven (7) or more consecutive days, GGA will arrange for round-trip economy class transportation for a family member or a friend designated by the Covered Person by most direct route from the family member's or friend's home to the place where the Covered Person is hospitalized. Benefits include meals and accommodations (up to \$150 per day for up to 7 days) for the family member or friend while they are visiting the hospitalized Covered Person.

If a Dependent Child who is hospitalized was not accompanied by an adult Immediate Family Member on the trip where the Covered Medical Emergency occurred, we will pay expenses described in the preceding paragraph, without regard to the expected duration of the hospitalization, and for the adult Immediate Family Member to accompany the Dependent Child to his or her place of residence.

- **Repatriation of Mortal Remains** – In the event a Covered Person dies, GGA will arrange for all necessary government authorization and documentation required by law for the repatriation of the remains to the Covered Person's place of permanent residence* for burial. Covered expenses also include an autopsy (if required), preparing the body for transport (embalming if required, or cremation if requested), a container appropriate for transportation of remains, transfer cost between the sending and receiving funeral homes, and other services as required by law.

Eligibility

- For employer-sponsored basic or voluntary group accident plans, all insured employees receive NYL GBS Secure Travel program benefits.
- For Business Travel Accident (blanket) policies that do not include coverage for personal travel, NYL GBS Secure Travel is only available to insured employees during business travel covered by the Policy.
- When accident insurance is offered to employees on a voluntary basis, the employee must enroll in the plan to receive NYL GBS Secure Travel program benefits.
- NYL GBS Secure Travel services are only available to a Spouse and/or Child(ren) when the insurance plan coverage is purchased for the Spouse and/or Child(ren), and only while insurance is in effect. Coverage for newborn children born in a hospital or other inpatient facility begins upon discharge from the hospital or facility. Medical circumstances occurring during the hospitalization where the birth occurred would not be considered to be a Covered Medical Emergency.

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, 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 GBS and, therefore, neither GGA nor Group is responsible or liable for their negligence or other acts or omissions.

* "Permanent Residence" or "home" is defined in the policy. It will not include any place where the covered person is temporarily present either for purposes of education or military service. 58595B

This description of services provides only a summary of the benefits and services described. Emergency Medical Assistance benefits are provided by New York Life Group Insurance Company of NY and are subject to the terms and conditions of the insurance policy. In the event of any conflict between this document and the terms and conditions of the insurance policy, the insurance policy shall govern. All other services are provided by Generali Global Assistance and are subject to the terms of the service agreement with Generali Global Assistance.

These programs are NOT insurance and do not provide reimbursement for financial losses. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services.
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New York Life Insurance Company

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