

Emergency Travel Assistance

Coverage for All Benefit Eligible
Employees
Assist America

Did You Know?

If you are a benefits eligible University of Arkansas employee, you automatically have travel assistance coverage through Assist America – a value added service partner associated with the University of Arkansas through our relationship with UNUM. This travel assistance policy provides a number of valuable benefits to you when traveling anywhere greater than 100 miles from home. This may be one of the most important benefits in the event you become ill and need medical care when traveling.

In addition to emergency travel assistance, if you or your spouse is a covered participant in the University's health plan, administered by Qualchoice, you have health insurance coverage while traveling abroad as well. Please be aware that in most instances, foreign medical providers will require payment for medical services and will not accept assignment of medical bills even with evidence of insurance. Therefore, if you require medical care abroad, it is recommended that you pay with a credit card if possible and submit a claim for reimbursement from Qualchoice as soon as you return. Prior to your travel departure, a letter from QualChoice can be provided to you to attest to your coverage. Please contact your Human Resources' Office to obtain your letter and additional information regarding your travel-related benefits.

See attached documents for FAQ, wallet card and an example of the QualChoice letter. The wallet card and QualChoice letter are examples only. You must go to your HR office to get your valid documents.

Worldwide Emergency Travel Assistance

Emergency travel assistance is available while traveling to another country or even just 100 or more miles from home. Saves you time, enhancing productivity. Valued by employees.



One toll-free call, 1-800-872-1414, any time day or night, provides access to global services. *Contact your HR office for more information*

- ▶ Guaranteed hospital admission
- ▶ Emergency medical evacuation
- ▶ Prescription replacement
- ▶ Medical referrals to Western-trained, English-speaking medical providers
- ▶ Care and transport of unattended minor children



Help for medical emergencies away from home

Worldwide emergency travel assistance



Illness during travel

Four million people a year are ill enough to seek health care either while traveling abroad or upon their return home.¹



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

Whether traveling for business or pleasure, you have worldwide emergency travel assistance in your suitcase.

No one expects to become ill or injured when traveling, but unexpected emergencies do occur. Whether you're traveling for business or personal reasons, our worldwide emergency travel assistance program goes with you when you travel to a foreign country or just 100 or more miles from home.* Help is just a phone call away — day or night — if you, your spouse² or your dependent child³ need immediate assistance anywhere in the world.

Services are available for simple to extreme travel emergencies:

- hospital admission guarantee⁴
- emergency medical evacuation
- critical care monitoring
- medical consultation and evaluation
- medical repatriation
- emergency message service
- transportation for a friend or family member to join the hospitalized patient
- care of minor children
- emergency travel counseling
- prescription assistance
- assistance in the return of a vehicle
- legal and interpreter referrals

At any hour of the day, one simple phone call will connect you to:

- multilingual, medically certified crisis management professionals
- a state-of-the-art global response operations center
- qualified medical providers around the world

The Unimi worldwide emergency travel assistance program is provided by Assist America Inc., with no geographical or pre-existing condition exclusions, and no exclusions on scholastic, professional or adventure sports. Assist America arranges and pays for 100% of the services provided without any caps or charge-backs either to the employer or the employee.

All services must be arranged and paid for by AssistAmerica. No claims for reimbursement are accepted. Call the number on your emergency travel assistance wallet card if you have a travel emergency. If you have misplaced your wallet card, contact your human resources department and ask for a replacement.

Learn more about your worldwide emergency travel assistance program at unum.com/travelassistance.

[illegible]

FOR PEOPLE

are covered for business or personal travel, spouse, and dependent children are covered for personal travel only. Please note if your travel is international or all states. If they require a statement of your need for travel or an extension of funds to the foreign needs of family. The cost of insurance is passed on to the emergency hospital admission to the doctor, nurse, and ambulance.

Univ. Chelmsford ■ www.univchelmsford.ac.uk

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Date

Member
Address
City, ST Zip

Subscriber: Name
Member: Name
Group: University of Arkansas Point of Service Plan
ID #: 06xxxxxxxx-xx
Group #: 00014000
Effective Date: 08/01/2003
Lifetime Maximum Benefits: Unlimited

Dear (Mr./Mrs./Ms./Miss/Dr.) Member:

Congratulations on your upcoming trip to a foreign country. QualChoice will be processing eligible claims filed for services while you are abroad.

For your information, there are very few foreign providers who accept assignment of medical bills. Generally, the process is that the patient pays for the service and submits the bills for consideration. We do have some suggestions that might make the process easier.

- Use your charge card, if possible. When the provider submits the charge to your charge card company, you will get an accurate accounting of the exchange rate for the currency used in that country. If that is not possible, we will obtain the exchange rate for the currency from a local banking institution.
- We ask that you have statements from the provider translated before being submitted to QualChoice.
- We will need to have the patient's name, provider's name, the diagnosis, the date of service, the service rendered, and the amount charged.

Your claims will be processed based on the terms and conditions of your Summary Plan Description/Evidence of Coverage for the program in which you are enrolled. Please contact our Customer Service Department should you have questions or concerns (1-800-235-7111). We hope you enjoy your travels.

Sincerely,

Tanyau A. White
Customer Service Department

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