

Travel Assistance Services, terms and conditions

(Created for Insurance Trust for Delta Retirees)

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

If you need help when away from home, contact Generali Global Assistance, Inc. 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@gga-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 we partner with General Global Assistance, Inc. (GGA) to provide ITDR retirees 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.*

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

- In a life-threatening situation, should I call local authorities or GGA?
If you have a life-threatening emergency, first call the local emergency authorities to get help right away. **Then, as soon as possible, contact GGA for assistance.** GGA will take down some initial information including your location and your attending doctor's contact information. Next, they will obtain medical information about your condition to determine whether the care you are receiving is adequate and relevant and decide on the next steps with you. This includes medical transport considerations as well. Please note that GGA must make or approve all transport-related services in order for them to be eligible. Transports arranged by GGA are fully funded.
- Does the program provide emergency medical coverage?
Emergency medical coverage currently is not part of the program. GGA can guarantee medical expenses internationally on your behalf but you must provide a credit card guarantee up front. Also, you are responsible for any fees for some services as outlined below, but not for any arrangements that GGA makes or GGA's case management fees.

- I have medical coverage. Why do I need travel assistance, too?

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; GGA has the resources to:

- Help you find the right place for medical care, can make an appointment and can arrange for someone to take you there
- Monitor your condition and medical evolution and assess if you need to be transported to a different medical facility
- Advance or guarantee emergency medical expenses with your repayment guarantee; many overseas facilities will not accept a credit card for payment – and you may not have the necessary cash – making this service a very important aspect of this program. GGA will also, when possible, work with your health insurance company (if you have international medical coverage) to find payment solutions.

- What are the key services offered by GGA?

GGA travel assistance services include:

- Medical referrals and Medical Monitoring. GGA 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 GGA decides that you should be taken to the closest adequate medical facility (evacuation) or back home for further treatment (repatriation), GGA will make arrangements to take you there and pay for it up to the program limit of \$250,000 per medical incident (all transport services combined).
- Traveling companion assistance. If someone traveling with you cannot continue traveling because of your medical emergency, GGA 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, GGA 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. GGA 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, GGA 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. GGA 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, GGA 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
- 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, GGA will arrange and pay for its return home. GGA 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. GGA will arrange refill for a prescription that has been lost, stolen or needs a refill, subject to local law, whenever possible. GGA 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. GGA 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. GGA 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. GGA 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). GGA will help with telephone interpretation in all major languages or will refer you to a service that interprets and translates documents in writing.
- Finding lost items. GGA will help you find lost luggage, documents and personal items. GGA may also contact airlines and government authorities to help.
- Help before you travel. GGA 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

- Medical transportation has to be medically necessary; GGA will not evacuate or repatriate you if a GGA doctor determines that adequate medical care is offered locally.
- GGA 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.

Need travel help today?

Go online and check out these travel-related websites:

- Currency converter
www.xe.com/currencyconverter
- Time zone converter
www.timezoneconverter.com
- International calling codes
www.countrycallingcodes.com

GGA provides services all over the world. But, GGA may decide that services cannot be provided in certain countries or locales because of war, natural disaster or political instability. GGA will try to help you within the area's limitations. GGA 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

*See the “Conditions and exclusions” provision above for important information about exceptions.

Travel assistance services are a value added additional service and are not a part of the Medicare Advantage certificate, policy or trust agreement and do not modify any insured benefits. The value added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Travel Assistance value added services are provided by Generali Global Assistance, Inc. In all cases, Generali Global Assistance, Inc. only suggests a medical professional, medical facility or attorney that gives services to the eligible member. They are not employees or agents of Generali Global Assistance, Inc. or Anthem Blue Cross and Blue Shield (Anthem). You choose the medical advice or legal counsel you want. Generali Global Assistance, Inc. or Anthem is not liable for any medical advice or legal counsel given by the medical professional or attorney. Generali Global Assistance, Inc. 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 Generali Global Assistance, Inc. or Anthem for its suggestion of or contract with a medical professional or attorney. You must pay back Generali Global Assistance, Inc. for some costs. Generali Global Assistance, Inc. is not affiliated with Anthem and the services provided are not part of the insurance coverage provided by Anthem. The agreement between Generali Global Assistance, Inc. and Anthem is subject to change, which may affect the services offered. Valid only for eligible members.