

# New York Life Group Benefit Solutions Secure Travel.

## Frequently asked questions.

### **What is New York Life Group Benefit Solutions (NYL GBS) Secure Travel?**

NYL GBS Secure Travel is a worldwide assistance program that is part of your NYL GBS Accidental Death and Dismemberment (AD&D) or Business Travel Accident (BTA) insurance. This program is available when you travel more than 100 miles from home.\* Services are provided and benefits are arranged by our service provider, Generali Global Assistance (GGA). GGA can be contacted at (888) 226-4567 from the U.S. and Canada, or at (202) 331-7635 from other locations to obtain all services and benefits.

### **I am planning a vacation trip with my wife and children. Will we all be covered under this plan?**

NYL GBS Secure Travel services are available to a spouse and/or child(ren) when AD&D insurance plan coverage is purchased for them, and only while the insurance is in effect.

### **My 24-year-old son, who is covered under my BTA plan and is still a full-time student, wants to go to Florida by himself during Spring Break. Is he going to be covered?**

Yes, generally your son would be covered since he is a full-time student, under age 26, and financially dependent on you. But BTA policy coverages may vary, so please review your certificate of insurance to confirm that he is covered.

### **If I experience heart palpitations while I am traveling, should I contact GGA so that they can dispatch an ambulance for me?**

No. In case of emergency medical problems you should call the local emergency response center. GGA's role is not that of a local emergency response unit, and initial transport to the location where immediate first aid or other professional medical care is or can be obtained, is not a service that is provided.

### **What happens if I travel to a country where there might be political problems or violent conflicts in the area?**

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 person 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.



**I am traveling with my pregnant wife who is covered under my BTA insurance. During the eighth month of pregnancy she experiences serious problems and must be hospitalized. Will this be covered?**

No. Hospitalization and medical expenses are not covered benefits under NYL GBS Secure Travel. However, if adequate medical facilities are not available locally, GGA may arrange emergency evacuation to the nearest facility capable of providing your wife with adequate care.

Please note that coverage for newborn children born in a hospital or other inpatient facility begins on 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.

**During my business trip I get food poisoning and I get myself to the local hospital. What should I do next?**

If the local hospital is able to treat your condition, there is no need to contact GGA. If it is not, please contact GGA from outside the U.S. or Canada at (202) 331-7635. GGA's physicians will consult with the local attending physician, and assess the medical need for evacuation and the location of the closest adequate medical facility to treat your condition.

If your medical emergency has resulted in the inability to use your original return ticket, GGA can make transportation arrangements for the same class of travel as your original transportation and NYL GBS will pay any increase in the cost of the return transportation, above its original cost.

**If I call GGA due to a medical emergency that requires me to be hospitalized, what will they do for me after the call?**

GGA's physician staff will get in touch with your local attending physician(s) to assess the situation and get an impression of the quality of care you will receive. They will carefully look at all possible problems and, if necessary, recommend that you be transferred to the nearest appropriate medical facility if local care is not adequate to treat your condition. GGA's physician team would then make a mode of transport recommendation.

GGA would make arrangements for you to be transported to another hospital or clinic.

**What if I was told that I will be transferred to a different facility, but I would prefer to go back to the United States directly rather than going to a different local hospital?**

NYL GBS Secure Travel will cover emergency evacuation transportation to the nearest location able to provide adequate medically necessary care, which may not be the United States. However, you are not obligated to accept the transport recommendations of GGA's physicians. You may refuse them and make your own transportation arrangements at your own expense. Any transport arrangements outside of those made by GGA are not reimbursable under your NYL GBS Secure Travel plan.

**If I became ill or injured while traveling and made my own medical transportation arrangements, can I just submit the bill to GGA or NYL GBS afterward?**

No. For any of the services of NYL GBS Secure Travel to be reimbursable, GGA must be contacted and must make the transport/travel arrangements. This is why it is important to keep a copy of the NYL GBS Secure Travel flyer with your other travel documents (passport, credit card replacement and emergency contact information, etc.).

**I plan to visit three different cities in Europe. I have a medical condition that needs occasional check-ups. Can I call GGA prior to the trip and get the names of some English-speaking physicians in those cities?**

Absolutely. If needed, they will even refer you to English speaking specialists where possible.

**During my overseas trip, if I get hospitalized due to a broken leg, will NYL GBS Secure Travel pay the medical expenses associated with this mishap?**

No. There is no medical expense coverage through NYL GBS Secure Travel. Please check with your employer if you have medical travel insurance or if your health insurance provides coverage for emergency medical expenses abroad. However, on request, GGA will advance up to \$10,000 to cover onsite medical expenses when necessary to obtain needed medical services for a covered person. A satisfactory guarantee of reimbursement from the covered person or his/her family is required. A credit card(s) used to guarantee reimbursement must have a sufficient available limit to cover the amount of the advance.

**Do I have to call GGA when I think I need to be evacuated due to a medical problem, or can I make these arrangements myself?**

You or your designee must contact GGA in case of a medical problem in order for any services to be reimbursable. GGA has to make all medical transport and other transportation arrangements for them to be covered by the plan.

**I read that this plan offers medical evacuation and repatriation benefits. What is the difference between the two?**

Medical evacuation is transport to the nearest adequate medical facility. Repatriation is transportation back to your place of residence.

**If I am hospitalized while traveling alone, will NYL GBS Secure Travel pay for a family member to be with me?**

If you must be hospitalized for seven or more consecutive days, GGA will arrange for round-trip economy class transportation for a family member or a friend (designated by you) to visit, by the most direct route from their home to the place where you are hospitalized. Visitor benefits include meals and accommodations (up to \$150 per day for up to seven days) while they are visiting you.

**I will be traveling with my young child. If I am hospitalized, what happens to him?**

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, NYL GBS Secure Travel 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, the plan 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. Such expenses shall be limited to one person only, and shall include round-trip economy airfare, and an allowance of \$150 per day for up to seven days for meals and lodging.

**If my luggage is lost or stolen and I lose my medications, how can GGA help me?**

If you lose, forget or run out of prescription medication while traveling, contact GGA. They will provide a medical referral so the medication can be re-prescribed locally or confirm whether it can be shipped from home, at your expense, subject to local laws. You will be provided with a cost estimate for the replacement medication and shipment costs, which shall be subject to your approval. Expenses for medical care are not covered by NYL GBS Secure Travel or your NYL GBS Business Travel Accident insurance.

If your luggage, personal items or travel documents have been lost, contact GGA. They will contact the appropriate authorities to locate the lost items (if possible) and have them sent to you. If requested, GGA will help you to secure replacement items from home. All shipping and replacement costs are the responsibility of the covered person.

In addition, if your wallet is lost or stolen, with your consent, GGA will advance up to \$1,500 on satisfactory guarantee of reimbursement. A credit card(s) used to guarantee reimbursement must have a sufficient available limit to cover the amount of the advance.

\* "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.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al.

ACCIDENT INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. Product availability may vary by location and plan type and is subject to change. All group accident insurance policies may include exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

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