

? Did you know?

+ Europ Assistance had over 60 million telephone calls in 2006 (two calls per second) and over 14 million assistance cases (one case every two seconds).

++ In 2006, we performed our 150,000,000th assistance case.

## Why Europ Assistance?

### What is Europ Assistance USA?

We are the US office of Europ Assistance, the company that created the concept of Travel Assistance over 40 years ago. Travel Assistance helps you if you are faced with an emergency when traveling. With a local network providing support in virtually all countries in the world, EA is here to assist you 24 hours a day.

### In a life-threatening situation, should I call local authorities or Europ Assistance USA?

In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance, and then contact Europ Assistance USA.

### I have medical insurance. Why do I need travel assistance as well?

EA has the resources to help you medically and financially in case of a travel emergency. Even the best health insurance companies do not have an out of area network comparable to EA. EA's network is both domestic and international. EA monitors your medical condition to make sure you receive proper care. EA can help you find an appropriate medical facility or transport you to one if necessary. On the financial side, even if your medical insurance provides complete overseas coverage, you will most likely have to pay up front for medical services. EA can in many cases provide the necessary guarantee of payment, saving you from having to pay expenses out of pocket.

This is a non contractual document. Please consult your human resources department for a complete list of services and applicable conditions and exclusions.

Anthem Life



1825 K Street NW, Suite 1000 - Washington, DC 20006 - USA  
www.europassistance-usa.com

## Contact Europ Assistance USA

Europ Assistance USA is here to help you 24 hours a day in the event of an emergency.

When you call, please be ready to provide:

\*\*The address where you are staying

\*\*A phone number where we may reach you

US/Canada: 1 866 295 4890

From other locations call collect:

+1 202 296 7482

Email [OPS@europassistance-usa.com](mailto:OPS@europassistance-usa.com)



Travel Assistance



Anthem Life  
Travel Assistance  
Program

Travel

Automobile

Health

Home & Family

# Your travel ally

Emergencies happen, but help is only a phone call away.

**Europ Assistance USA (EA) provides 24 hour services that can help you access emergency assistance when you are traveling 100 or more miles away from home on a trip lasting 90 days or less. Europ Assistance USA can help you throughout the world when a crisis strikes.**

## Key Services:

### Medical Referral and Monitoring

EA will assist you in finding physicians, dentists, and medical facilities. During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate or if evacuation/repatriation is required.

### Medical Evacuation/Return Home

In the event of a medical emergency, when a physician designated by EA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, EA will arrange and pay for the transport under proper medical supervision, up to the program limit of \$100,000 combined single limit.

### Traveling Companion Assistance

If a travel companion loses previously-made travel arrangements due to your medical emergency, EA will arrange for your traveling companion's return home via the most direct route on economy class airfare, up to \$5,000.

### Dependent Children Assistance

If any dependent children under the age of 16 traveling with you are left unattended because you are hospitalized, EA will arrange and pay for their economy class transportation home via the most direct route on economy class airfare, up to \$5,000. Should transportation with an attendant be necessary, EA will arrange and pay for a qualified escort to accompany the children.

### Visit by Family Member/Friend

If you are traveling alone and must be or are likely to be hospitalized for seven consecutive days, EA will arrange and pay up to 5,000 for round trip economy class transportation for one member of your immediate family, or one friend designated by you, from his or her home to the place where you are hospitalized. Also included are Meals and Accommodations for the visiting Family Member or Friend up to \$150 per day for a maximum of 5 days.

### Return of Mortal Remains

In the event of your death while traveling, EA will arrange and pay for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial, up to \$10,000.

### Replacement of Medication and Eyeglasses

EA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

### Emergency Message Relay

Emergency messages can be relayed to and from friends, relatives, and business associates.

### Emergency Travel Arrangements

If appropriate, EA will make new travel arrangements or change airline, hotel, and car rental reservations in the event of an emergency or an unexpected need. You are responsible for the payment of all tickets, accommodations, and rentals arranged.

### Emergency Cash

EA will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

### Legal Assistance/Bail

EA will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement from you. (You pay attorney fees.)

### Interpretation/Translation

EA will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

### Location of Lost Items

EA will assist you in the location of lost luggage, documents, and personal items. Airlines and government authorities are among those who will be contacted if necessary.

### Pre-Trip Information

EA offers a wide range of informational services before you leave home, including: Visa, Passport, Inoculation and Immunization Requirements, Cultural Information, Temperature, Weather Conditions, Embassy and Consulate Referrals, Foreign Exchange Rates, and Travel Advisories.

! These services are only eligible for payment or reimbursement if EA is contacted at the time of service and has arranged and/or pre-approved the service.

+ You are financially responsible for any actual expenses associated with any other service, but not for any arrangements that EA makes or EA's case management fees. For example, you must provide a credit card guarantee for a cash advance, but all expenses associated with arranging and handling such a request are EA's responsibility (except any transfer or wire fees associated with this service).

## Who is responsible to pay for these services?

After your coverage has been verified, EA will arrange and pay for the following subject to the program limits and guidelines:

- Medical Evacuation/Return Home
- Traveling Companion Assistance
- Dependent Children Assistance
- Visit by a Family Member or Friend
- Return of Mortal Remains

## Conditions and Exclusions

EA shall not evacuate or repatriate you if a EA designated Physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

EA does not provide services or pay for expenses caused by or resulting from the following:

- Suicide or attempted suicide or intentionally self-inflicted injuries
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war
- Participation 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 disorders unless hospitalized
- Being under the influence of drugs or intoxicants unless prescribed by a physician
- Commission or the attempt to commit a criminal act
- Participation in professional athletics
- Traveling to obtain medical services or treatment
- Services not shown as covered

EA provides the services in all countries of the world. However, EA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. EA will attempt to assist you consistent with the limitations presented by the prevailing situation in the area. EA cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

## For assistance 24 hours a day

From the US and Canada: 1 866 295 4890

From other countries +1 202 296 7482 (call collect)

OPS@europassistance-usa.com