



Global Travel Assistance Services

Traveling requires attention to a number of unique details. A study from the Travel Leaders Corporate survey shows that travelers' top concerns are travel logistics.¹ You are covered with business travel accident insurance along with travel assistance services to help you with travel mishaps or emergencies during your trip; this insurance coverage is provided by your employer. Whether it's a medical emergency, flight delay or lost luggage, we are here 24 hours a day, 7 days a week to support you.

For the employees of
**Association of
 Universities for
 Research in Astronomy,
 Inc.**



Please detach the card below and carry it with you during the course of your trip.



Travel Guard®

EMPLOYEE ID CARD

Policyholder: Association of Universities for Research in Astronomy, Inc.

Policy Number: 9155659

Toll-Free/Free Phone (within the U.S.): **1-877-244-6871**

Collect/Reverse Charge (outside the U.S.): **+1-715-346-0859**

Email: assistance@aig.com

aig.com/us/travelguardassistance

24/7 Assistance Services

Medical Assistance

- Medical evacuation assistance
- Hospital and provider assistance
- Emergency prescription replacement assistance
- Assistance with the renting and/or replacement of medical equipment

Travel Assistance

- Lost/stolen baggage assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency telephone interpretation coordination
- Legal/bail bond referrals
- Embassy and consulate information

Concierge Services

- Restaurant referrals and reservations
- Event ticketing
- Ground transportation coordination
- Wireless device assistance

Identity Theft Assistance²

- Account activity monitoring assistance
- Financial account investigation assistance
- Credit review and fraud detector assistance
- Social Security personal earnings and benefits statement assistance
- Collaborate with law enforcement

Assistance Website and Mobile App

- Travel Security Awareness Training - online instruction modules
- Country reports
- Travel alerts

Security Assistance

- Security evacuation assistance with on-the-ground physical response
- Security and safety advisories
- 24-hour response services to assist employees and their families during an incident
- Online access to up-to-date security intelligence

Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of a filed insurance plan are the responsibility of the policyholder.

To learn more or access your assistance website services, visit and download the AIG Travel assistance mobile app on Apple or Android, or visit aig.com/us/travelguardassistance

24/7 Travel Assistance Services ID Card

Contact in the event of:

- Emergencies
- Eligibility verification
- Medical evacuations
- Assistance services
- Benefit plan contact information

To access your 24/7 Assistance Services website, visit aig.com/us/travelguardassistance or download the AIG Travel assistance app to your Apple or Android smartphone.

Register with your policy number (using numerals only).

Report Claims to AHClaims@aig.com

Accident & Health Claims Dept. | PO Box 25987 | Shawnee Mission, KS 66225

1. <http://www.tlcorporate.com/2017-business-trends-survey-from-travel-leaders->
2. Identity theft services are not available for residents in New York or outside the United States.

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Accident & Health is the marketing name for the domestic benefits division of American International Group, Inc.

Association of Universities for Research in Astronomy, Inc. is separate and unrelated entity.

All insurance products are written by insurance company subsidiaries or affiliates of American International Group, Inc.

Coverage may not be available in all jurisdictions and is subject to actual policy language.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and certificate for details.

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AIG Accident & Health

Out-of-Country Medical Coverage and Claims Guide

For the employees of: Association of Universities for Research in Astronomy, Inc. the Policyholder

Master Policy Number: GTP 0009155659
(underwritten by National Union Fire Insurance Company of Pittsburgh, Pa.)

Travel Assistance Vendor: located on the travel ID card provided by your company for all business travel.

How to Report a Claim

Depending on your claim type, there are specific claim forms and reporting instructions for proper handling of your claim. AIG Claims will help to review your policy to confirm your benefits. To help expedite the claims handling process, please:

1. Contact AIG Claims at AHClaims@aig.com to both obtain and submit the appropriate claim form.
2. AIG Claims will help you complete the claim form in its entirety.
3. Submit your completed and signed claim form with all required information and attachments, if applicable, including the Master Policy number shown above.

Call: **+1 913-495-6520** Collect/Reverse Charge (outside the U.S., Canada and Puerto Rico) or **800-551-0824** Toll-Free (within the U.S., Canada and Puerto Rico)

Note: if this number is called outside of the United States, the U.S. country code (+1) is required. The caller will be charged international rates.

If additional information is required to process your claim, the assigned AIG Claims examiner will contact you by phone or written correspondence.

How do I request a Travel Visa Letter prior to my business trip for countries that require a Hard Copy or a Raised Seal?

Although the visa letter requirements for most countries are met by the fillable template provided separately, some countries require a hard copy or a raised seal. To request a travel visa letter in that instance, be sure to email the following information to aigtravelassistance@aig.com:

- First and last name as shown on your passport
- Passport number
- Destination (country)
- Dates of travel
- Home or Company address if original certificate must be mailed in that country
- Phone number

Out-of-Country Medical Expense Coverage

As part of your company's business travel accident program, you also have out-of-country medical expense coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This benefit is payable for such charges after the deductible has been met.

Benefit Maximum:	\$50,000.00
Deductible:	\$0.00
Benefit period:	52 weeks
Maximum Trip Length:	180 days

What's Covered

Covered out-of-country medical service(s) refers to any of the following services, as long as the service is medically necessary as defined in the Policy:

1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center;
2. Services of a physician or registered nurse;
3. Ambulance service to or from a hospital;
4. Laboratory tests;
5. Radiological procedures;
6. Anesthetics and the administration of anesthetics;
7. Blood, blood products, and artificial blood products, and the transfusion thereof; physical therapy and occupational therapy;
8. Rental of durable medical equipment;
9. Artificial limbs, artificial eyes, or other prosthetic appliances; or
10. Medicines or drugs administered by a physician or that can be obtained only with a physician's written prescription.

Questions and Answers

What happens if I become hospitalized while on a business trip?

Contact your travel assistance provider who will assist you with admission to the hospital and guarantee of payment. The Policy provides an emergency medically necessary expense benefit for Injury or sickness when traveling on a business trip. This medical expense benefit only applies when traveling on business outside of your Home Country (Country of Permanent Residence) or Country of Permanent Assignment. It is not for routine physicals or Expats when in their country of permanent assignment.

Does the insurance cover pregnancies?

The AIG Business Travel Accident Program covers any medical emergency from a pregnancy including a delivery on a business trip when traveling outside of your Home Country (Country of Permanent Residence) or Country of Permanent Assignment. Coverage is not provided for routine prenatal care in the absence of an emergency injury or sickness as defined in the Policy. The baby (the baby must be an insured dependent of the employee or an insured person in the AIG Business Travel Accident Program) would be covered under the policy. You should check with your physician prior to leaving on a business trip for his/her approval to travel.

What happens if an Employee requires ongoing treatment not an emergency sickness during business trip outside Home Country due to a pre-existing medical condition (i.e. chemo or radiation)? Is there coverage in the policy?

Coverage would only be provided in the event of a covered emergency injury or sickness as defined in the policy that requires treatment by a physician. Coverage is not provided for ongoing treatment of preexisting conditions in the absence of an emergency injury or sickness as defined in the Policy.

What happens if an Employee becomes sick on a business trip due to a pre-existing medical condition (i.e. Cancer or Heart Attack)? Do they have coverage outside Home Country in the Policy?

Coverage would be provided for emergency sickness or injuries as provided in the Policy.

Disclaimer: The Questions and Answers provide only a brief summary of some coverages under the Master Policy. If there is any discrepancy between this document and the Master Policy, the Policy will govern in all cases. All claims are subject to review by AIG Claims for determination of payment.

All claims processed are subject to verification of coverage and benefits as indicated in the policy. Payment of claim by another provider does not guarantee payment by the AIG Companies.

This is a partial summary only of the insurance benefits and services included. All insurance benefits are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy for details. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all jurisdictions and is subject to actual Policy language. For additional information, please visit our website at www.aig.com.

Association of Universities for Research in Astronomy, Inc. (and all of its subsidiaries and affiliates) is a separate entity from, and is unrelated entity to, the insurance provider.