



# Business Travel Insurance Plan with Global Assistance Services

Traveling on business requires attention to a number of unique details that are not related to your primary job responsibilities. A study from the Global Business Travel Association shows that 75 percent of travelers encountered a mishap while traveling to their business destinations.<sup>1</sup> Your employer has provided you with business travel accident insurance coverage, along with travel assistance services, to help you with travel mishaps or emergencies during your business trip, in case you experience anything from a medical emergency to a security issue or even flight delays 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.



**Employee ID Card**

24/7 Assistance Services

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

Policy Number: GTP 0009155659

To access your assistance website services, visit [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)  
Register with your policy number (using numerals only).

## Supplemental Out-of-Country Accident & Sickness Medical Expense Coverage with 24/7 Assistance Services

As part of your company's business travel accident program, you also have supplemental out-of-country accident and emergency sickness 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 supplemental benefit is payable for such charges after the deductible has been met.

Benefit Maximum:	\$50,000
Deductible:	\$0.00
Benefit Period:	52 Weeks
Maximum Trip Length:	180 Days

### Medical Emergency Guarantee Charge Expense Benefit

If, while traveling outside of your country of permanent residence, you incur a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Company will pay the actual expenses incurred for guarantee of the payment to the Hospital or the medical provider up to a maximum of \$10,000.

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

### What's Covered

Covered medical service(s) refers to any of the following services, as long as the service is medically necessary:

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, artificial blood products, and the transfusion thereof;
8. Physical therapy and occupational therapy;
9. Rental of durable medical equipment;
10. Artificial limbs, artificial eyes, or other prosthetic appliances; or
11. Medicines or drugs administered by a physician or that can be obtained only with a physician's written prescription.

To learn more or access your assistance website services, visit [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance).

### Travel Guard® ID Card

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](mailto:assistance@aig.com)

#### Contact in the event of:

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

[aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)

Mail claims to:

AIG Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897  
[ahclaims@aig.com](mailto:ahclaims@aig.com)

### Medical Assistance

- Coordinate medical evacuations
- Give referrals for hospitals and providers
- Provide emergency prescription replacement assistance
- Arrange special medical services when required

### Travel Assistance

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

### Concierge Services

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

### Identity Theft Assistance<sup>2</sup>

- Account activity monitoring
- Financial account investigation
- Credit review and fraud detector
- Social Security personal earnings and benefits statement assistance
- Criminal prosecution assistance

### Assistance Website

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

### Security Assistance

- Security evacuation assistance with immediate, 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

1. "When Travel Attacks: The Human and Financial Cost of Business Travel Mishaps," Global Business Association, 2014.

2. Identity theft services are not available for residents of New York or outside of the United States.

[www.aig.com/us/benefits](http://www.aig.com/us/benefits)

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, NY, and is authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. AIG Benefits Travel Assist services are provided by Travel Guard Group, Inc., an AIG company. Coverages may not be available in all states. *Association of Universities for Research in Astronomy, Inc.* is a separate and unrelated entity.

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.

Policy series C11860DBG-B40

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