

TRAVEL ASSISTANCE BY EUROP ASSISTANCE USA

3 things to know about Travel Assistance

For a list of additional travel assistance services⁴, please refer to EA USA's brochure⁵ or visit their website at www.europassistance-usa.com.

American United Life Insurance Company® (AUL), a OneAmerica® company, realizes emergencies can happen when you are traveling away from home on business or for pleasure. When an emergency occurs, we understand you need help that is dependable and fast.

With a phone call to Europ Assistance USA (EA USA)¹, covered persons have access to worldwide 24-hour medical and transportation services. When traveling 100 or more miles away from home, EA will be there in the event of an emergency during a covered trip at no additional premium cost to the covered policyholder².

1. Who is covered?

A covered person is an individual who receives coverage under a covered policyholder's AUL group life insurance contract and the individual's spouse, domestic partner and children. The Travel Assistance benefit applies to covered persons who are traveling 100 miles or more away from home during a covered trip.

2. What is a covered trip?

A covered trip is defined as a business or pleasure trip not more than 90 days in length and 100 or more miles away from home. EA USA offers and administers the program and services in most countries³ and can also provide pre-trip assistance services to help you prepare and plan ahead of time.

3. How to utilize EA USA services

1. Call an EA USA representative.

From the US/Canada: **1-866-294-2469**

All other locations: **+1 240 330 1509**

2. Verify eligibility

Provide the name of the covered policyholder's employer in order to verify eligibility and a phone number where you may be reached.

1. EA USA is neither affiliated nor under common control with OneAmerica or AUL, and AUL only markets the EA USA program.
2. A covered person does not include an individual who has been approved for continuation of insurance or portability benefits, an individual insured under AUL's 2+ Protector contract or an individual insured under AUL's Voluntary Universal Life insurance contract. The program and services are not offered or available to individuals who are not covered persons and may be terminated or discontinued at any time.
3. However, conditions and events such as force majeure, war, natural disasters or political instability may occur or exist that render assistance and services difficult or impossible in some areas. Therefore, availability of services cannot always be guaranteed or offered.
4. Neither EA USA nor AUL shall have responsibility for the nature, content or quality of any medical advice or legal counsel given by any medical professional or attorney, nor shall EA USA or AUL be liable for the negligence or other wrongful acts or omissions of any healthcare or legal professionals providing direct services to covered persons.
5. Eligibility must always first be verified by EA USA through the covered policyholder's designated contract.

Travel Assistance

Your guide to safe travel



EMPLOYEE
BENEFITS

[LEARN MORE ABOUT EUROP ASSISTANCE USA](#)

The Importance of Europ Assistance USA

Emergencies happen, but help is now only a phone call away. Europ Assistance USA (EA) is there when a crisis strikes to help you obtain the care and attention you need. EA provides 24 hour services that can help you access emergency assistance when you are traveling 100 or more miles away from home.

Facts about Europ Assistance USA

62 million

EA handled **62 million** telephone calls
in 2012 (two calls per second)

150,000,000

EA has arranged over **150,000,000**
assistance cases since its
founding **50 years** ago.

Source: Statistics provided by Europ Assistance USA.

Who is Europ Assistance USA?

Europ Assistance USA (EA) is the US branch of the global assistance company, Europ Assistance. As the creator of the Travel Assistance industry, EA is there to help if you are faced with an emergency when traveling. With a local network providing support in virtually all countries in the world, EA is available whenever you need them.

Who is covered?

A covered person is an individual who receives coverage under a covered policyholder's AUL group life insurance contract and the individual's spouse, domestic partner and children. The Travel Assistance benefit applies to covered persons who are traveling 100 miles or more away from home lasting 90 days or less. Pre-trip informational services are available at any time.

Over 4,700 multilingual service professionals stand ready to assist you in over 200 countries and territories worldwide.

How to contact Europ Assistance USA

When you call, please be ready to provide:

- The name of your employer
- A phone number where they may reach you



To contact by phone:

- From US/Canada:
1-866-294-2469
- From other locations:
call collect
+1-240-330-1509



By email:

OPS@europassistance-usa.com



By mail:

Europ Assistance
4330 East-West Highway,
Suite 1000,
Bethesda, MD 20814



Website:

www.europassistance-usa.com

Services offered by EA

Did you know?

If you are hospitalized while traveling alone, EA will arrange and pay round-trip transportation for a person of your choice to be with you.

Medical search and referral

EA will assist you in finding physicians, dentists and medical facilities.

Medical monitoring

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.

Emergency evacuation/medically necessary repatriation

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 up to the plan limit for the transport under proper medical supervision.

Dependent children assistance

If any dependent children under the age of 18 traveling with you are left unattended because you are hospitalized, EA will arrange and pay up to the plan limit for their economy class transportation home. 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 payment for round-trip 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.

Repatriation of remains

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

Traveling companion assistance

If a travel companion has to cancel their travel arrangements due to your medical emergencies, EA will arrange for your traveling companion's return home.

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. Cost for shipment of medication, eyeglasses, a prescription refill, etc. are your responsibility.

Vehicle return

EA will arrange, and arrange payment for the return of the vehicle left unattended to your domicile or place of rental if you become physically unable to operate any non-commercial vehicle (i.e., auto, motor home, rental car, etc.) as a result of a medical emergency. The vehicle must be in good driving condition and capable of being driven on the highway in compliance with local laws. You will not be reimbursed for this service as it is provided to you at no additional cost.

Emergency travel arrangements

If appropriate, EA will make new travel arrangements or change airline, hotel and car rental reservations.

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.

Locating lost or stolen items

EA will assist in locating and replacing lost or stolen luggage, documents and personal possessions.

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.

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.

Note: Please refer to your policy for covered limits and eligibility details.

Did you know?

EA offers free information on a wide variety of travel topics that you can access before you leave home, such as passport, immunization requirements, foreign exchange rates, average temperatures, and more. Visit www.europassistance-usa.com to learn more.

Frequently asked questions

How is coverage verified?

If EA is unable to verify your coverage, you must provide proper guarantee of payment prior to EA incurring third party expenses.

EA does not receive names of individual covered members. When you call, EA will verify eligibility through your employer's designated contact person. There may be circumstances in which EA reasonably believes that a sick or injured person is a Covered Member, but cannot verify participation through the employer's designated contact person. If your employer does not inform EA of eligibility status within 24 hours from EA's initial verification inquiry and you claim to be a Covered Member, then EA shall have the right, but not the obligation, to consider you a Covered Member. Before providing any services deemed appropriate by EA, EA will request payment from you or from a member of your family or friend.

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 policy limits and guidelines:

- **Emergency evacuation:** \$150,000 Combined Single Limit (CSL)
- **Medically necessary repatriation:** Included in CSL
- **Repatriation of remains:** Up to \$15,000

If traveling alone:

- **Visit of family member or friend:** Up to \$5,000
- **Return of dependent children under age 18:** Up to \$5,000
- **Return of vehicle:** Up to \$2,500

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

In the event of a life-threatening emergency, first call the local emergency services 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.

Do I pay a premium for this coverage?

No, you do not pay an additional premium for the Travel Assistance benefit. It is automatically included with the purchase of AUL's group life insurance coverage.

Help is only a phone call away. Your Travel Assistance benefit can help provide peace of mind when you are away from home.

Europ Assistance USA is not an affiliate of AUL and is not a OneAmerica company.

Conditions and exclusions: All transportation related services, coverages and payments must be arranged and pre-approved by EA. EA shall not provide services enumerated if the coverage is sought as a result of: suicide or attempted suicide; intentionally self-inflicted injuries; participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; 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 as a professional in athletics or underwater activities; participating in bodily contact

sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving; heliskiing, extreme skiing; dental treatment except as a result of accidental injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy), curtailment or delayed return for other than covered reasons; services not shown as covered; travel within 100 miles of your permanent residence, unless in a foreign country, or travel in a foreign location in excess of 90 days for any one trip. EA reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal of the authorities in the country of assistance to permit EA to fully provide services. EA will, however, endeavor to provide services to the best of its ability during any such occurrence. The medical professional and/or attorneys suggested and/or designated by EA and/or providing services on behalf of EA are not employees of EA and, therefore, EA is not responsible or liable for their negligence or other acts of omission.

About AUL Employee Benefits

American United Life Insurance Company® (AUL) is the founding member of OneAmerica® and offers a strong portfolio of products for employee benefit plans, including group life and disability insurance, as well as access to employee and travel assistance programs through other providers. AUL provides value beyond today through financial strength, mutual insurance holding company values, innovative group voluntary insurance products and tools, and quality service from local representatives, service professionals and claims specialists.

About OneAmerica

OneAmerica Financial Partners, Inc., headquartered in Indianapolis, Ind., has companies that can trace

their solid foundations back more than 135 years in the financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other customers. These products include retirement plan products and services, individual life insurance, annuities, long-term care solutions, and employee benefit plan products. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a nationwide network of employees, agents, brokers, and other distribution sources that are committed to increasing value to policyholders by helping them prepare to meet their financial goals.



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