Group Benefits from The Hartford



Feel safe and secure on the road.

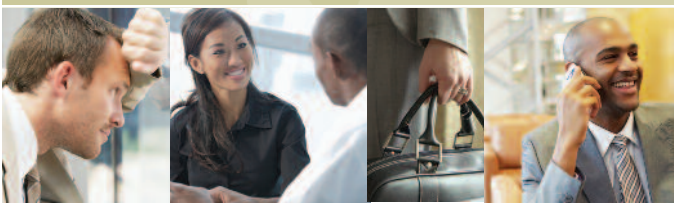
Employee Travel Assistance Program

Expertise without equal.
Benefits without burden.℠

Group Benefits from The Hartford

Feel at home when you're away.

Sometimes even the best laid travel plans go awry. And when you're away from home and the unexpected happens, it's important to know who you can count on.



Employee Travel Assistance Program.

With The Hartford's[1] Travel Assistance program, you'll have the help you need if you're covered under one of our group policies. Toll-free emergency assistance is available to you, your spouse and your dependents[2] 24 hours a day, seven days a week when traveling 100 miles or more from your primary home (national or international travel) for 90 days or less.[3]

The Hartford's Travel Assistance program is provided by Europ Assistance USA, a leader in the travel assistance industry.

Anytime. Anywhere.

The Hartford's Travel Assistance program provides three kinds of services for your business or vacation travels – pre-trip information, emergency medical assistance and emergency personal services.

Our program offers funds up to $1 million to cover services provided.[4] Keep in mind that Europ Assistance USA must be contacted at the time of service in order to arrange and/or approve payment or reimbursement.

With pre-trip information, you're all ready to travel.

Our Travel Assistance program offers a wide range of helpful informational services before you leave to help ensure your trip is as smooth as possible. These include:

- Visa, Passport, Inoculation and Immunization Requirements
- International "Hot Spots"
- Travel Advisories
- Foreign Exchange Rates
- Embassy and Consular Referrals

Comprehensive emergency medical assistance you can rely on.

When you have a medical emergency, our Travel Assistance program pays for assistance as described below, but you are personally responsible for paying your medical/hospital expenses.

- Medical Referrals – Refers you to physicians, dentists and medical facilities worldwide.
- Medical Monitoring – During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor your level of care and determine if further intervention, medical transportation or repatriation is needed.
- Medical Evacuation – Transportation to the closest medical facility that can provide an appropriate level of care will be arranged and paid for if medically necessary.



- **Repatriation** – Transportation home for further medical treatment will be arranged and paid for if medically necessary.
- **Traveling Companion Assistance** – If your traveling companion's previously made travel arrangements are lost due to your hospitalization, new arrangements will be made and funded.
- **Dependent Children Assistance** – If your dependent children are left unattended due to your hospitalization, travel arrangements will be made and funded for their return home with a qualified escort if necessary.
- **Visit by a Family Member or Friend** – If you are traveling alone and are hospitalized for at least seven consecutive days or are in critical condition, travel arrangements will be made and funded for a family member or friend to visit if that service is deemed medically necessary.
- **Emergency Medical Payments** – Advances funds to cover on-site medical expenses, upon satisfactory guarantee of reimbursement. Reimbursement is your personal expense.
- **Return of Mortal Remains** – The proper return of remains for burial will be arranged and paid for in the event of death while traveling.
- **Medication and Eyeglass Assistance** – Your prescription or eyeglasses will be replaced if lost, stolen or used up, subject to local law, whenever possible. *Payment for the prescription medication, eyeglasses or any shipping expense is your personal responsibility.*



Emergency personal services: Little things are big to us.

The Travel Assistance program provides the following personal services to you in an emergency, *but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees.* Emergency cash advances and bail advancement require your personal satisfactory guarantee of reimbursement.

- **Sending and Receiving Emergency Messages** – Relays emergency messages to and from friends, relatives, and business associates toll-free 24 hours a day, seven days a week.
- **Emergency Travel Arrangements** – Makes or changes airline, hotel and car rental reservations.
- **Emergency Cash** – Advances funds.
- **Locating Lost Items** – Assists in locating lost luggage and personal possessions.
- **Legal Assistance** – Assists in locating an attorney.
- **Bail Advancement** – Advances funds for bail, where permitted by law.
- **Translation** – Provides telephone translation.

Take us with you.

When planning for a trip or while traveling, keep the wallet-size ID card on the back cover of this brochure handy to easily access the information you need to be safe and secure when you're away.

Service Exclusions and Limitations: Europ Assistance USA (EA) services are eligible for payment or reimbursement by EA only if EA was contacted at the time of the services and arranged and/or preapproved the services.

EA does not provide services or pay for expenses caused by or resulting from certain situations, including suicide or attempted suicide, mental or emotional disorders, unless hospitalized, war, participation in any military maneuver or training exercise, piloting an aircraft, commissions of or the attempt to commit a criminal act, traveling to obtain medical services or treatment, being under the influence of drugs or intoxicants unless prescribed by a physician, pregnancy or childbirth (except for complications of pregnancy), injury or illness that can be treated locally and does not prevent continuation of the trip, participation as a professional in athletics, and assistance not shown as covered. EA is not affiliated with The Hartford. Neither EA nor The Hartford is liable for negligence or other acts of omission by any recommended medical professionals, medical facilities, or legal counsel.

[1] The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company, and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

[2] Dependent children are defined as being under the age of 19 or under the age of 25 if a full-time student in actual attendance at an accredited school or college and primarily dependent on the Covered Employee for support and maintenance.

[3] Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, EA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

[4] The Combined Single Limit (CSL), or amount of money available to the insured under the Travel Assistance Program, is $1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

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TRAVEL ASSISTANCE

The Hartford

Feel Safe And Secure on The Road.

Provided by Europ Assistance USA.

europ assistance

To obtain around-the-clock travel assistance services, see reverse side.

US PARALYMPICS
Founding Partner

THE HARTFORD

FSC
Mixed Sources
Product group from well-managed forests, controlled sources and recycled wood or fiber
www.fsc.org Cert no. SW-COC-001530
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TRAVEL ASSISTANCE

For Travel Assistance Program

If you are covered by your employer's group policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Europ Assistance Services USA .

Toll-free from the U.S. or Canada: 800-243-6108.

Collect from other locations: 202-828-5885, Fax: 202-331-1528.

Please provide your employer's name, a phone number where you can be reached, nature of the problem and this Travel Assistance Identification Number: GLD-09012.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact us for follow-up.

Policy No.#_395241_____

*Please contact your Human Resources/Personnel Department for your company policy number.