



Travel Resource Services™

Available to All Group
Life Customers with 51 or
More Employees



Your Ticket to Safe and Worry-Free Travel

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. This is why we teamed up with Assist America to offer employees an easy and convenient way to get the assistance they need should the unexpected happen when they are traveling 100 or more miles away from home.

Medical Emergency Assistance

Medical Search and Referral

Assist America's 24/7 Operations Center is staffed by trained, multilingual assistance personnel who can make immediate recommendations for any emergency situation.

Medical Monitoring

Assist America maintains regular communication with members, their families and attending medical staff, closely monitoring the quality and course of treatment.

Emergency Medical Evacuation

If a member becomes ill or injured where an adequate medical facility is not available, Assist America will arrange to transport the member under medical supervision, if required, to the nearest medical facility capable of providing the required care.

Traveling Companion Assistance

If a travel companion loses previously made travel arrangements due to the employee's medical emergency, Assist America will arrange for the traveling companion's return home.

Care of Minor Children

If an injured employee has minor children, under the age of 18, left unattended, Assist America will pay for them to return home to a family member or will arrange childcare locally or at home.



Access Services with a Mobile App!

A wide range of global emergency assistance services can be accessed from a phone by downloading the FREE Assist America Mobile App.

- Tap for Help
- Voice Over Internet Protocols (VoIP)
- Pre-Trip Information
- Embassy & U.S. Pharmacy Locator
- Travel Alerts
- Travel Status Indicator
- Mobile ID Card
- Available in 7 languages

Compassionate Visit

If the employee is traveling alone and must be or is likely to be hospitalized for seven consecutive days, Assist America will arrange and pay for round-trip transportation for one member of his or her immediate family, or one friend designated by the employee, from his or her home to the employee's place of hospitalization.

Return of Mortal Remains

In the event that a member passes away, Assist America will arrange and pay for the required documents, preparation of the remains and transport to a funeral home near the member's place of residence.

Prescription Assistance

When a prescription is lost or left behind, Assist America works with the prescribing physician and a local pharmacy to replace the member's medicine.

Emergency Travel Arrangements

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

Emergency Cash

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

Legal Assistance/Bail

Assist America will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement from the employee. (The employee also pays attorney fees.)

Interpretation/Translation

Assist America will assist with telephone interpretation in all major languages or will refer the employee to an interpretation or translation service for written documents.

Pre-Trip Information

Assist America offers a wide range of informational services before an employee leaves home, including:

- Visa, passport, inoculation and immunization requirements
- Cultural information
- Temperature and weather conditions
- Embassy and consulate referrals
- Foreign exchange rates
- Travel advisories

Conditions and Exclusions

Assist America shall not evacuate or repatriate anyone if an Assist America designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

Assist America provides the services in all countries of the world. However, Assist America may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. Assist America will attempt to assist the employee consistent with the limitations presented by the prevailing situation in the area. Assist America 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.

Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services. Usage of the Assist America mobile app may be subject to additional terms and conditions.

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BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



When are employees eligible for these services?

Employees, their spouses and dependent children are eligible for this program. Pre-trip information services are available at any time. All other services take effect when the covered person is 100 miles or more from home, lasting 90 days or fewer.

Who is responsible to pay for these services?

After coverage has been verified, Assist America will arrange and pay for the following, to a limit of \$150,000 and subject to the program guidelines:

- Medical evacuation/return home
- Visit by a family member or friend
- Return of mortal remains
- Dependent children assistance