

Your Travel Assistance Program



Frequently Asked Questions

The Travel Assistance Program offers 24/7 access to a variety of services in more than 200 countries and territories worldwide.

Travel Assistance is provided by Europ Assistance.

We've compiled a list of answers to frequently asked questions, which may be helpful as you start to use the program.

I'm planning a vacation with my spouse and children. Are they covered under the program?

Yes. You, your spouse, and dependent children under the age of 26 are covered for both personal and business trips, provided your travel takes you at least 100 miles from home and lasts 90 days or less.

I'm going on a trip with my niece. Is she covered under the plan?

No. The program only covers your spouse and dependent children.

I live in Virginia and my 24-year-old son wants to go to Florida for spring break. Is he covered?

Yes, because he is under the age of 26 and primarily dependent on you for support, your son is covered.

If I'm traveling and experience heart palpitations, what should I do?

In case of a medical emergency, call the local emergency number first, and then contact the Travel Assistance Program. This will assure the fastest response to your emergency.

What is the role of your Travel Assistance Program if I don't call during an emergency?

After receiving initial emergency care, the program's physician team will assess your condition to determine whether local treatment is adequate. They will communicate directly with local attending doctors. In the event that available care is substandard, they will make arrangements for you to be transported to a higher-level medical facility. All transportation arrangements will be taken care of and paid for by the program.

What happens if I travel to a country where there are political problems or there is the potential for violence?

Your Travel Assistance Program has a network of agents and offices ready to assist in many difficult situations. The program will make every effort to help, though this may be limited by prevailing circumstances in the area. Services can be expanded to provide security information and access to political evacuation. Please contact Europ Assistance for more information.

Are there any countries where benefits do not apply?

No, there are no limitations to where you travel and receive assistance. You will have to provide documentation confirming approved travel ahead of time. Please keep in mind that in countries with an unstable political system or poor infrastructure it may take longer to make arrangements for services, such as medical transportation.

I'm traveling on business, my wife is about to give birth and the local hospital is not very good. Would you transport my wife to a better hospital?

Routine childbirth does not constitute a medical emergency because it is a foreseeable event. As a result, medical transportation would not be a benefit under these circumstances. Your Travel Assistance Program will arrange transportation at your request, but you would have to pay an arrangement fee and any third-party expenses.

If I am being transferred to a different facility due to substandard care, but prefer to go directly back to the United States, what should I do?

Your Travel Assistance Program's physician team specializes in travel medicine and has been helping patients with national and international medical emergencies for decades. They will assess your medical condition, speak to your attending physician and establish your level of care. If your situation warrants a transport, they will consider your request and make a transportation recommendation. This may involve flying you back to the United States. It is important to note that longer flights carry a greater risk and may jeopardize your long-term health. As a result, they will opt for the safest and most appropriate transportation option first.

continued >



Call anytime from anywhere.

U.S. and Canada: **1-877-823-5807**

Anywhere else (collect or direct): **(240) 330-1422**

What is the difference between medical evacuation and medical repatriation benefits?

Medical evacuation is transportation to the nearest adequate medical facility. There may be occasions when your medical condition requires transportation to a better hospital or clinic so your condition can be stabilized or treated more appropriately. Medical repatriation is transportation back to your place of primary residence. Your Travel Assistance Program usually arranges this when your medical condition requires long-term care or further medical attention after having been treated locally. Under certain circumstances, they may recommend and make arrangements for you to be transported directly to your primary place of residence. The medical team will individually assess all situations and make the best medically-relevant recommendations.

How will the program help after a medical emergency that requires hospitalization?

Staff will contact your local attending physician to assess the situation and evaluate the quality of your care. They will carefully analyze all possible problems and recommend your transfer to a better facility, should they feel the local care is substandard. Your program team would then arrange for transportation to the closest satisfactory hospital or clinic.

While traveling with me, my pregnant wife experiences serious problems and must be evacuated. Will the medical transport be covered?

Yes, since this is an unforeseeable medical problem during a routine pregnancy. Once evacuated and treated, repatriation back home will be arranged by your Travel Assistance Program.¹

I plan to visit three different cities in Europe. I have a medical condition that requires occasional checkups. Can I call the Travel Assistance Program before the trip to secure the names of English-speaking physicians in those cities?

Absolutely. You will be referred to English-speaking specialists when possible.

I'm hospitalized with a broken leg during a European trip. Does the Travel Assistance Program pay the medical expenses associated with this?

The program does not provide coverage for actual medical costs. However, as many local facilities do not accept credit cards as a valid form of payment, they will confirm with the local facility that we can guarantee medical expenses on your behalf, with a promise of repayment in cash and in local currency via one of our local offices, when reimbursement is secured with a valid credit card.

I plan to go hang-gliding with one of my friends. Would I be covered for medical transportation if I got injured?

Some inherently dangerous sports like hang-gliding or parachuting are excluded from the program's benefits. We would make every effort to assist you, but any transportation expenses would be your responsibility. You may also be charged a service fee.

Do I have to call the program when I think I need to be evacuated due to a medical problem? Or can I make these arrangements myself?

If you experience a medical emergency that requires immediate attention, call the local emergency number first, then call your Travel Assistance Program. The program has to make or approve all transportation arrangements for you in order for them to be payable. This program is not a reimbursement policy.



www.symetra.com
www.symetra.com/ny

Symetra® is a registered service mark of Symetra Life Insurance Company.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Group insurance policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

In New York, group insurance policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Europ Assistance (EA) will not evacuate or repatriate you if an EA-designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. EA provides the services in all countries. However, EA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. EA will attempt to assist you consistent with the limitations presented by the prevailing situation in the area. EA 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 disaster, acts of God, or where rendering service is prohibited by local law or regulations.



Travel Assistance is provided by Europ Assistance. Benefits may not be available in all states. Europ Assistance is not affiliated with Symetra Financial Corporation or any of its subsidiaries. For more information, visit www.europassistance-usa.com.

¹ All travel will be established by one of our doctors.