POWELL

A Guide for Powell Business Travelers

We understand as you travel on business on behalf of Powell, it's important that you and your family members are protected for unforeseen events. Powell provides a comprehensive business travel benefits package that includes Business Travel Medical Insurance, Travel Assistance Services and Business Travel Accidental Death & Dismemberment Insurance (BTA). This Guide contains details about each travel policy benefit as well as important contact information should you need to obtain services. Prior to traveling on business, it is important you review the details of each plan. Please refer to the Benefits Page or Travel Page on Intersect for important plan descriptions, instructions and claim forms.





GeoBlue

AIG

BlueCross BlueShield Global

Blue Cross Blue Shield Global® Traveler

Powell Industries Inc | 2023-2024 Member Guide

This plan provides supplemental coverage for you and your traveling spouse and unmarried, dependent children accompanying you, while on a business trip or business sojourn (leisure trip directly connected before, after or during a business trip) when outside your home country for up to 180 consecutive days.

Your Group Access Code: QHG9999POWBT

Please note, you will need the Group Access Code to register for the GeoBlue Member Hub, mobile app and the telemedicine and pre-departure services.

Have health-related questions before you travel internationally?

Complete a **Pre-Departure Questionnaire** using your Group Access Code and speak with a clinician who can answer your questions.

Need to speak to a doctor?

We've teamed up with Teladoc Health to bring you Global TeleMD™, a telemedicine smartphone app that provides unlimited, 24/7/365 access to doctor consultations by telephone or video. Doctors are available worldwide. **Click here** to learn more.

Accessing Care Outside the U.S.

What do I do in the event of a medical emergency?

Go immediately to the nearest physician or hospital and then contact us. Once you are safe, you can reach us 24/7/365 for assistance. Collect calls are accepted: **+1-215-798-3714**.

How can I find a provider if I do not want to use telemedicine?

Find participating doctors or facilities via the provider directory on the Member Hub at **www.geo-blue.com** or through the GeoBlue app. You can view physician profiles and contact them directly to schedule an appointment.

After you make your appointment, contact us to provide the doctor's office with the information required to arrange Direct Pay. This is necessary when scheduling follow-up appointments as well. While it's often easier to set up your own appointments, we can help when you are unsure about where to seek care.

Are prescription medications covered?

Benefits are limited to emergency prescriptions that are medically necessary. You may required to pay for any prescription medications up front and submit a claim for reimbursement.*

How do I request Direct Pay?

- Use the GeoBlue app to search for a provider, view their profile and complete a request form
- Visit the Member Hub on **www.geo-blue.com**
- Call GeoBlue at +1-215-798-3714 (collect calls accepted) for immediate assistance

We suggest requesting Direct Pay at least 48 hours in advance of your appointment.

Accessing Care Inside the U.S.

What do I do in the event of a medical emergency?

If you have an emergency, dial 911 or go to the closest emergency room immediately. If you're not sure whether your situation is an emergency, dial 911 and let the operator determine if you need emergency help.

How can I find a provider if I do not want to use telemedicine?

You have access to the Blue Cross Blue Shield network within the U.S., Puerto Rico, and U.S. Virgin Islands. To find a doctor or facility, visit the "Provider Finder" section of the Member Hub on **www.geo-blue.com** or in the app. Call the provider to confirm they are in network and schedule your appointment. At the time of service, you will need to show the provider your ID card and tell them you are covered by Blue Cross Blue Shield. If you receive care from an out-of-network provider, you may need to pay up front and submit a claim for reimbursement with no reduction in coverage or benefits.

Are prescription medications covered?

Benefits are limited to emergency prescriptions that are medically necessary. You may be required to pay for any prescription medications up front and submit a claim for reimbursement.*

Using Your Plan

① Register for the GeoBlue Member Hub and mobile app

Register for the Member Hub or mobile app for convenient access to a wide range of tools and services. The GeoBlue mobile app is available on the Apple App Store or on Google Play.

- Access your Certificate of Insurance for details on your benefits
- Display electronic ID card
- Locate and review profiles of preferred doctors and hospitals inside and outside the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including medical term translations, medicine equivalents tool, news and safety information
- You can register online at **www.geo-blue.com** or through the GeoBlue mobile app
- You only need to register once, not for every trip. Please note, the same email cannot be registered multiple times
- Registering for the Member Hub or mobile app is not the same as enrollment. Enrollment occurs when you submit a claim.

② Locate your digital ID card

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care. This card can be accessed from multiple sources:

- Your ID card is available in the Member Hub on **www.geo-blue.com** or through the GeoBlue mobile app
- You can display or email your ID card through the app
- Your name is not listed on your ID card because individual enrollment information is only collected if healthcare services are required. When accessing healthcare services, please refer to your group access code above.

③ Submit claims

Visit the "How to File Claims" section of the Member Hub to view detailed instructions and to download a claim form.

Questions? We're here for you 24/7/365 at **+1-610-254-5830** (collect calls accepted)

**Certain limitations and exclusions apply under this plan and may affect your coverage. Your Certificate of Insurance is on file with your company and on the Member Hub at www.geo-blue.com.*

Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. Apple and iTunes are trademarks of Apple, Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

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CORP2152-MEM-9/21

Brought to you by the international healthcare experts at

GeoBlue

GeoBlue: Global. Local. Mobile.

GeoBlue



Download on the App Store

GET IT ON Google Play

amazon Available at amazon

With the GeoBlue® mobile app, world travelers have convenient access to the best local doctors, hospitals and resources anywhere in the world.

Features

Provider Finder
Search providers for medical, dental, or mental health care and map them using GPS technology.*

Direct Pay
Arrange Direct Pay for future appointments to secure cashless access to care.

Guarantees of Payment
Access issued guarantees of payment to view and share with doctors and hospitals.

Claims
File a claim by entering information or sending a photo of a completed form.**

Medicine Equivalents
Find country-specific equivalents for prescription and over-the-counter medications.

Medical Translations
Translate medical terms and phrases for many symptoms and situations; use the audio feature to play the translation.

Eligibility
Display an ID Card on a smart phone and email/fax a copy directly to a provider's office.

News & Safety
View country or city profiles on crime, terrorism and natural disasters.

Get Started

Download the app and login using your username and password from **geo-blue.com** or register as a new user through the app using information from your ID card.

Questions? Please email **customerservice@geo-blue.com.**

** Kindle device does not support mapping options. ** Available for long-term plans only*

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois, NAIC #80985.

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AIG Accident & Health

Employee Guide



Global Travel Assistance Services

Traveling requires attention to a number of unique details. A study from the Travel Leaders Corporate survey shows that travelers' top concerns are travel logistics.[1] You are covered with business travel accident insurance along with travel assistance services to help you with travel mishaps or emergencies during your trip; this insurance coverage is provided by your employer. Whether it's a medical emergency, flight delay or lost luggage, we are here 24 hours a day, 7 days a week to support you.

For the employees of
Powell Industries, Inc.

AIG

Please detach the card below and carry it with you during the course of your trip.

AIG

Travel Guard ®

EMPLOYEE ID CARD

Policyholder: Powell Industries, Inc.
Policy Number: 9160934

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**

aig.com/us/travelguardassistance

24/7 Assistance Services

Medical Assistance

- Medical evacuation assistance
- Hospital and provider assistance
- Emergency prescription replacement assistance
- Assistance with the renting and/or replacement of medical equipment

Travel Assistance

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

Concierge Services

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

Identity Theft Assistance[2]

- Account activity monitoring assistance
- Financial account investigation assistance
- Credit review and fraud detector assistance
- Social Security personal earnings and benefits statement assistance
- Collaborate with law enforcement

Assistance Website and Mobile App

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

Security Assistance

- Security evacuation assistance with 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

Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of a filed insurance plan are the responsibility of the policyholder.

To learn more or access your assistance website services, visit and download the AIG Travel assistance mobile app on Apple or Android, or visit **aig.com/us/travelguardassistance**

24/7 Travel Assistance Services ID Card

Contact in the event of:

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

To access your 24/7 Assistance Services website, visit **aig.com/us/travelguardassistance**
or download the AIG Travel assistance app to your Apple or Android smartphone.

Register with your policy number (using numerals only).

Report Claims to AHClaims@aig.com

Accident & Health Claims Dept. | PO Box 25987 | Shawnee Mission, KS 66225

1. http://www.tlcorporate.com/2017-business-trends-survey-from-travel-leaders-
2. Identity theft services are not available for residents in New York or outside theUnited States.

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Accident & Health is the marketing name for the domestic benefits division of American International Group, Inc.

Powell Industries, Inc. is separate and unrelated entity.

All insurance products are written by insurance company subsidiaries or affiliates of American International Group, Inc.

Coverage may not be available in all jurisdictions and is subject to actual policy language.

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.

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Business Travel Accidental Death & Dismemberment Insurance (BTA)

As a business traveler for Powell you are automatically covered under the AIG Business Travel Accidental Death & Dismemberment Insurance (BTA).

The benefit pays up to 3 times your Base Annual Earnings to a maximum of $1,000,000 on eligible claims. Benefits include payouts for the following:

Paralysis	Quadriplegia 100% Paraplegia 100% Hemiplegia 100% Uniplegia 25%
Everyday Commutation Coverage (AD&D Coverage while commuting to and from work)	Included but at a reduced Principal Sum of $100,000 AD&D Flat
Bereavement & Trauma Counseling	$150 per session, max of 10 sessions
Carjacking Benefit	10% to $25,000
Child Care Expense Benefit	10% to $10,000
Coma Benefit	1% per Month for 11 months; Lump Sum thereafter 365 Day Incural
Home Alteration & Vehicle Modification Benefit	Actual Cost Not to Exceed $25,000
Psychological Therapy/Bereavement and Trauma Counseling Benefit	10% to $25,000
Rehabilitation Benefit	Actual Cost Not to Exceed $25,000
Seatbelt and Airbag Benefit	20% to $50,000 each

Refer to the Certificate of Insurance for compete coverage for details.

Before your travels, be sure to enroll the U.S. Department of State's **Smart Traveler Enrollment Program (STEP)** at https://step.state.gov/. It's a free service to allow U.S. citizens and nationals traveling and living abroad to enroll their trip with nearest U.S. Embassy or Consulate.

Benefits of Enrolling in STEP

- ☑ Receive important information from the Embassy about safety conditions in your destination country, helping you make informed decisions about your travel plans.
- ☑ Help the U.S. Embassy contact you in an emergency, whether natural disaster, civil unrest, or family emergency.
- ☑ Help family and friends get in touch with you in an emergency.

Contact Information

Powell Travel
Refer to the Travel Page on Powell's Intranet, Intersect
Email: travel@powellind.com or
omniapartners@dt.com
Emergency After-Hours:
Ph: 203.658.6779

Powell Benefits Center
www.powellind.com/benefits
Email: powellbenefits@powellind.com
Ph: 855.855.7610
Fax: 713.947.4427

Travel Medical Insurance
GeoBlue Travelers
www.GeoBlue.com
Email: customerservice@geo-blue.com
Inside the U.S.: 1.888.412.6403
Outside the U.S.: +1.610.254.5830

Travel Assistance Services
AIG/Travel Guard Group
Policy Number: 9160934
Within the U.S.: 1.877-244-6871
Outside the U.S.: +1.715.346.0859
Website: aig.com/us/travelguardassistance
Email:assistance@aig.com

Business Travel Accidental Death & Dismemberment Insurance (BTA)
AIG/National Union Fire Insurance Co. of Pittsburgh, Pa.
Group Policy Number: GTP#: 00091609434
AIG Claims Within the U.S.: 1.913.495.6520
Outside the U.S.: 1.800.551.0824
Email: AHClaims@aig.com

The information summarized in this brochure should in no way be construed as a promise or guarantee of employment or benefits. The Company reserves the right to modify amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this brochure and the actual plan documents or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current summary plan descriptions, certificates, policies and plan documents, which are available at www.powellind.com/benefits.
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