Security when you travel

Voya Travel Assistance

ReliaStar Life Insurance Company,
a member of the Voya® family of companies

PLAN | INVEST | PROTECT

VOYA®

Service feature

Voya Travel Assistance offers you enhanced security for your leisure and business trips when traveling 100 miles or more from your primary residency or in another country, for trips 180 days or less. You and your dependents will have toll-free or collect-call access to the Voya Travel Assistance customer service center or access to the services provided on the website 24 hours a day, 365 days a year – from anywhere in the world. Voya Travel Assistance services are provided by International Medical Group, Inc. (IMG), Indianapolis, IN.

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Medical assistance services

When you experience a medical emergency during your travels away from home, we are here to support you during your time of need.

Convalescence arrangements

We can coordinate accommodations before and/or after a medical procedure as well as pre-payment of arrangements when necessary.

Cost management

We will provide proactive medical case management which leverages western medical best practices to monitor hospital admission length of stay, prevent unnecessary procedures, direct admission to in-network providers, and/or transfer to an alternate facility with the goal to enhance quality while controlling costs.

Dental referral

Referrals are available to you upon request, including referral to and coordination with emergency dentists.

General medical advice

Voya Travel Assistance can provide general medical advice on your medical care. This can include direction to care, along with other research and information about your medical condition.

Inpatient monitoring

We will assist when you are formally admitted on an inpatient basis. This can include clear and concise communication between local facilities and provide the standard of care or information that you would expect in situations where medical treatment is necessary. Services include determining the medically-appropriate treatment, selecting the facility, calculating the expense, and providing medical monitoring.

Medical monitoring

In the unfortunate event of hospitalization and necessary clinical observation, our medical staff will monitor your care. The nurse case manager will obtain medical information, assess the adequacy of the treatment facility, determine the need for transfer or evacuation, and coordinate with the treatment facility medical staff and our medical staff. Arrangement for transfers is available for situations that require it.

Medical payments

To reduce admission or treatment delays, improve your patient experience, and ensure an expedited claims process, we can place Guarantees of Payments (GOP) to healthcare providers. There is no coverage for medical expenses available through this program, and all costs will be the responsibility of your employer or you.

Medical referral

This service is available upon request and includes referral to and coordination with preferred primary care physicians, clinics, hospitals, and healthcare providers worldwide.

Outpatient monitoring

We will assist with the arrangement of medically-appropriate treatment through a physician or other healthcare provider. This service may also include a Guarantee of Payment (GOP) and medical monitoring.

Preauthorization of medical care

We can determine if a service, treatment, or Durable Medical Equipment (DME) is medically necessary in a given situation and can provide a Guarantee of Payment for the services provided.

Prescription transfer and shipping

We can facilitate the shipment or replacement of prescriptions or other important items (e.g., eyeglasses) for you within set locations and predetermined schedules.

Replacement of medical devices

When your treatment or diagnosis necessitates medical equipment that is not available locally, we can secure or procure and deliver the required equipment.

Telephone interpretation

This service offers a multilingual, 24/7 service that provides translation services during international travel in the event of a medical situation or accident.

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Emergency medical transport services

In a medical emergency, we coordinate and provide emergency medical transport services that have a proven track record of helping you get the care they need. We also help contain program costs and coordinates communication across borders and between constituents at every step of the way home.

Dispatch of a physician

If the local attending physician and we cannot adequately assess your need for medical evacuation and transportation, IMG will coordinate and dispatch a physician to assist in the assessment.

Emergency medical evacuation

We can coordinate and provide transportation to a hospital or medical facility to treat an unforeseen sickness or injury which is acute or life-threatening when adequate medical treatment is not available in the immediate area. We will coordinate and provide transportation to the closest hospital or medical facility capable of providing that treatment.

Medical repatriation

If we determine that it is medically necessary for you to return to your place of permanent residence because of a hospitalization of an unforeseen sickness or injury which is acute or life-threatening, we will coordinate and provide transportation to return you to your permanent residence via:

i. One-way economy transportation; or

ii. Commercial upgrade based on your condition as recommended by the local attending legally qualified physician and approved by us.

If we determine that it is medically necessary for you to return to your place of permanent residence for continued treatment of an unforeseen sickness or injury which is acute or life threatening, we will coordinate and provide transportation to the hospital or medical facility closest to your permanent place of residence capable of providing that treatment.

Repatriation of remains

In the event of death, we will arrange and coordinate the preparation and transportation of mortal remains to the deceased's place of residence or to the place of burial.

Return of dependent children

We can arrange the transport of dependent children to your home or their home in the event you are hospitalized due to an unforeseen sickness or injury which is acute or life-threatening, and the children are left unattended as a result. We will also coordinate and provide a qualified escort to accompany the children during their return.

Return of travel companion

If you are hospitalized with an acute or life-threatening injury or sickness, we can arrange for a travel companion to accompany them on their medical evacuation or repatriation trip home or to a medical facility near their home.

Vehicle return services

In the case of a medical evacuation, medical repatriation, or return of remains, we can coordinate the return of your unattended vehicle your home or place of rental. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the vehicle(s) during the return will be your responsibility. The request for the vehicle return service must occur at the time of medical evacuation, medical repatriation, or return of remains.

Visit of a family member or friend

If you are traveling alone and are hospitalized due to an unforeseen sickness or injury which is acute or life-threatening and an emergency evacuation or repatriation is not imminent, or in the event you pass away while on a trip, upon our determination, we will coordinate and provide one round-trip economy airfare ticket to bring a person of your or your family's choice to your location.

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Travel assistance services

Travel incidents can range from slightly inconvenient to severely disruptive. We offer the right mix of technology, customer service, and custom communications to help keep you safe, healthy, and connected while traveling.

Consulate and embassy locations

We can provide specific information on consulate and embassy locations based upon your travel destination.

Emergency cash and bail assistance

If your wallet is stolen, we can help arrange an emergency cash advance, as well as provide assistance with obtaining bail bonds, where available.

Identity theft assistance

We provide informational details on potential threats as well as mitigation in the event of a stolen identity. In the event an ID theft incident occurs during travel, we can provide guidance in taking the necessary steps to recovery.

Legal referrals

We can provide referrals to legal personnel as necessary if needed during your travels.

Lost document and luggage assistance

We will assist with arrangements to replace or forward copies of lost or stolen documents, including passports, driver's licenses, and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles such as luggage.

Pet housing and return

We can assist with pet-friendly hotel accommodations, boarding facilities, and travel home for pets when necessary.

Pre-trip and cultural information

Prior to travel, we can provide you with certain country-specific information:

- Passport and visa information: provides details on required documentation when entering and exiting foreign countries.
- Foreign currency exchange rates
- Weather forecasts
- General information on local customs
- General information on business etiquette
- Information on national holidays and standard business hours
- Travel advisories
- Customs information
- Local voltage information

Urgent message relay

We will relay emergency messages on your behalf to your family and place of work.

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Security services

Natural disaster evacuation

In the event of a natural disaster situation, we will, on a besteffort basis, coordinate and provide for your evacuation from a safe departure point we designate as a safe haven of our selection. If evacuation becomes impractical due to hostile or dangerous conditions, we will maintain contact and advise you until evacuation becomes viable or the natural disaster situation has passed. We will only coordinate and arrange for a natural disaster situation evacuation up to and including seven (7) days from the date the official disaster declaration is issued.

Political evacuation/repatriation

In the case of a threatening security or political emergency situation due to governmental or social upheaval at your location, we will coordinate and provide transportation to remove you from the area. Emergency political evacuation/ repatriation services are provided by our security personnel to the nearest safe location and then to your primary home if needed. The decision to evacuate/repatriate will be made by our security personnel in consultation with local governments and security analysts.

If you are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibit our ability to fully provide services, we shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. We cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but not limited to, flight conditions or where rendering of service is prohibited by local laws or regulatory agencies.

We retain the discretion to limit you to one (1) emergency evacuation and or repatriation attributable to any single emergency situation.

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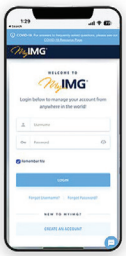
Access Voya Travel Assistance on the go



Be supported on the go with Voya Travel Assistance by downloading the IMG mobile app from the Apple App Store and Android Google Play Store.

How it works

At any time before or during a trip, you may contact Voya Travel Assistance for assistance services. It is recommended that you keep a copy of this summary with your travel documents. Use the wallet card to have convenient access to the numbers that you need.

App Store® is a trademark of Apple Inc. Android is a trademark of Google LLC.

Exclusions and limitations

Travelers are eligible when traveling 100 miles or more from their primary residence or in another country, for trips 180 days or less.

Voya Travel Assistance shall not be responsible for any claim, damage, loss, costs, liability, or expense which arises as a result of Voya Travel Assistance's inability to contact the Group Policyholder's authorized Contact for any reason beyond Voya Travel Assistance's control or as a result of the failure and/or refusal of the Group Policyholder to authorize services proposed by Voya Travel Assistance.

Medical Transport Service

All transportations must be coordinated by Voya Travel Assistance in order to be eligible. IMG will not be responsible for medical transportations that are not coordinated by Voya Travel Assistance Services are not available to the traveler for sickness, injuries, or losses resulting from:

- Normal childbirth, normal pregnancy (except complications of pregnancy), or voluntary induced abortion
- Traveling for the purposes of securing medical treatment
- A member's mental or nervous condition, unless hospitalized
- Active participation in war and/or terrorism
- Traveling against the advice of a physician

Security Assistance Services

All emergency medical transport, political, natural disaster, or security evacuation services will be coordinated by IMG. Services listed in this brochure are only valid if IMG remains a client of ReliaStar Life Insurance Company, a subsidiary of Voya Financial, Inc.

Evacuation services are provided to the nearest safe location and then to covered member's resident country, if needed.

Level 4 Restriction: Services will be denied if the Member's destination country is at a Level 4 Travel Advisory (other than for COVID) on the US State Department website at the time of your Scheduled Departure Date to travel there.

Voya Travel Assistance will not be responsible for political or natural disaster evacuations that are not coordinated and provided by Voya Travel Assistance or its security partner.

Voya Travel Assistance is not responsible for any medical expenses incurred by travelers under this quote.

Services are not available to the extent they would expose Voya Travel Assistance or any of its insurers to any sanction, prohibition or restriction under U.N. resolutions or the trade or economic sanctions, laws, or regulations of the E.U., U.K., or U.S.A. All services are governed by the terms and conditions outlined in the contract between IMG and ReliaStar Life Insurance Company, a subsidiary of Voya Financial, Inc.

If you need emergency or pre-trip services...

...use the contact information on the reverse and identify yourself as an eligible participant in the Voya Travel Assistance program.

You will be asked to provide some additional information in order to confirm your eligibility under this program. Once your eligibility has been verified, Voya Travel Assistance will arrange and provide the emergency transportation services previously described.

Please note: Services are only eligible for payment through Voya Travel Assistance if Voya Travel Assistance was contacted at the time of service and arranged for the service. If costs are incurred for other services, you are responsible for those costs or reimbursement of those costs if initially paid by Voya Travel Assistance; Voya Travel Assistance will ask for your credit card and debit your account for the required amount.

Voya Travel Assistance

Contact Voya Travel Assistance 24 hours a day, 365 days a year for: Emergency Medical Transport, Medical Assistance, Travel Assistance, and Security Assistance Services.

From anywhere in the world: +1 (317) 659-5841
Email: assist@imglobal.com

Visit Online and Register: imglobal.com/member

- ☑ Select "Create an account"
- ☑ Enter referral code: VOYATRAVEL
- ☑ Click "continue" to enter your personal information, email address, and create your password.

For more information, please visit **imglobal.com/member** or call **317-659-5841**.

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