



Emergency Assistance for domestic or international travel.

New York Life Group Benefit Solutions Secure Travel.

An emergency can be much more difficult to deal with when traveling, whether it is on the other side of the world, or only a couple of hours away from home. In the event that an unfortunate situation arises – injury, illness, arrest, death, lost or stolen items – New York Life Group Benefit Solutions (NYL GBS) Secure Travel is just a phone call away.

NYL GBS Secure Travel provides emergency travel services and medical transport, as well as pre-trip planning assistance when traveling. Available to individuals covered under a NYL GBS Accidental Death and Dismemberment (AD&D) or Business Travel Accident plan (for covered business travel).

Secure Travel services

Transportation related to medical emergencies.

- › Emergency evacuation if adequate medical facilities are not available locally and a condition which if left untreated, could result in a significant deterioration of health.
- › Any increase in cost of return transportation above the original cost for the covered person and their travel companion (including dependent children) if a covered medical emergency delayed their return trip, or medical transport if needed.
- › Travel arrangements for the return of unattended dependent children under the age of 18 and/or the covered person's traveling companion.
- › Friend or family member visitation including round-trip economy class transportation and accommodations, if a covered person is hospitalized for seven or more consecutive days.
- › Return of covered person's mortal remains to home for burial.
- › No dollar limits on medical evacuation or repatriation covered services arranged through Secure Travel.



GROUP BENEFIT
SOLUTIONS

Emergency travel assistance— if the unexpected happens during a trip:

- › Access to 24-hour multilingual interpretation and translation services.
- › Assistance with lost or stolen items, including luggage and prescription replacement services.¹
- › Addresses and telephone numbers of the nearest American Consulate and Embassy.
- › Assistance with making emergency travel arrangements including airline, hotel, and car rental reservations.¹
- › Referrals to physicians, dentists and medical facilities.
- › Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment.¹
- › Emergency cash advance up to \$1,500.¹

Pre-trip planning – helpful services and information when planning a trip:

- › Immunization requirements for foreign countries.
- › Visa and passport requirements.
- › Embassy and consular referrals.¹



Call your NYL GBS sales representative today to learn more about the NYL GBS Secure Travel program

Exclusions and Limitations

- While the services described here are available in every country, some countries may present political and other obstacles that may render assistance services difficult or impossible. Examples are war, insurrection, natural disaster, and the unavailability of transport or other infrastructure. Under these and similar conditions, services cannot always be guaranteed. Should a covered individual travel in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, Crisis24 will endeavor to provide services which Crisis24 believes it can safely perform under existing conditions.
 - Evacuation and repatriation services are limited to covered medical emergencies, and exclude non-emergency treatment, security or travel for the purpose of obtaining medical care. Service in the armed forces and injuries covered by worker's compensation are also excluded. Complete information regarding exclusions and limitations is provided by the policy on the forms identified below.
 - The initial transport of the Covered Person from the location of the Covered Medical Emergency, to the location where immediate first aid or other professional medical care is or can be obtained, is excluded.
 - Neither Crisis24 nor NYL GBS can guarantee the quality of the medical services provider or the medical facility. The final selection of a local physician or medical facility is the Covered Person's right and responsibility. The medical professionals or attorneys suggested or designated by Crisis24 who provide direct services pursuant to this agreement are not employees or agents of Crisis24 or NYL GBS and, therefore, neither Crisis24 nor NYL GBS is responsible or liable for their negligence or other acts or omissions.
1. Funds for attorney's fees, personal items or medication shipping and replacement costs, emergency medical care payment or cash advance must be guaranteed by the covered person or the covered person's family or representative. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance. Except as specifically provided in the Secure Travel program, expenses for medication or medical care are not covered by Crisis24 or insured by New York Life Group Benefit Solutions.

NYL GBS Secure Travel is provided under a contract with Garda World Security Corporation and their subsidiary, Crisis24, Inc. (collectively, "Crisis24"). Neither Crisis24 nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by Crisis24 are solely responsible for their services. They are not employees or agents of Crisis24 or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. (Policy Forms: GA-00-1000 et al.; BA-01-1000 et al.) Medical evacuation and repatriation services must be arranged by Crisis24 and customers must call Crisis24 to access the benefits and services of the program. All other services are provided by Crisis24 and are subject to the terms of the service agreement. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in New York and does not conduct business in NY.

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