Supplemental Out-of-Country Accident & Sickness Medical Coverage with 24/7 Assistance Services

As part of your company’s business travel accident program, you also have supplemental out-of-country accident and sickness medical coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This supplemental benefit is payable for such charges after the deductible has been met.

Benefit Maximum: $100,000.00
Deductible: $0.00
Benefit Period: 52 Weeks
Maximum Trip Length: 30 Days

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

1. Travel Guard Group, Inc., internal audit.
2. Identity theft services are not available for residents in New York or outside the United States.

AIG BENEFITS TRAVEL ASSIST™ ID CARD
Ambassador (Business Travel Accident) Supplemental Out-of-Country Accident & Sickness Medical Coverage 24/7 Assistance Services
Policyholder: Texas Woman’s University
Policy Number: GT0009145855

To access your assistance website services, visit www.aigbenefits.com/travelassist. Click “Sign In” and register with your policy number (using numerals only).

AIG Benefit Solutions is the marketing name for the domestic benefits division of American International Group, Inc. The underwriting risks, financial and contractual obligations, and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, N.Y., and is authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. AIG Benefits Travel Assist services are provided by Travel Guard Group, Inc., an AIG company. Coverages may not be available in all states.

This is only a brief description of the coverage(s) available. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. 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. Please see policy and certificate for details.

© 2014 All rights reserved.
AIGB100094CD-B44 R02/14

Insurance underwritten by:
Travel Medical Assistance
• Emergency medical evacuation
• Referrals to hospitals and providers
• Emergency prescription replacement
• Medical case management
• Medical payment arrangements

Worldwide Travel Assistance
• Lost/stolen baggage assistance
• Lost passport/travel documents
• ATM locator
• Roadside assistance
• Emergency telephone interpretation
• Legal referrals/bail bond

Security Assistance Services
• Security evacuation assistance with immediate, on-the-ground physical response
• 24-hour response services to assist employees and their families during an incident
• Security and safety advisories
• Global risk analysis
• Up-to-the-minute information on current world situations

In 2012, AIG Benefits Travel Assist responded to more than 4.9 million calls from customers around the world, handled more than 705,000 cases and processed more than 313,000 claims.¹

What’s Covered
Covered medical service(s) refers to any of the following services, so long as the service is medically necessary:
1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center
2. Services of a physician or a registered nurse
3. Ambulance service to or from a hospital
4. Laboratory tests
5. Radiological procedures
6. Anesthetics and the administration of anesthetics
7. Blood, blood products and artificial blood products, and the transfusion thereof
8. Rental of durable medical equipment
9. Artificial limbs, artificial eyes or other prosthetic appliances
10. Medicines or drugs administered by a physician or that can be obtained only with a physician’s written prescription

References
¹Mail claims to: AIG Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897
²For more information, see the AIG Benefits Travel AssistSM ID Card.