

## New York Life Group Benefit Solutions

# Secure Travel: Frequently asked questions.

### What is New York Life Group Benefit Solutions (NYL GBS) Secure Travel?

NYL GBS Secure Travel is a worldwide assistance program that is part of your NYL GBS Accidental Death and Dismemberment (AD&D) or Business Travel Accident (BTA) insurance. This program is available when you travel more than 100 miles from home. \* Services are provided and benefits are arranged by our service provider, Crisis24. They can be contacted from anywhere globally by calling **+1 (347) 708-1824** to obtain all services and benefits.

**Q: I am planning a vacation trip with my family. Will we all be covered under this plan?**

**A:** NYL GBS Secure Travel services are available to a spouse and/or child(ren) when an AD&D insurance plan coverage is purchased for them, and only while the insurance is in effect.

**Q: My 24-year-old, who is covered under my AD&D plan and is still a full-time student, wants to go to Florida alone during Spring Break. Will my child be covered?**

**A:** Yes, generally your child would be covered since they are a full-time student, under age 26, and financially dependent on you. But AD&D policy coverages may vary, so please review your certificate of insurance to confirm coverage.

**Q: If I experience heart palpitations while I am traveling, should I contact Crisis24 so that they can dispatch an ambulance for me?**

**A:** In case of emergency medical problems you should call the local emergency response center. Crisis24's

role is not that of a local emergency response unit, and initial transport to the location where immediate first aid or other professional medical care is or can be obtained, is not a service that is provided. Normal preventative medical care is not covered. Only emergency evacuation, medical assistance and repatriation are applicable in this coverage.

**Q: What happens if I travel to a country where there might be political problems or violent conflicts in the area?**

**A:** 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 person 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.



**Q: During my business trip I get food poisoning and I get myself to the local hospital. What should I do next?**

**A:** Normal preventative medical care is not covered. Only emergency evacuation, medical assistance and repatriation are applicable in this coverage.

If your medical emergency has resulted in the inability to use your original return ticket, Crisis24 can make transportation arrangements for the same class of travel as your original transportation and NYL GBS will pay any increase in the cost of the return transportation, above its original cost.

**Q: If I call Crisis24 due to a medical emergency that requires me to be hospitalized, what will they do for me after the call?**

**A:** Crisis24's physician staff will get in touch with your local attending physician(s) to assess the situation and get an impression of the quality of care you will receive. They will carefully look at all possible problems and, if necessary, recommend that you be transferred to the nearest appropriate medical facility if local care is not adequate to treat your condition. The Crisis24's physician team would then make a mode of transport recommendation.

Crisis24 would make arrangements for you to be transported to another hospital or clinic. There is no medical expense coverage through NYL GBS Secure Travel. Please check with your employer if you have medical travel insurance or if your health insurance provides coverage for emergency medical expenses abroad.

**Q: What if I was told that I will be transferred to a different facility, but I would prefer to go back to the United States directly rather than going to a different local hospital?**

**A:** NYL GBS Secure Travel will cover emergency evacuation transportation to the nearest location able to provide adequate medically necessary care, which may not be the United States. However, you are not obligated to accept the transport recommendations of Crisis24's physicians. You may refuse them and make your own transportation arrangements at your own expense. Any transport arrangements outside of those made by Crisis24 are not reimbursable under your NYL GBS Secure Travel plan.

**Q: If I became ill or injured while traveling and made my own medical transportation arrangements, can I just submit the bill to Crisis24 or NYL GBS afterward?**

**A:** No. For any of the services of NYL GBS Secure Travel to be reimbursable, Crisis24 must be contacted and

must make the transport/travel arrangements. This is why it is important to keep a copy of the NYL GBS Secure Travel flyer with your other travel documents (passport, credit card replacement and emergency contact information, etc.).

**Q: I plan to visit three different cities in Europe. I have a medical condition that needs occasional check-ups. Can I call Crisis24 prior to the trip and get the names of some English-speaking physicians in those cities?**

**A:** Absolutely. If needed, they will even refer you to English-speaking specialists where possible. Reimbursement of these medical visits are not part of the coverage of these benefits. Please check with your employer if you have medical travel insurance or if your health insurance provides coverage for emergency medical expenses abroad.

**Q: During my overseas trip, if I get hospitalized due to a broken leg, will NYL GBS Secure Travel pay the medical expenses associated with this mishap?**

**Q:** No. There is no medical expense coverage through NYL GBS Secure Travel. Please check with your employer if you have medical travel insurance or if your health insurance provides coverage for emergency medical expenses abroad. However, on request, Crisis24 will advance up to \$10,000 to cover onsite medical expenses when necessary to obtain needed medical services for a covered person. A satisfactory guarantee of reimbursement from the covered person or his/her family is required. A credit card(s) used to guarantee reimbursement must have a sufficient available limit to cover the amount of the advance.

**Q: Do I have to call Crisis24 when I think I need to be evacuated due to a medical problem, or can I make these arrangements myself?**

**A:** You or your designee must contact Crisis24 in case of a medical problem in order for any services to be reimbursable. Crisis24 has to make all medical transport and other transportation arrangements for them to be covered by the plan.

**Q: I read that this plan offers medical evacuation and repatriation benefits. What is the difference between the two?**

**A:** Medical evacuation is transport to the nearest adequate medical facility due to a covered medical emergency. Repatriation is transportation back to your place of residence.

**Q: If I am hospitalized while traveling alone, will NYL GBS Secure Travel pay for a family member to be with me?**

**A:** If you must be hospitalized for seven or more consecutive days, Crisis24 will arrange for round-trip economy class transportation for a family member or a friend (designated by you) to visit, by the most direct route from their home to the place where you are hospitalized. Visitor benefits include meals and accommodations (up to \$150 per day for up to seven days) while they are visiting you.

**I will be traveling with my young child. If I am hospitalized, what happens to them?**

In the case of a dependent child(ren) under age 18, who is left without a parent, guardian or other adult to accompany the child, NYL GBS Secure Travel will cover the reasonable cost of an escort to accompany the child to the nearest airport. If, under the applicable rules of the airline, the child is too young to travel unaccompanied by an adult, the plan will pay the round-trip economy airfare for an adult family member from the child's place of residence to the airport nearest the child. Such expenses shall be limited to one person only, and shall include round-trip economy airfare, and an allowance of \$150 per day for up to seven days for meals and lodging.

**Q: If my luggage is lost or stolen and I lose my medications, how can Crisis24 help me?**

**A:** If you lose, forget or run out of prescription medication while traveling, contact Crisis24. They will provide a medical referral so the medication can be re-prescribed locally or confirm whether it can be shipped from home, at your expense, subject to local laws. You will be provided with a cost estimate for the replacement medication and shipment costs, which shall be subject to your approval. Expenses for medical care are not covered by NYL GBS Secure Travel or your NYL GBS Business Travel Accident insurance.

If your luggage, personal items or travel documents have been lost, contact Crisis24. They will contact the appropriate authorities to locate the lost items (if possible) and have them sent to you. If requested, they will help you to secure replacement items from home.

All shipping and replacement costs are the responsibility of the covered person.

In addition, if your wallet is lost or stolen, with your consent, Crisis24 will advance up to \$1,500 on satisfactory guarantee of reimbursement. A credit card(s) used to guarantee reimbursement must have a sufficient available limit to cover the amount of the advance.

\* "Home" is defined in the policy. It will not include any place where the covered person is temporarily present either for purposes of education or military service.

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.

Crisis 24 is not affiliated with New York Life Insurance Company.

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## **New York Life Insurance Company**

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