

New York Life Group Benefit Solutions Secure Travel.

Services and benefits.

New York Life Group Benefit Solutions (NYL GBS) Secure Travel worldwide travel assistance program is part of your NYL GBS accident insurance. This program is available when you travel more than 100 miles from home. Services are provided and benefits are arranged by Generali Global Assistance (GGA), our service provider. GGA must be contacted to obtain all services and benefits.

Live, multilingual customer service is available 24/7, wherever you are in the world. To access program benefits from the United States and Canada, call (888) 226-4567. From all other locations, call collect at (202) 331-7635. You'll get a wallet card with this information in your NYL GBS Secure Travel customer brochure.

NYL GBS Secure Travel services*

Planning your trip

Before you leave for your trip, you can get help with:

- Inoculation and visa requirements.
- Cultural information and special events.
- Weather information and ski reports for major cities and ski areas.
- Foreign exchange rates between the U.S. dollar and other currencies.

While you travel

Once you're on your way, you can get help with:

- Referrals to translators or translation services in emergencies.
- Address and phone for the nearest American embassy and consulate.

- Toll-free urgent message relay to family, friends or colleagues (GGA will also accept and keep messages for you for up to 15 days).
- Emergency travel arrangements including airline, hotel and car rental reservations. You are responsible for payment for all tickets, accommodations and rentals arranged.
- Locating lost items (luggage, wallet, passport, etc.) and helping with replacements from home,* if needed.
- Finding legal assistance or putting up bail in an emergency, where permitted by local law.*
- Emergency cash advances* up to \$1,500.
- Providing names, addresses and phone numbers of local physicians, hospitals, dentists and attorneys, as needed.
- Medical monitoring – when GGA is notified of a medical emergency, their staff will attempt to contact you and your attending physician for a full report on your situation, including next steps. This service continues until the problem is resolved or you return home.
- Emergency medical payments, when necessary, up to \$10,000 for onsite medical expenses.*
- Obtaining medication replacement* either locally or from home if you lose, forget or run out of prescription medication while traveling.



GROUP BENEFIT
SOLUTIONS

Transportation related to medical emergencies*

To obtain the services described below, you or your designee must call GGA to start the process. They will consider the nature of the emergency, your condition and ability to travel and other relevant circumstances, such as airport availability, weather conditions and distance. GGA may provide the following emergency travel services.

- Emergency medical evacuation if an illness, injury or condition which, if left untreated, could result in a significant deterioration of health, and adequate medical facilities are not available locally. The costs of medically necessary services or equipment, medical staff escorts during transport and ground transportation to the hospital for admission are included.
- Travel companion transport and accommodations if you are medically evacuated to another location. If your travel companion is not able to use your booked lodging, the cost of meals and accommodations (up to \$150 per day for up to seven days) while you remain hospitalized are included.
- Any increase in cost of return transportation above the original cost for you and your travel companion (including dependent children) if your covered medical emergency delayed your return trip.
- Dependent children under the age of 18 traveling with you will also have the reasonable cost of an escort, if required for return transportation, such as an adult family member.
- Round-trip economy class transportation of a family member or friend to visit you, if you're hospitalized for seven or more consecutive days. This includes meals and accommodations (up to \$150 per day for up to seven days) for the family member or friend while they are visiting you.
- Repatriation of your remains if you die while traveling.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA 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 GGA are solely responsible for their services. They are not employees or agents of GGA 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. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Generali Global Assistance is not affiliated with New York Life Insurance Company.

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.

New York Life Insurance Company

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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 person travel in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, GGA will endeavor to provide services which GGA believes it can safely perform under existing conditions.
- Evacuation and repatriation services are limited to covered medical emergencies, and exclude non-emergency treatment or travel for the purpose of obtaining medical care. Service in the armed forces and injuries covered by workers' compensation are also excluded. Complete information regarding exclusions and limitations for these benefits is provided in the policy.
- 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.

* Emergency Transportation services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. **All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses.** Funds for bail, attorney's fees, personal items or medication shipping and replacement costs, emergency medical care or cash advances must be guaranteed by you or your family or representative. Any credit cards used to guarantee reimbursement must have sufficient available limits to cover the amount of the advance. Except as specifically provided, expenses for medication or medical care are not insured by New York Life Group Benefit Solutions.