The AIG Benefits Travel AssistSM Advantage

With today's political, environmental, cultural and technical instabilities, the world is riskier than ever. From crime and health hazards to natural disasters and social unrest, you can experience a range of threats during business travel.

With the AIG Benefits Travel AssistSM program, you can feel confident knowing that your employer has the flexibility and global reach to respond to a full range of traveler needs.



Please detach card.

AIG BENEFITS TRAVEL ASSIST ID CARD Ambassador (Business Travel Accident) Out of Country Accident & Emergency Sickness Medical Coverage 24/7 Assistance Services Policyholder: Saint Louis University Policy Number: GTP 0009138572 To access your assistance website services, visit www.aigbenefits.com/trave/assist. Click "Sign In" and register with your policy number (using numerals only).

Out-of-Country Medical Expense Coverage and 24/7 Assistance Services

As part of your company's business travel accident program, you also have out-of-country medical coverage. If you suffer a covered injury or contract a 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 sickness up to the benefit maximum. This benefit is payable for such charges after the deductible has been met.

Emergency Sickness Medical Expense Benefit Maximum: \$250,000

Deductible: \$0.00

Benefit Period: 52 weeks

Maximum Trip Length: 365 days

1. U.S. Travel Answer Sheet; U.S. Travel Association. November 2010.

2. Identity theft services are not available for residents in New York or outside the United States

Insurance underwritten by:

National Union Fire Insurance Company of Pittsburgh, Pa.

New York, New York

Policy series number: C11860DBG-B44

www.aigbenefits.com

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., is authorized to conduct business in the state of New York. Coverage 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.

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AIG BENEFITS TRAVEL ASSISTSM

Employee Guide

with Out-of-Country Medical Services





Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.

Assistance Services

AIG Benefits Travel AssistSM offers a broad spectrum of customer service and account support solutions worldwide. Through our six Assistance Centers located around the globe, we provide an array of services designed to help travelers cope with emergencies and simplify the travel experience.

What's Covered

Covered medical service(s) refers to any of the following services, so long as the service is medically necessary:

- 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
- Ambulance service to or from a hospital
- 4. Laboratory tests
- 5. Radiological procedures
- 6. Anesthetics and the administration of anesthetics
- Blood, blood products and artificial blood products, and the transfusion thereof
- 8. Physical therapy and occupational therapy
- 9. Rental of durable medical equipment
- 10. Artificial limbs, artificial eyes or other prosthetic appliances
- Medicines or drugs administered by a physician or that can be obtained only with a physician's written prescription

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 2009, U.S. business travelers took 432 million trips—a significant number of which were within a heightened risk environment.¹



VIP Concierge Services

- Restaurant Referrals and Reservations
- Event Ticketing
- Ground Transportation Coordination
- Golf Referrals/Tee-Time Reservations
- Wireless Device Assistance
- Corporate Event Planning

Identity Theft Assistance²

- Account Activity Monitoring
- Financial Account Investigation
- · Credit Review and Fraud Detector
- Social Security Personal Earnings and Benefits Statement Assistance
- Criminal Prosecution Assistance

AIG BENEFITS TRAVEL ASSISTSM ID CARD

Toll-Free/Free Phone (within the U.S.): 1-877-244-6871
Collect/Reverse Charge (outside the U.S.): +1-715-346-0859
Email: travelassist@aigbenefits.com

Contact in the event of:

- Emergencies
- Eligibility verification
- Doctor referrals
- Medical evaluations
- Repatriation of remainsBenefit plan information and payments
- Assistance services

www.aighenefits.com/travelassis

Mail claims to: Chartis A&H Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897