

FREQUENTLY ASKED MEMBER QUESTIONS

Q: Who is eligible for the travel assistance program?

A: The services are available to groups enrolled in the IMG travel assistance program provided by Prudential. In order to be eligible for the services, you must be traveling 100 miles or more from home or in a foreign country for up to 180 days, employed full-time with the Sponsoring Organization, and enrolled in the program at the time that services are requested. Eligible members include you, the employee, your spouse or domestic partner, and any dependents 26 years of age and under.

Q: How do I use Travel Assistance Services?

A: Included in your brochure is a 24/7 phone number which can be used anywhere in the world. There is no need to pre-register; you simply need to call the number in the event of an emergency or need while traveling. An assistance coordinator will gather information from you, including the name of your employer, your contact information, and details surrounding your request, and will then proceed with the requested travel assistance.

Q: What exactly is a Medical Evacuation and Medical Repatriation? Does this mean if I injure myself you will send an ambulance to come and get me?

A: An evacuation is transportation from one hospital to another if the locally treating medical facility is not sufficient to treat your particular condition. Medical Evacuations are typically done by a ground or air ambulance and are urgent in nature. Medical Repatriation is the process of returning a patient to their permanent residence due to hospitalization from an unforeseen sickness or injury that is acute or life-threatening. For a medical repatriation, IMG will make any medically necessary arrangements to bring you back home for continued treatment following a hospitalization while traveling. These are not first responder services, so in the event of an emergency, local first responders or EMTs should be contacted initially to transport you to the nearest capable hospital. It is also important to note that IMG does not accept any claims for reimbursement, and all evacuation or repatriation arrangements must be coordinated by us. For this reason, we suggest you contact us as soon as you are able in the event of an emergency so that we can quickly begin monitoring your condition and preparing necessary arrangements when needed.

Q: Let's say I am traveling and become so ill I need to stay in the hospital for several weeks. Will the program pay for a spouse to travel to stay with me?

A: Yes. If you are traveling alone and hospitalized due to an unforeseen sickness or injury which is acute or life-threatening and an Emergency Evacuation or Repatriation is not imminent, IMG will coordinate and provide one round-trip economy airfare ticket to bring a person of your choice to your location. The cost of a hotel and other accommodations would be the responsibility of your family member. This is not available to an expatriate who is within 100 miles of their primary residence in their country of permanent assignment.

Q: I don't see any mention of medical coverage. Who will pay my bills if I get sick and need to see a doctor?

A: This is not an insurance policy, and there is no medical coverage under this program. We recommend contacting your primary insurance company and/or human resources department to determine if you have international benefits available while overseas.

Q: What if I'm incapacitated by a serious illness or injury?

A: Let us know your circumstances to the best of your ability. Your case manager or local support can help communicate and coordinate care, and our \$25,000 Guarantee of Payment will facilitate your timely admission to a hospital.

Q: Are there any restrictions on travel destinations?

A: You must be traveling more than 100 miles from home, for up to a limit of 180 consecutive days to be eligible for services. Additionally, IMG may not be able to provide services in countries where there are OFAC sanctions.

Q: What sets IMG's travel assistance program apart?

A: Since 1990, IMG has maintained a reputation for excellence in providing world-class assistance services to people in nearly every country around the world. With 24/7 medical and security assistance services, multilingual staff, claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the solutions travelers and expatriates need, backed by the services they want.

IMG is proud to offer:

- » Large company resources with a small company attitude, driven by a commitment to our customers
- » An integrated company that can address all your needs in-house
- » Specialization in medical movements for high-touch groups such as corporate, missionary, maritime industry, & students
- » Extensive global knowledge and evacuation & repatriation expertise
- » A robust network of highly-trained customer service professionals, multilingual staff, & claims administrators
- » A secondary \$25,000 Emergency Hospitalization Guarantee of Payment to ensure timely evacuations & admittance

**If you need assistance please contact the following numbers:**Toll-free from within the United States: **+1 (855) 847-2194**Collect from anywhere in the world: **+1 (317) 927-6881**

This document is for informational purposes only and describes IMG's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG arranges or provides for you will be determined by your services contract.

