

Bridges to Almost Everywhere

Out of Country Accident & Emergency Sickness Medical Coverage



Out of Country Accident & Emergency Sickness Medical Coverage bridges common gaps in insurance coverage for international travelers.

Sendai, Japan: Suddenly struck by respiratory illness, a traveler receives much-needed help getting medical attention.

No one wants to fall ill—especially when they are far from home. What’s more, many employees traveling abroad may not be covered for medical expenses by their existing insurance. Are yours? Consider:

- Many U.S. Major Medical Plans do not respond to illnesses sustained while traveling outside of the U.S.;¹
- U.S. State Statutory Workers Compensation Act benefits will not respond to non-work related illness;² and
- Many overseas national major medical plans will not fully respond to illnesses suffered while traveling outside of one’s home country, particularly with regard to private medical services.³

Another obstacle: many medical facilities require upfront payment from foreign patients.

How can you bridge those gaps?

Ambassador’s Out of Country Accident & Emergency Sickness Medical Benefit helps to fill the coverage and benefits gaps for travelers venturing abroad. It can even make direct payments or guarantee payments to a facility, when possible. Travelers also can check our website or get a full country report to check out local health and security conditions before the trip. If they fall ill, travelers can get referrals and case management by active, certified U.S. and U.K. physicians and nurses.

Here’s what else it delivers:

Flexible, Cost-Effective Coverage

This coverage can be tailored to meet your organization’s unique needs. In addition to covering approved medical expenses, the plans feature:

- No pre-existing conditions;
- No co-insurance requirements;
- Access to our global network of healthcare providers; and
- Deductible options ranging from \$0–\$500.

Even the U.S. State Department advises travelers to ensure they have coverage for any gaps in their U.S.-based medical insurance when they go abroad.⁴

Out of Country Accident & Emergency Sickness Medical Coverage

Direct Payments Whenever Possible

Out of Country Accident & Emergency Sickness Medical coverage can make payments directly to the facility or guarantee payments, whenever possible. This prevents the traveler from having to make upfront payment or use his or her personal credit card.

24/7 Assistance—When It's Needed Most

Imagine: One of your organization's employees has a medical emergency while traveling on business in a foreign country. And she does not speak the local language. When you provide Out of Country Accident & Emergency Sickness Medical coverage through Ambassador, you also provide covered individuals with a host of vital assistance services, such as:

- 24/7, multilingual support available through one toll-free number
- Travel Medical Services; including:
 - Emergency medical evacuation
 - Transportation assistance,
 - Physician/hospital/dental/vision referrals,
 - Dispatch of doctor or specialist,
 - Emergency prescription replacement, and
 - Medical case management;
 - Emergency travel assistance such as roadside assistance or emergency return travel arrangements; and
 - Concierge services for everything from restaurant reservations to arranging translation.

For more information,
contact your local
Accident & Health Office.

Toll-Free Telephone:
800.416.3797

E-Mail:
aandh@chartisinsurance.com

Web:
www.chartisinsurance.com



¹ Grand Rapids Press. May 25 2008. Thomson Reuters; US State Department Website, August 2008.

² United States Department of Labor, Mar 2009, <http://www.dol.gov/esa/owcp/index.htm>

³ UK National Health Services Website. Aug 2008.

⁴ "Tips for Traveling Abroad," Travel.State.gov, U.S. Department of State.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states. Assistance Services provided by Travel Guard, a Chartis company.

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