

Medical Assistance Level II

Medical Monitoring – If the Covered Person is hospitalized when traveling away from his/her Permanent Residence, Our medical advisors monitor the case from initial admission until discharge by maintaining close contact with the Covered Person’s attending Physician, family Physician and family. Our medical advisors also help determine if adequate care is available locally, and if necessary, facilitate the evacuation of the Covered Person to the nearest appropriate medical facility.

Other Assistance Services

Lost Luggage/Document Assistance – We assist with the return of lost luggage by coordinating with the commercial carrier.

Legal Referral – We will provide the Covered Person with convenient legal referrals in his/her general area. The ultimate choice to seek and accept legal advice is the Covered Person’s responsibility.

Urgent Message Relay – We will provide for the contact of family and/or friends in the event of an emergency situation while the Covered Person is traveling.

Telephone Interpretation/Translation–We provide emergency telephone translation services in major languages and also makes referrals to interpreter services.

STATE EXCEPTIONS

Please take note of these significant state exceptions.

For Colorado residents:

- Under the Global Medical Plan, cannot exclude for mental disorders or addictions other than to drugs.
- Claims paid under the Global Medical Plan and Airflight Insurance will be paid within 45 days after receipt of due written proof of loss.

For residents of Georgia:

- Under the Entire Contract and Fraud and Material Misrepresentation provisions, coverage is not provided instead of being voided.

For residents of Indiana:

- A Free Look Provision is added. The Policy is voided and premium refunded entirely if policy returned within 30 days of receipt.
- Under the Global Medical Plan, the following additional benefit is provided:
“24-Hour Accidental Death or Dismemberment Benefit

We will pay the applicable Benefit Amount if the Covered Person suffers an Accidental Death or Dismemberment. The Accidental Death or Dismemberment must occur within 100 days of the date of the Accident that caused the Accidental Death or Dismemberment. The Accident must occur while on a Covered Trip, outside of the 150-mile radius from the Covered Person’s Permanent Residence, and during the Period of Coverage for the Emergency Medical and Dental Expense benefit. We will pay benefits for the greatest loss, either Accidental Death or one category of Dismemberment, sustained by the Covered Person as the result of any one Occurrence.”

BENEFIT AMOUNT	
ACCIDENTAL DEATH.....\$25,000	Loss of one hand or one foot.....\$12,500
DISEMBERMENT	Loss of the entire sight of one eye.....\$12,500

