TRAVEL ASSISTANCE SERVICES

WHAT DO I DO FIRST?

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance and then contact International Medical Group (IMG).

WHAT TO HAVE READY

- Your employer's name
- Phone number where you can be reached

(Please cut here and keep in your wallet.)



INTERNATIONAL MEDICAL GROUP (IMG) CONTACT INFORMATION

U.S. and Canada: 800-243-6108 (toll-free) Outside U.S.: 202-828-5885

assist@imglobal.com



EVEN THE BEST PLANNED TRIPS CAN BE FULL OF SURPRISES

The best laid travel plans can go wrong, leaving travelers vulnerable and potentially unable to find the right help. When the unexpected happens far from home, it's important to know whom to call for assistance. If you're covered under a group policy with The Hartford, you and your family may have access to travel assistance services provided by International Medical Group (IMG).1

Since 1990, IMG has provided global travel assistance services to millions of customers worldwide. IMG has extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. Their team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, the on-site 24/7/365 U.S.-based call center is available day or night to arrange high-quality care you can depend on.

TRAVEL EMERGENCY TRANSPORT SERVICES

IMG will provide payment for transportation expenses associated with the following services up to a \$1 million combined single limit per person. For services to be paid for by IMG, they must be contacted to approve and arrange all services in advance.2

- · Medical evacuation and repatriation: IMG will arrange a medically necessary transportation to a medical facility capable of providing adequate treatment.
- · Repatriation of mortal remains: IMG will arrange and coordinate the preparation and transportation of mortal remains to the deceased's place of residence or to the place of burial.
- Return of dependent children: IMG can arrange the transport of dependent children home or to the residence of a family member in the event the parent is hospitalized due to an unforeseen medical situation and the children are left unattended.
- Return of travel companion: If someone is hospitalized due to an unforeseen medical situation, IMG can arrange for a travel companion to accompany them on their medical evacuation or repatriation back home.
- · Visit by a family member or friend: If someone is traveling alone and hospitalized due to an unforeseen medical situation and an emergency evacuation or repatriation is not imminent, IMG can arrange to bring a chosen family member or friend to their location.





Travel assistance services through IMG are available to eligible employees who are covered under certain group insurance policies from The Hartford. The services are also available to eligible employees' spouses and dependent children up to age 26. Pre-trip services are available 24/7/365. The services listed for Travel Emergency Transport Services and Travel Medical Assistance are only available when traveling more than 100 miles from home (or while in a foreign country) and while traveling for 90 consecutive days or less.

TRAVEL MEDICAL ASSISTANCE

IMG will provide assistance services only for the following items:

- Medical and dental referrals: IMG provides referrals within their global medical network that includes physicians, clinics, hospitals and other healthcare providers worldwide.
- Medical monitoring: IMG will continually monitor the medical situation until the traveler is either healthy or transferred to their home hospital. IMG medical staff review and analyze each situation to ensure quality of care.
- Pre-transport patient assessments: Prior to coordination
 of a medical transport such as an emergency evacuation, IMG
 provides an assessment to determine fitness to travel and identify
 any risks associated with the transfer.
- Arrange or facilitate filling prescriptions: If a traveler requires an emergency prescription, IMG can arrange for or facilitate filling prescriptions locally.
- Replacement of medical devices and corrective lenses: IMG will arrange for the replacement of corrective lenses or medical devices if they are lost, stolen or broken during travel.
- Emergency medical payments: Upon securing payment or a guarantee to reimburse from the travelers' insurance provider, IMG will coordinate payment to the treating facility.

ADDITIONAL TRAVEL ASSISTANCE SERVICES

IMG will provide assistance services only for the following items:

- Pre-trip and cultural information: IMG can provide certain country-specific information such as travel advisories, passport and visa information, general info on local customs and more.
- Lost luggage assistance: If luggage is lost, IMG can communicate with commercial flight carriers to coordinate the return of lost luggage and file the requisite reports.
- Lost document assistance: When a passport, visa, or other crucial document is lost during travel, IMG can provide support on the next steps to obtain emergency replacements.
- Legal referrals: IMG can provide the contact information for local attorneys.
- Emergency cash: If a traveler's money is lost or stolen, this service provides for the coordination of a cash advance through Western Union.
- Pet and vehicle return: IMG will assist with returning a pet home or returning a rented vehicle in the event of an emergency while traveling.

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Travel Assistance Services are provided by International Medical Group (IMG). IMG is not affiliated with The Hartford. None of the services provided by IMG as a part of the Travel Assistance Services are insurance.



This card is not proof of insurance.

If travel assistance is needed, please contact IMG at **800-243-6108** (U.S. only) or **202-828-5885** (Outside U.S.) or **assist@imglobal.com**.

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Business Insurance Employee Benefits Auto Home

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² IMG will provide payment for third-party transport expenses related to a qualified medical evacuation or repatriation, return of dependent children, return of travel companion, return of mortal remains, or visit of a family member or friend. Payment will be limited to \$1,000,000 combined single limit per person; however, any non-transport related expenses, such as medical expenses, related to these services is the responsibility of the traveler. IMG will not provide evacuation services if the transport is not medically advisable or necessary or if the injury or illness can be treated locally. All emergency medical transport services must be arranged by IMG-designated personnel to be eligible for services under this program. No payment for reimbursement of services not approved by IMG in advance will be accepted.