



Travel Resource Services™

Your ticket to safe and worry-free travel

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. Dearborn Life Insurance Company's Travel Resource Services through Assist America, which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, is an easy and convenient way for you to get the assistance you need when the unexpected happens.

Assist America provides 24-hour services that can help you access emergency assistance when traveling more than 100 miles from home. Services include:

Medical search and referral — Assist America's 24/7 Operations Center is staffed by trained, multilingual assistance personnel who can make immediate recommendations for any emergency situation.

Medical monitoring — Assist America maintains regular communication with members, their families and attending medical staff, closely monitoring the quality and course of treatment.

Emergency medical evacuation — If a member becomes ill or injured where an adequate medical facility is not available, Assist America will arrange to transport the member under medical supervision, if required, to the nearest medical facility capable of providing the required care.

Travel companion assistance — If a travel companion loses previously made travel arrangements due to the employee's medical emergency, Assist America will arrange for the traveling companion's return home.

Care of minor children — If an injured member has minor children left unattended, Assist America will pay for them to return home to a family member or will arrange childcare locally or at home.

Compassionate visit — If the member is traveling alone and must be or is likely to be hospitalized for seven consecutive days, Assist America will arrange and pay for round-trip transportation for one member of his or her immediate family, or one friend designated by the employee, from his or her home to the member's place of hospitalization.

Return of mortal remains — In the event that a member passes away, Assist America will arrange and pay for the required documents, preparation of the remains and transport to a funeral home near the member's place of residence.

Prescription assistance — When a prescription is lost or left behind, Assist America works with the prescribing physician and a local pharmacy to replace the member's medicine. The member is responsible for the cost of the prescription.

New! Access services with free mobile app



Access a wide range of global emergency assistance services from your phone by downloading the **free** Assist America Mobile App. Enter your Assist America Reference Number to set up the App: **01-AA-TRS-12201**

- Tap for help
- Voice Over Internet Protocols (VoIP)
- Pre-trip information
- Embassy & U.S. pharmacy locator
- Travel alerts
- Travel status Indicator
- Mobile ID Card
- Available in 7 languages

How to Activate Services

If you are traveling more than 100 miles away from home, or in a foreign country, and require assistance, contact Assist America's 24/7 Operations Center:

Your Assist America Reference Number is:
01-AA-TRS-12201



TAP FOR HELP

On the Mobile App



800-872-1414

(Toll Free within the U.S.)

+1-609-986-1234
(outside the U.S.)



medservices@assistamerica.com

Emergency travel arrangements — If appropriate, Assist America will make new travel arrangements or change airline, hotel and car rental reservations. The member is responsible to pay for all related costs and fees.

Emergency cash coordination — Assist America will assist in coordinating the transfer of emergency cash to a member with a travel emergency and without financial means. Any fees associated with the transfer or delivery of funds are the responsibility of the employee.

Legal assistance — Assist America will locate an attorney and assist in coordinating bail bond, where permitted by law provided the member also pays attorney fees.

Interpretation or translation — Assist America will assist with telephone interpretation in all major languages or will refer the employee to an interpretation or translation service for written documents.

Pre-trip information — Assist America offers a wide range of informational services before leaving home, including:

- Visa, passport, inoculation and immunization requirements
- Cultural information
- Temperature and weather conditions
- Embassy and consulate referrals
- Foreign exchange rates
- Travel advisories



When are you eligible for these services?

You, your spouse and dependent children are eligible for this program. Pre-trip informational services are available at any time. All other services take effect when the covered person is 100 miles or more from home, lasting 90 days or fewer.

Who's responsible to pay for these services?

After coverage has been verified, Assist America will arrange and pay for the following, to a limit of \$150,000 and subject to the program guidelines:

- Emergency medical evacuation and medical repatriation: \$150,000 combined single limit
- Repatriation of mortal remains: up to \$15,000
- Care of minor children: up to \$5,000
- Return of vehicle: up to \$2,500
- Compassionate visit: up to \$5,000

For more information about Travel Resource Services, contact your
Human Resources representative.

Conditions and Exclusions

Assist America shall not evacuate or repatriate anyone if an Assist America designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

Assist America provides the services in all countries of the world. However, Assist America may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. Assist America will attempt to assist the employee consistent with the limitations presented by the prevailing situation in the area. Assist America cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

Available to groups with 51 or more insured employees at no additional cost. Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services.

For member use only.

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan. Specialty Benefits group insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life is a separate company and does not provide Blue Cross Blue Shield of Michigan products and is financially responsible for the products it issues.

Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.