

COMPANY OVERVIEW & FAQ

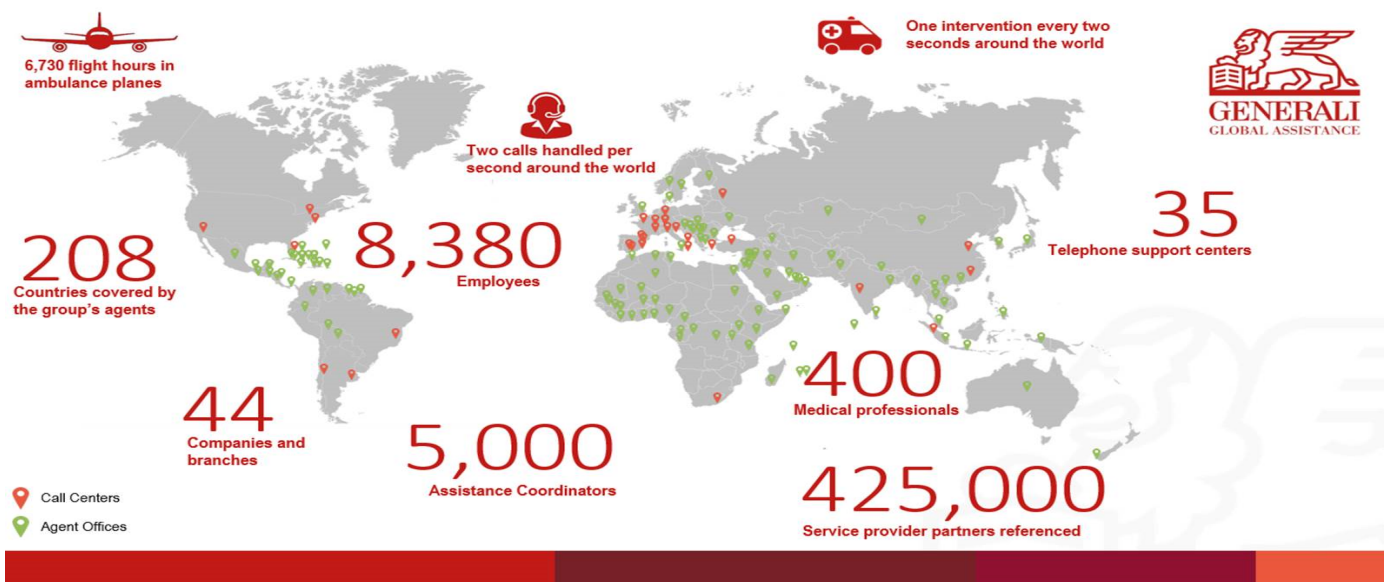


Who is Generali Global Assistance? What do we do?

GGA is a worldwide travel assistance organization founded in 1963. GGA is part of the Europ Assistance Group, which was the first company to offer travel assistance services. The company started in France and quickly expanded into other European countries and started opening offices around the rest of the world in the 80s and 90s. GGA, the US operation, opened its offices in 1983 with primary focus on Travel Assistance but has added Security and several other services to their portfolio since.

GGA's international footprint and network of partners, providers, and on-the-ground resources provide rapid response times and access to exclusive resources. They are the only assistance company that utilizes a vetted international air ambulance network.

GGA provides assistance to eligible employees and their dependents 24/7/365 with their travel needs. Please see the Employee Program Description for the service details.



How is GGA set up in the US?

The USA's main operation (travel assistance) is administered through GGA's affiliate GMMI, Inc. located in Pembroke Pines, FL with 200+ staff, and includes the assistance team, 10 nurses, 3 doctors and a variety of support functions. All cases for the Standard including all international assistance cases are managed from this office; GGA will engage sister offices to help with medical and transport cases as needed.

What is the function of the coordinators, nurses and doctors?

- The coordinators (including team leads, supervisors, and the Assistance Director) are the key contact to all inquiries as well as medical and other case management.
- They collect relevant information, provide answers, and manage cases. GGA strives to have one coordinator as the point of contact throughout the case.
- The nurses' main objective is overall medical case management with primary focus on the patient and the patient's wishes, i.e., understanding the patient's view of his/her situation.
- The doctors – all ER- and aeromedically-trained and highly experienced in medical transportation – are responsible for medical reviews. They analyze medical reports from a US/Western medical perspective, discuss the patient evolution as necessary with the attending physician, and are responsible for issuing "travel recommendations." A travel recommendation is made if the doctor assesses that a patient may benefit from a transfer to a different medical facility for higher level of care. The doctors also determine the best means for transport.

Frequently Asked Questions

I am planning a vacation trip with my children and my wife. Will I be eligible for services under this plan?

You, your spouse and dependent children under age 26 are eligible for services with your group insurance from The Standard. Trips include vacation or business trips provided you travel at least 100 miles away from home or to a foreign country for less than 180 days.

I am planning a vacation with one of my nieces. Is my niece also eligible for services?

No, only your spouse and dependent children have access to this service.

My 24 year-old son wants to go to Florida during Spring Break by himself. Is he eligible for services?

If Florida is more than 100 miles from your son's home, then your son would be eligible. Coverage includes your spouse (or domestic partner) and dependent children under age 26.

I am traveling and I experience heart palpitations. Should I contact GGA so that they can dispatch an ambulance for me?

No, GGA's role is not that of a local "911" emergency response. In case of a medical emergency call the local emergency response center first and contact afterwards. This guarantees the fastest possible response to your emergency.

What is GGA's role to help me during a medical emergency?

GGA specializes in helping you once the immediate emergency has been addressed by local medical providers. GGA's medical team will confer with your attending physician to properly assess your condition and determine whether the treatment you are receiving is relevant and adequate based upon expected Western Medical Standards. GGA can handle communication in virtually any language. When care is not adequate GGA will make arrangements for you to be transported to the closest medical facility that can take care of your condition adequately or back home.

What happens if I travel to a country where there might be political problems or violence and I experience a medical emergency which requires evacuation?

If an eligible person experiences a medical emergency in a country that is also experiencing political problems, GGA has a worldwide network of Agents and Offices that are able to deal with and address difficult situations on behalf of the member. Please keep in mind that local developments, political unrest and other issues may interfere with GGA's ability to transport you within an expected timeframe. If, for instance, the local government shuts down all airports GGA may not have the opportunity to extract you until the situation clears up or they can get special permission. Please note that there also are some restrictions in countries the Office of Foreign Asset Control (OFAC) has sanctioned that may limit GGA's ability to assist as well. (Office of Foreign Asset Control; for more information please see: <https://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>)

I am traveling on business with my pregnant wife and am more than 100 miles from home. She is only in her 6th month of pregnancy but she experiences serious problems and must be hospitalized. Will she be able to use the travel assistance services?

Yes, because she is experiencing a medical emergency during pregnancy. Medical expenses are the employee's/family's responsibility. Normal pregnancy and childbirth do not require any medical intervention or transport and would not be eligible for services.

I call GGA due to a medical emergency that requires me to be hospitalized. What will GGA do for me after the call? GGA's physician staff will get in touch with your local attending physician(s) to assess the situation and get an impression of the quality of care you receive. GGA will carefully review your condition based upon discussions with same and review of medical records and reports and determine whether you should continue to receive care on location. GGA's physician teams may issue a transport recommendation if the available care is deemed insufficient. The assistance team will make arrangements for you to be transported to the recommended adequate hospital or clinic (or location where a medical specialist can take care of your condition properly).

During my business trip in Latin America I get food poisoning and need to seek medical care. What should I do next?

Please contact GGA unless you feel your condition requires immediate medical help. GGA can provide you with a medical or hospital referral. The local/collect number is printed on your card. If you have problems making a collect call, please call using the local number and keep the bill. GGA will reimburse you for the phone expense.

I was told that due to the inadequate care I am receiving at a local hospital, I will be taken to a different facility. I would prefer to go back to the United States directly rather than go to a different local hospital. What should I do?

GGA's role is to assess your medical needs and based upon their findings recommend the optimal course of action for you from a medical perspective. Medical transportation implies weighing risks and benefits. Long-distance transportation can aggravate a medical problem. For instance, changing cabin pressure and the fact that during the transport only basic medical assistance can be rendered are potential issues. Sometimes, transport back to the United States rather than a flight to a closer medical facility is a possibility. If this is reasonable from a medical standpoint, GGA will make that recommendation.

I plan to go to visit three different cities in Europe. I have a medical condition that requires occasional check-ups. Can I call GGA prior to the trip and get the names of some English-speaking physicians in those cities?

Yes, GGA will refer you to English-speaking specialists where possible.

I am planning to go on a mountaineering trip to the Andes in Peru with one of my friends. Would I be eligible for a medical transport if I got injured during the climb?

If you get injured on the mountain and need transportation off of it, GGA will not be able to assist – the locally available air rescue will get you to the closest center of care. However, if you are at a local hospital after being injured from the climb and unable to receive adequate care, you can call GGA to have your medical needs assessed. Medically necessary evacuation may be recommended.

Do I have to call GGA when I think I need to be evacuated due to a medical problem or can I make these arrangements myself?

You must contact GGA as soon as possible after a medical emergency. Not only will this guarantee that GGA is able to be by your side and confirm the correct course of action, GGA will also be able to take care of any transport requirements should it become necessary. The assistance program is not a reimbursement policy: if you make your own arrangements, you will void any payable transport benefits and the medical transport expenses are yours to bear.

I am applying for a Visa to visit another country and must provide proof of medical transport services. How do I get proof of the services I have with GGA through my employer coverage to satisfy the Visa requirements?

Send a request with employee name, address, the country the employee will be visiting and travel itinerary (start and end date) to ops@gga-usa.com. Please include your Standard policy number and employer name.

During my Europe trip I get hospitalized due to a broken leg. Will you pay the medical expenses associated with this mishap?

The program does not offer medical expense benefits. However, GGA will attempt to coordinate medical expenses with your health insurance company when possible. Recently, admission or discharge guarantee requirements have become more common with foreign hospitals rather than coordinating with a U.S. health insurance company. Credit cards are rarely accepted as a form of payment for these hospitals. If requested, GGA can guarantee medical expenses to these hospitals upon guarantee of reimbursement from the employee, friend, family, etc. (typically guaranteed through a credit card).

While traveling alone, I become hospitalized for an extended period of time and/or in critical care. Will you pay for a friend or family member to stay with me while I'm hospitalized?

If the member is traveling alone and is or is likely to be hospitalized for more than seven (7) consecutive days or is in critical condition (determined by GGA's medical team), GGA will arrange and pay for transportation for one person in the member's immediate family or one friend designated by the member from his home to the place where the member is hospitalized. Transportation is most direct/economy class round-trip ticket.

Meals and Accommodations are a part of your benefits: GGA can pre-pay hotel accommodations for the visiting family member or friend up to \$150 per day for up to 5 days. Alternatively, the family member or friend can claim up to \$150 per day for up to 5 days for reasonable meals and accommodations during their stay.

While vacationing with my friend, I become hospitalized. As a result of my medical emergency, my friend loses his flight back home (previously made travel arrangement). Will you pay for my friend's flight back home?

As long as your friend is traveling on the same itinerary, GGA will arrange and pay for the return to his/her place of residence if he/she loses their previous arrangements due to the member's hospitalization or death. GGA will arrange and pay for a one-way economy class ticket home and/or pay for the change fees of the friend's existing ticket.



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While traveling on vacation with my son, I suffer a heart attack and cannot take care of my child as a result of being hospitalized. Will you assist in finding an escort/travel companion for my child so they can return home?

If a member's dependent children, ages 18 or younger, are left unattended because of his/her hospitalization and are more than 100 miles from home or are in another country, GGA will arrange and pay for their return to the member's primary place of residence. GGA will also find a qualified escort to accompany the children. Return home is via one-way economy class ticket.

Will you pay if my trip is interrupted?

Trip Interruption is not an included benefit under this program. GGA will, however, help you with any travel arrangements or ticket purchases; associated third party costs (such as ticket fees) are your responsibility.

Will GGA help in case of a security concern?

Yes, the program offers access to security services as well as natural disaster evacuation in cases where the individual is traveling more than 100 miles from home or internationally. If you feel that you are encountering a situation that compromises your security, you can call the assistance line to discuss options. With respect to natural disasters, we recommend that if you feel you need help getting out of the potentially affected area (example: hurricane path), you connect with us right away, so we can assess the options. It can be very difficult to render assistance after the natural disaster occurs as the infrastructure, electricity grid, phone connectivity etc. may have been compromised. If the area is devastated and the roads are impassable, it may take several days to dispatch help and, even more so, source outbound travel. Please keep in mind that we are here to help and provide services; however, there is no payable benefit associated with the service. All third party expenses are your responsibility.



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