



## Chubb Portfolio of MEDEX Services



**CHUBB PROVIDES INSURANCE COVERAGE; MEDEX PROVIDES ASSISTANCE SERVICES. INSURANCE BENEFITS ARE NOT PROVIDED FOR ALL MEDEX SERVICES.**

### MEDICAL EVACUATION & REPATRIATION BENEFIT

**CHUBB PROVIDES THE INSURANCE WHICH COVERS THE COSTS OF A MEDICAL EVACUATION AND REPATRIATION UP TO THE SPECIFIED BENEFIT AMOUNT SHOWN IN THE CONTRACT. PLEASE REFER TO THE CONTRACT FOR COMPLETE POLICY DETAILS.**

**Emergency Medical Evacuations:** If a traveler is injured or becomes ill, and adequate medical care is not available, MEDEX will arrange for a medically supervised evacuation to the nearest facility capable of providing treatment.

**Transportation to Join a Hospitalized Member:** If a traveler is alone and hospitalized for more than seven days, MEDEX will coordinate for a family member to join them.

**Return of Dependent Children:** If children are left unattended due to a medical emergency, MEDEX will coordinate their return home, accompanied by a qualified escort if necessary.

**Transportation after Stabilization:** Following an emergency medical evacuation and stabilization, MEDEX will coordinate for the traveler to return to their point of origin or their home country.

**Repatriation of Mortal Remains:** Should a traveler pass away while away from home, MEDEX will arrange for their remains to be returned to their home country.

### TRAVEL ASSISTANCE SERVICES

**THE FOLLOWING TRAVEL ASSISTANCE SERVICES DO NOT INCLUDE AN INSURANCE BENEFIT. AN EMPLOYEE MAY INCUR OUT-OF-POCKET CHARGES.**

**Pre-travel Information:** Upon request, MEDEX will provide destination information covering weather, currency and culture.

**Emergency Travel Arrangements:** In the event of an illness or injury, MEDEX will make new reservations for airlines, hotels, and other travel services as needed.

**Transfer of Funds:** Upon receipt of security funds from the traveler or their family, MEDEX will provide an emergency cash advance to the traveler.

**Assist in the Replacement of Lost or Stolen Travel Documents:** Travelers can contact MEDEX for assistance in replacing passports, tickets and other important travel documents.

**Legal Referrals:** Should a traveler require legal assistance, MEDEX will direct them to an attorney and assist in securing a bail bond.

**Translation Services:** In an emergency, MEDEX can provide immediate translation services in a variety of languages. MEDEX can also provide referrals to local interpretation services.

**Message Transmittals:** Travelers may send and receive emergency messages through MEDEX.

**Emergency Pet Housing and/or Pet Return:** If a pet is left unattended due to a medical emergency, MEDEX will coordinate for temporary boarding or for the pet to return home.

### MEDICAL ASSISTANCE SERVICES

**THE FOLLOWING MEDICAL ASSISTANCE SERVICES DO NOT INCLUDE AN INSURANCE BENEFIT. AN EMPLOYEE MAY INCUR OUT OF POCKET CHARGES.**

**Worldwide Medical and Dental Referrals:** MEDEX will provide referrals to help travelers locate appropriate treatment or care.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions and Limitations apply. Chubb, Box 1615, Warren, NJ 07061-1615

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**Monitoring of Treatment:** When a traveler uses MEDEX during a medical situation, MEDEX will continually monitor the case until the traveler is either healthy or transferred to their home hospital. The MEDEX Nurse Case Managers and Physician Advisors review and analyze each situation to ensure the quality of care.

**Facilitation of Hospital Payment:** Upon securing payment or a guarantee to reimburse from the travelers' insurance provider, MEDEX will coordinate payment to the treating facility.

**Transfer of Insurance Information to Medical Providers:** MEDEX will assist with hospital admission to help prevent delays or denials of medical care.

**Coordination of Medication, Vaccine and Blood Transfers:** In the event medication, vaccines or blood products are not locally available, or a prescription medication is lost or stolen, MEDEX will coordinate the transfer to the traveler.

**Assist in the Replacement of Corrective Lenses and Medical Devices:** MEDEX will arrange for the replacement of corrective lenses or medical devices if they are lost, stolen or broken during travel.

**Dispatch of Doctors and Specialists:** In an emergency where the traveler cannot be adequately assessed by telephone for possible evacuation and local treatment is not available, MEDEX will send an appropriate medical practitioner to the traveler.

**Medical Records Transfer:** With consent, MEDEX will transfer medical information and records to the traveler or the treating physician.

**Continuous Updates to Family, Employer and Home Physician:** With consent, MEDEX will notify appropriate individuals of the situation, in order to keep them informed.

**Hotel Arrangements for Convalescence:** MEDEX will assist the traveler with hotel stays and room requirements before or after hospitalization.

### **SECURITY SERVICES**

**THE FOLLOWING SECURITY ASSISTANCE SERVICES DO NOT INCLUDE AN INSURANCE BENEFIT. AN EMPLOYEE MAY INCUR OUT OF POCKET CHARGES.**

**Political Evacuation:** In the event the officials of a traveler's home country issue a written recommendation that a traveler leave his or her host country, MEDEX will: a) arrange for the traveler's evacuation from an international airport or other safe departure point to the nearest safe haven and/or the traveler's domicile or permanent residence (if the traveler is unable to return to his or her domicile or permanent residence, MEDEX will arrange for temporary lodging in the nearest place of safety); and b) arrange for ground transportation to the designated international airport or other safe departure point. If MEDEX deems that it's needed, MEDEX will also arrange security personnel to accompany travelers. If evacuation becomes impractical due to hostile or dangerous conditions, MEDEX will maintain contact with the insured and advise the insured until evacuation becomes viable or the emergency situation has passed.

**Other Evacuation Assistance Services:** In the event a traveler feels his personal safety is threatened, but the situation does not dictate a political evacuation and the traveler nonetheless wishes to be evacuated, MEDEX will assist on a best-effort basis in making evacuation arrangements. This may include, assisting with flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing.

**Hot Spots Alerts:** A daily email service that provides brief summaries of the day's security-related events from around the globe. Simply go to <http://www.medexassist.com/medexforms/hotspots.aspx> to receive information of events that could affect your health and safety while traveling. Hot Spots is a free service that operates Monday through Friday. Daily intelligence alerts are sent to your inbox each weekday afternoon.

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