

Sailing, skiing or sightseeing during the holidays or on vacation?

Worldwide emergency travel assistance can help when you need it.



Whether you're taking a family trip to see relatives across the country or jetting off on a great adventure halfway around the world, count on Unum worldwide emergency travel assistance services if the trip gets rough.

A car accident, an ear infection or forgotten medication can ruin an otherwise fantastic trip. When you or covered members of your family travel 100 miles or more from home, Unum worldwide emergency travel assistance can help with a medical emergency, even if the family member isn't traveling with you. With one phone call, medically certified, multilingual resources are available to help 24 hours a day, 7 days a week with:

- hospital admission assistance when traveling outside the country¹
- travel assistance on services for help with pre-existing conditions (such as diabetes or heart disease)
- no exclusions for adventure sports (such as skydiving or rock climbing)
- assistance to refill a lost or forgotten prescription
- evacuation, with medical supervision, to the nearest medical facility
- legal referral
- transportation costs paid for a friend or relative to join you if you are hospitalized for more than seven days
- return your vehicle if you have a covered medical emergency and are unable to drive home

Your emergency travel assistance services are included as part of your Unum insurance coverage, so don't forget to carry your wallet card with you when you travel. If your kids are packing for a trip, make sure they take a copy of the card with them, too.

Emergencies are bad enough when they happen close to home. Count on Unum worldwide emergency travel assistance to be there when a travel emergency occurs.

To learn more about the service, visit www.unum.com/travelassistance or contact your benefits administrator.

Worldwide emergency travel assistance services are provided by Assist America, Inc., and are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. A spouse traveling on business for his or her employer is not covered by the program.

¹ May require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to the emergency hospital admissions to Assist America, Inc. within 45 days.

Insurance products underwritten and services offered by the subsidiaries of Unum Group.
Unum, 1 Fountain Square, Chattanooga, TN 37402 unum.com

© 2009 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

For employee information

MK-1856 (8-09)