Additional protection when you travel.

Emergencies can happen while traveling, but help is only a phone call away.

New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

Pre-trip planning	Traveling assistance	Emergency assistance*
 Immunization requirements Visa and passport requirements Embassy/consular referrals Foreign exchange rates Travel advisories and weather conditions Cultural information 	 24-hour multilingual assistance and referral to interpretation and translation services Referrals to physicians, dentists, medical facilities and legal assistance providers Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment** Assistance with lost or stolen items, including luggage and prescription replacement services** Emergency cash advances, up to \$1,500** Advancement of bail** 	 Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility*** Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency Cover round-trip transportation as well as accommodations, up to \$150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial Emergency message relay, toll-free Assistance with making emergency travel arrangements**
From other locations, call Fax: (202) 331-1528 Email: <u>ops@us.generalig</u> <i>Emergency services mus</i>	nd Canada, call (888) 226-4567 collect (202) 331-7635 lobalassistance.com t be coordinated through Generali res coordinated outside of this ble for payment. of Carson	 To learn more, call (888) 226-4567 Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered. Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance. Initial transport by ambulance following a covered medical emergency is excluded.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Generali Global Assistance is not affiliated with New York Life Insurance Company.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

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