CHUBB®

Chubb Travel Assistance

Starter Kit for Members of Chubb Accident & Health

Welcome

to your Chubb Travel Assistance Program

In addition to the protection provided by your insurance plan, Chubb Accident & Health has arranged with your designated Travel Assistance Provider to give you access to 24/7 emergency travel, medical, and security assistance around the world – *wherever you are.*

Your designated Travel Assistance Provider

AXA Assistance

You may call your Travel Assistance Provider anytime.
The 24/7 assistance hotline is located on your ID card.

Getting Started

To help make your business travel or study abroad experience more seamless, we're here to help you when preparing for your trip and during your journey abroad. Let's get you started:

1. Register to **Chubb Travel Assistance Portal**.[1]
   - **Go** to TravelAssistance.Chubb.com.
   - **Sign Up** and create your new account.
   - **Complete** the registration form using your email address.
   - **Verify** registration via your confirmation email.
   - **Personalize** your profile and explore the self-service tools.
   - **Download** the "**Travel EYE by AXA Partners**" mobile app (available in IOS and Android), sign in, and set alerts to prepare for your journey abroad.
2. **Review your policy** before traveling abroad.
3. Cut out your **ID card to keep in your wallet** in case of an emergency or **scan the QR code** located on the ID card and save the emergency contact to your mobile device.
4. **Consult with your primary physician** before your departure for any vaccinations or supplying medical prescription in advance of the trip.

[1] Chubb Travel Assistance Portal is powered by a third-party administrator, GardaWorld Crisis24, not affiliated with Chubb Ltd.

Assistance Services

When traveling for business or pleasure, you can feel confident that you're in safe hands if an emergency arises. Chubb Travel Assistance gives you 24/7 access to emergency travel, medical, and security assistance services worldwide when you're traveling away from home.

Call your Travel Assistance Provider anytime.

Medical Assistance

- Advance of emergency medical expenses
- Doctor, hospital, dentists, and clinic referrals
- Emergency medical evacuation/ repatriation (medically necessary)
- Emergency medical transportation
- Repatriation of remains
- Dispatch of doctor/specialist
- Medical monitoring
- Return of your dependent child
- Replacement of eyeglasses, medication, or medical device
- Escort transportation
- Global Teleconsultation
- Remote Behavioral Health

Security Assistance

- Evacuation assistance in case of security, political, or natural disaster
- 24/7 crisis hotline and security assistance to discuss safety concerns or to get immediate security assistance while traveling
- On-the-ground security assistance in the event of a potentially life-threatening military or political event situation

Travel Assistance

- Emergency travel arrangements
- Emergency message relay
- Emergency cash
- Location of lost/stolen documents
- Legal assistance and bail
- Pre-trip information
- Vehicle return
- Pet return
- Interpretation/translation

Information Services

- Travel advisories for travel destination
- Cultural information
- Visa, passport, and inoculation requirements
- Embassy and consular referrals
- Foreign exchange rates
- Temperature and weather conditions

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third-party vendor may provide services to you. Travel Assistance Service (TAS) Providers makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel, or other professional service provider suggested by a TAS are not employees or agents of a TAS Provider and the choice of provider is yours alone. TAS Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

Your Travel ID Card

When an emergency happens far from home, Chubb partners with a leading global travel and medical Travel Assistance Provider, AXA Assistance (AXA), to give you access to local care – wherever you are. Refer to the ID card from your issued policy, **scan the QR code** to save AXA's contact in your mobile device, and **cut out the ID Card** to keep in your wallet at all times so you can be best served in case of an emergency.

Your ID card has the following details:

CHUBB®

For medical and travel assistance services, please call:

Chubb Travel Assistance Program
Inside the USA: +X-XXX-XXX-XXXX
Outside the USA: +X-XXX-XXX-XXXX
Email at: MedAssist-USA@AXA-Assistance.us

Travel Assistance Portal
Visit page: TravelAssistance.Chubb.com

Front of the card

- Travel assistance hotlines and email
- Travel portal website*

*By now, you should have received the ID card. Remember to register to the portal using the Contract Number located on the ID card.

CHUBB® TAS Logo

Chubb Travel Assistance Program
Policyholder: Sample Policyholder Name
Policy Number: xxxxx
Travel Assistance Provider will provide emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

(Sample ID card only)

Back of the card

- Your designated Travel Assistance Provider's logo
- Policyholder Name, Policy Number, and Effective Date of the policy for coverage verification purposes

Searching for a Doctor or a Hospital

Your Travel Assistance Provider has an extensive network of doctors and hospitals for you to access quality care around the world. You can refer to the hotline numbers located on your ID card to reach a customer service representative or to search for a provider via the Travel Assistance Portal.

Find a Medical Provider Tool

1. Search from the medical provider directory (e.g., doctors, hospitals, clinics, etc.) both internationally and within the U.S.
2. Contact your Travel Assistance Provider to help locate a medical provider near you.

Guarantee of Payment (GOP)

Contact your Travel Assistance Provider in advance of seeking care that requires a Guarantee of Payment (GOP), which is a letter from Chubb and your Travel Assistance Provider that confirms your eligibility for cashless experience. When requesting to issue a GOP, please have the following ready:

1. Your organization name and policy number located on ID card
2. Patient's name, or your name
3. Condition and type of medical service details
4. Doctor or hospital facility of choice and their contact details

You may request a GOP anytime. Please note that coverage is subject to your issued policy, in which may include deductibles or coinsurance. Chubb USA Accident & Health claims, policy's claim administrator, and Chubb Travel Assistance Provider will coordinate to determine if treatment is deemed medically necessary upon case review.

Helpful Claim Tips

Chubb Accident & Health is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience.

At Chubb, we're not just in the insurance business, we're in the people business. Our skilled claim specialists are relentless about every detail. Regardless of the policy you have with us, it's our goal to make your life easier.

Here are few helpful claim tips:

1. Before seeking care, **call your Travel Assistance Provider** to:
    a. **Schedule an appointment** with a local hospital/doctor
    b. Arrange a direct pay with provider for your cashless experience[1]
2. Travel Assistance Provider will coordinate[2] with your policy's designated claim administrator to arrange a Guarantee of Payment
3. For treatments paid out of pocket, **refer to your policy and the claim kit** to submit expenses to your policy's designated claim administrator
4. Include bills, payment receipts, and medical reports
5. Remember to check your policy for the date of submission
6. Upon receipt of a claim and assuming that nothing additional is needed, the approximate turnaround time is 15 business days from the received date[3]

[1] Insurance claim administrator and third-party administrators are subject to the underwritten policy and may differ by policy. Coverage and service is subject to local regulations and laws and may not be available.

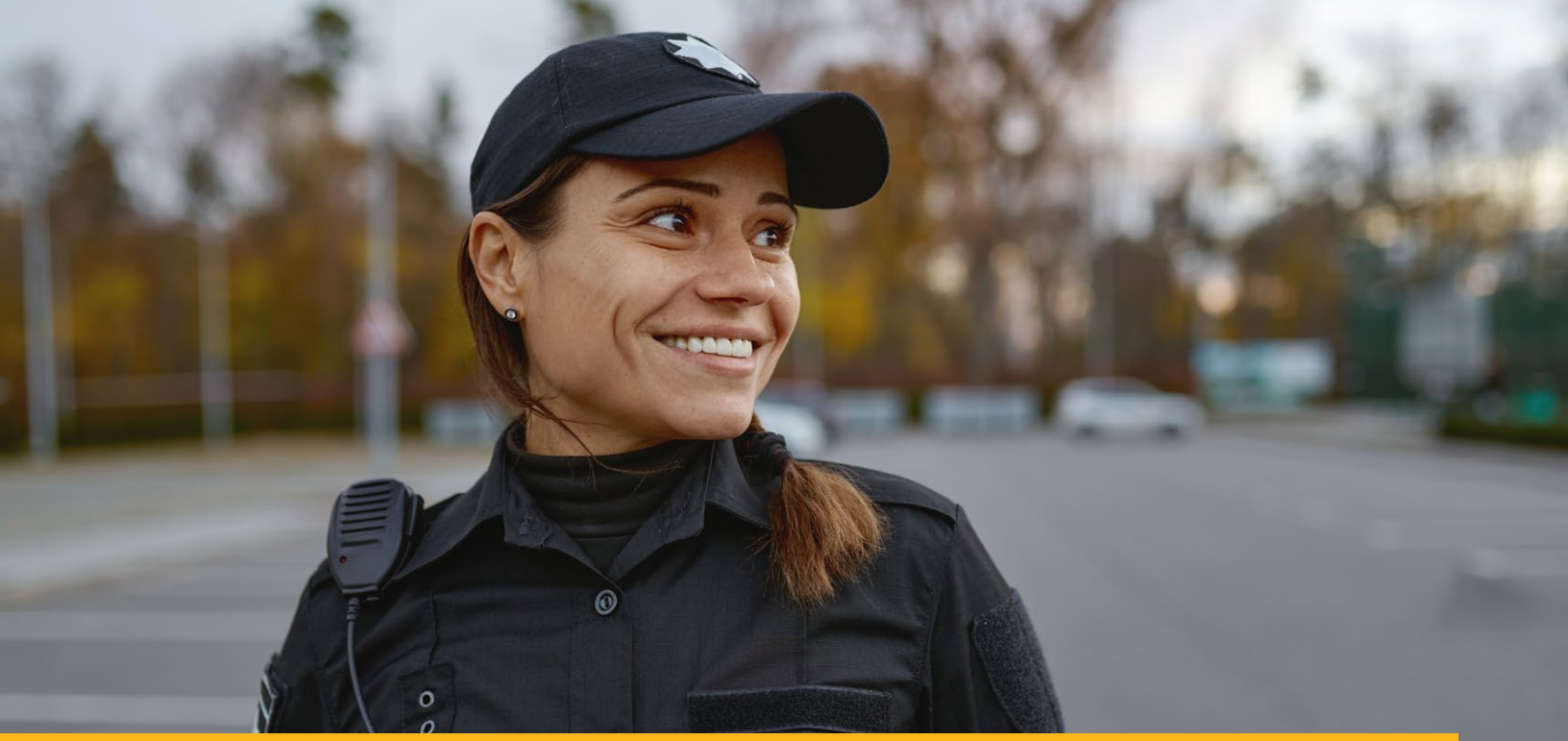
[2] Travel Assistance Provider is not affiliated with Chubb or its third-party administrators to administer underwritten policy and handle claims. Travel Assistance Provider provides emergency assistance and coordinate medical expenses.

[3] Processing of international claims may take longer than 15 business days depending on date of submission and provider invoicing.

We honor the promises we've made you.

These things are personal, for you and for us.

We're here to help.



Preparing for Security Assistance

An emergency situation can arise anytime, anywhere. That's why Chubb Travel Assistance provides you with access to Crisis24's highly qualified crisis response teams to help navigate you back to safety in case of unforeseeable security or political events while traveling abroad. Here are few helpful tips to prepare you in case of a security emergency:

- To request Security Assistance, first contact your Travel Assistance Provider, AXA Assistance.
- Travel Assistance Provider will coordinate security assistance or evacuation request to our globally recognized Security Provider, **Crisis24**, a GardaWorld Company.
- When calling, **be ready** to provide:
  - Caller details (your first/last name, age, nationality, etc.)
  - Brief summary of your situation
  - Location of where you are
  - Any medical issues
- Crisis24 will assess your situation and properly guide you throughout the evacuation/repatriation process until you are safe.

CRISIS24

Crisis24 is widely known as the true security expert in the market. With their industry-leading intelligence combined with more than 30 years' experience providing on-the-ground support, you always have a trusted network of security professionals supporting your travel, 24 hours a day, 7 days a week.

Chubb Travel Assistance Portal

Powered by **AXA Assistance** on behalf of Chubb.

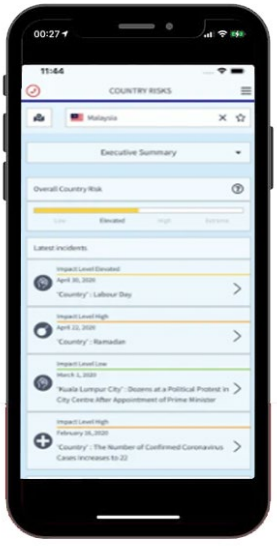
Chubb Travel Assistance Portal, Travel EYE

Access your **Travel EYE Portal, powered by AXA**, to help guide you and your family before and during your trip abroad. Register to the self-service travel portal and personalize your profile, download the mobile app, and access real-time, destination-based health, security, and travel-related information.

Key features and variety of tools include, but are not limited to:

- Country/city risk reports in over 180 countries
- Global medical network search in over 40,000 providers worldwide to look for a local hospital or doctor near you
- 24/7 live feed alerts
- Global risk heat map
- COVID-19 Measures and Restrictions
- Cultural information including, but not limited to:
  - Business conduct, transportation, holidays, etc.
  - Mitigation tips and consultant contact information
  - International calling code search
  - Local authorities number search equivalent of 911

Download the Mobile App



Once registered via desktop, download the **"Travel EYE by AXA Partners"** mobile app available for both iOS and Android devices.

Key features include:

- 24/7 Alerts
- Country Briefings
- Country Factsheets
- Medical Advisory Tools
- Hotline Number to your Travel Assistance Provider

Download on the App Store | GET IT ON Google Play

How to Register

1. Registration is required for all first-time users by visiting the desktop version of the Travel Portal at TravelAssistance.Chubb.com.
2. **Create Account** and enter your email address, then click "**Sign Up**" to verify your email. Remember to check your SPAM/JUNK folder for the automated message to verify your email address.
3. A confirmation email will be sent to you. Verify your email to confirm your account.
4. Sign in after registering and explore Travel EYE.

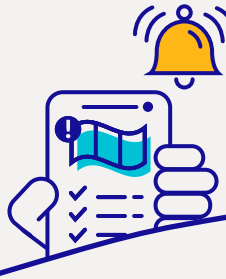
Quick tip!
For step-by-step instructions, refer to your Member's Guide to Travel EYE.

Your Journey Abroad

The world is diverse. Countries and localities have different ways of handling medical and travel assistance. The Chubb Travel Assistance program connects you to a designated Travel Assistance Provider, allowing you to navigate through local medical situations.

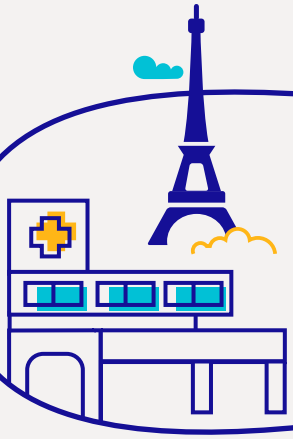
Here's an example of Darcy's journey abroad with Chubb's Travel Assistance program:

Before Darcy's trip to France, she registered to the **Travel Portal** using the information in her Policy Documents.



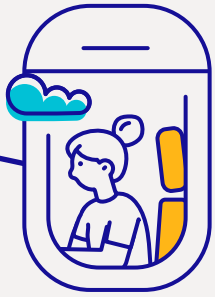
After registering, Darcy set **Alerts** to receive relevant news and security updates via her mobile app.

One month later, Darcy became **very ill** and contacted her designated **Travel Assistance Provider** looking for medical treatment.



Darcy's **Travel Assistance Provider** located the nearest hospital, helped to secure an appointment, and arranged direct pay for the hospital to bill Chubb.

Still not feeling well, Darcy called her **Travel Assistance Provider** for help returning home to the United States.



Chubb coordinated with the **Travel Assistance Provider**, the treating physician, and Darcy's primary care provider to determine that she return home, as it was deemed medically necessary. The Provider arranged for her first-class flight home.

Once back in California, Darcy was **transferred** via ground ambulance to the hospital of her choice with **escort assistance** and **continued monitoring** of her health.

Working together, Chubb, the Travel Assistance Provider, and all local physicians were able to get Darcy home **safely and comfortably**.

The claim scenarios described here are hypothetical and are offered solely to illustrate the types of situationsthat may result in claims. These scenarios are not based on actual claims and should not be compared to actual claims. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the term sand conditions of the policy as issued, and applicable law.

Frequently Asked Questions

For information about your insurance plan, refer to your Policy Documents to contact the administrator of your policy benefits.

1. *Who do I contact for Insurance Policy information?*

Please refer to your policy's claim administrator or your employer (the primary Policyholder) for benefits-related questions. Chubb Travel Assistance is here to help you better prepare for emergencies and look for medical expertise or travel assistance when abroad.

2. *Who do I contact for Claims-related questions?*

Please refer to your policy's claims administrator for who to contact for reimbursement. Chubb Travel Assistance is here to help you look for medical expertise and travel assistance when you are abroad.

3. *Where do I submit a claim for medical expense paid out-of-pocket?*

If you've paid out-of-pocket for medical treatment, please contact your Policy's designated claim administrator and send your invoice, claim form, and necessary documentations. If you're unsure of who the claim administrator is, you may contact the Travel Assistance Provider for information and coordinate the case to your claim administrator. Chubb Travel Assistance Providers don't handle and process claims; however, the Travel Assistance Provider may assist to connect you to your policy's designated claim administrator for further support.

4. *Will my Travel ID Card provide guarantee of payment anywhere?*

No, your Travel ID Card is there to identify your policy and doesn't guarantee payment for treatments. Please call your Travel Assistance Provider before seeking treatment. Your designated Travel Assistance Provider will arrange a direct pay to Us to pay the local hospital, doctor, other medical facilities.

5. *Who is Crisis24, a GardaWorld Company?*

As part of your Chubb Travel Assistance program, your designated Travel Assistance Provider with Chubb partners with a Security Assistance Provider: Crisis24, a third-party vendor not affiliated with Chubb. In addition to providing security assistance and/or evacuation services (all subject to your policy and coverage), Crisis24 also powers your travel portal, Travel EYE.

6. *I cannot register to the Travel Portal and am having technical issues. Who do I contact?*

If you're experiencing technical issues or are having trouble registering to the Chubb Travel Assistance Portal, please email AXA Assistance at MedAssist-USA@AXA-Assistance.us for the Travel EYE portal's tech support.

7. *What can I do to research for medication availability when I'm abroad?*

Visit your travel portal and search for details of host-country information. You can search for intel regarding medical availability in the area you're in or traveling to. If you need more support in finding medication abroad, always contact your primary care physician prior to your trip to supply your medication for the duration of your trip. You may also contact your Travel Assistance Provider for medication availability advice.

8. *How can I ensure the timely processing of my claim?*

Be sure to provide the requested documentation when submitting a claim to your policy's claim administrator. Also, be sure to provide a diagnosis or suitable explanation for the loss you're claiming. When receiving care from doctors outside of the United States, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

9. *What if there is an emergency while I'm traveling?*

In an emergency, call your Travel Assistance Provider right away. Your Chubb Travel Assistance program entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing security assistance and advice if your safety is at risk. You may also contact your Travel Assistance Provider if you need help searching for a local doctor or other medical provider.

10. *What information will I need to provide if I call for Chubb Travel Assistance services?*

Please be prepared to identify yourself as a member of [Policyholder name]. Your Travel Assistance Provider will coordinate service authorization with your employer and will coordinate the claim submission process with your Insurer if they incur approved covered expenses.

11. *What if a physician or hospital insists I pay the bill myself?*

For non-emergency charges and expenses, providers may ask you to pay the bill yourself using cash or a credit card. You may submit these charges with a claim form and payment receipts for reimbursement by your local claim office. In an emergency situation, contact AXA Assistance immediately to see if a Guarantee of Payment may be arranged.

12. *Who do I contact for questions?*

You may contact the groups below for the following inquiries:

- **Chubb Travel Assistance services inquiry:** Contact the Travel Assistance Provider located on your ID card
- **Policy and Claim inquiry:** Contact your Employer (or HR/Risk Manager), Agency, or your policy's claim administrator
- **Travel Portal inquiry**: Contact Tech Support team at MedAssist-USA@AXA-Assistance.us

CHUBB®

Thank You.

The provision of this document is for informational purposes only and is not an insurance contract. Travel assistance services are provided by third-party providers who are not affiliated with Chubb. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For list of these subsidiaries, please visit our website at www.chubb.com. All products and service offering may not be available in all states. This communication contains product summaries only. Coverage and services are subject to the language of the policies as actually issued.

Chubb. Insured.℠