Travel Medical & Accident Insurance Summary

Rotary International Funded Travelers

Travel Medical & Accident insurance is provided to you when traveling at Rotary International or The Rotary Foundation’s expense. This insurance provides coverage for unexpected injuries and illness with no deductible or co-pay, when traveling outside your home country. This insurance does not provide coverage for routine or preventative medical care.

The travel insurance provides the following travel assistance benefits:

- Medical expense (outside your home country)
- 24/7 travel assistance, provided by Travel Guard, when you call the number on the ID card
  - Travel Guard provides telephone translation services in all major languages and offers referral to interpreter services
- Emergency medical and security evacuation
- Repatriation of remains
- Lost/stolen luggage assistance
  - Up to $5,000 USD in excess of any amount paid or payable by a party responsible for the loss (ex. Airline carrier)
- Accidental death & dismemberment (AD&D)
- Up to 14 days of coverage for personal travel attached to your Rotary funded trip, at no additional cost

Travel Insurance Identification (ID).
Have access to the ID card when traveling on Rotary funded trips. The back of the travel insurance ID card provides an explanation of covered services. In the event of an accident or illness please call the assistance phone number on the travel identification card to get help with arranging medical or emergency assistance. Travel Guard staff can assist with locating a doctor or medical facility and pre-arranging necessary services.

Claims forms.
In the event of an injury or an illness, you may need to submit a completed claim form along with medical invoices and/or receipts to the insurance company. Contact Risk Management (email: insurance@rotary.org) if you need a claim form. Once you have completed and signed the claim form please submit directly to the insurance company, AIG (submission information on the bottom of page 3 of the claim form).

Please maintain copies of paperwork, including invoices and receipts, for your records.

Coverage details and questions.
For more travel insurance information, contact Risk Management (email: insurance@rotary.org).

Insurance information provided in this document is intended only to summarize the provisions and benefits of the coverage available. Actual benefits are governed by policy terms and conditions.

October 2018
Travel Insurance Plan with Global Assistance Services

Traveling requires attention to a number of unique details that are not related to your primary responsibilities. A study from the Global Business Travel Association shows that 75 percent of travelers encountered a mishap while traveling to their business destinations. Rotary International has provided you with travel accident insurance coverage, along with travel assistance services, to help you with travel mishaps or emergencies during your trip, in case you experience anything from a medical emergency to a security issue or lost luggage. We are here 24 hours a day, 7 days a week to support you.

Please detach the card below and carry it with you during the course of your trip.

For the Travelers of Rotary International

AIG Accident & Health

Rotary Traveler Guide

Travel Guard®

For the Travelers of Rotary International

AIG

Rotary

Rotary Traveler ID Card
24/7 Assistance Services
Policyholder: Rotary International
Policy Number: GTP 0009154883

To access your assistance website services, visit aig.com/us/travelguardassistance
Register with your policy number (using numerals only).
Supplemental Out-of-Country Accident & Sickness Medical Expense Coverage with 24/7 Assistance Services

As part of Rotary Internationals travel accident program, you also have supplemental out-of-country accident and emergency sickness medical expense coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This supplemental benefit is payable for such charges after the deductible has been met.

Benefit Maximum: $500,000
Deductible: $0
Benefit Period: 52 Weeks
Maximum Trip Length: 180 Days

Medical Emergency Guarantee Charge Expense Benefit

If, while traveling outside of your country of permanent residence, you incur a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Company will pay the actual expenses incurred for guarantee of the payment to the Hospital or the medical provider up to a maximum of $10,000.

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

What’s Covered

Covered medical service(s) refers to any of the following services, as long as the service is medically necessary:

1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center;
2. Services of a physician or registered nurse;
3. Ambulance service to or from a hospital;
4. Laboratory tests;
5. Radiological procedures;
6. Anesthetics and the administration of anesthetics;
7. Blood, blood products, artificial blood products, and the transfusion thereof;
8. Physical therapy and occupational therapy;
9. Rental of durable medical equipment;
10. Artificial limbs, artificial eyes, or other prosthetic appliances; or
11. Medicines or drugs administered by a physician or that can be obtained only with a physician’s written prescription.

To learn more or access your assistance website services, visit aig.com/us/travelguardassistance.

Travel Guard® ID Card

Toll-Free Phone (within the U.S.): 1-877-244-6871
Collect/Reverse Charge (outside the U.S.): +1-715-346-0859
Email: assistance@aig.com

Contact in the event of:

• Emergencies
• Eligibility verification
• Doctor referrals
• Medical evacuations
• Assistance services
• Benefit plan contact information

Have an Emergency? Call Travel Guard

Toll-Free Phone (within the U.S.): +1 877-244-6871
Collect/Reverse Charge (outside the U.S.): +1 715-346-0859

2. Identity theft services are not available for residents of New York or outside of the United States.

www.aig.com/us/benefits

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, NY, and is authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. AIG Benefits Travel Assist services are provided by Travel Guard Group, Inc., an AIG company. Coverages may not be available in all states. Rotary International is a separate and unrelated entity.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions, and termination provisions. Please see policy and certificate for details.

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AIG. Bring on tomorrow.