

Travel Assistance Services

About Voya Travel Assistance

Travel assistance services have become increasingly important for employers looking to provide employees and their dependents a sense of security when traveling away from home or the office. For this reason, Voya Employee Benefits is pleased to announce its collaboration with Europ Assistance USA, to provide the Voya Travel Assistance Program.

Voya Travel Assistance Services are provided by Europ Assistance USA, Bethesda, MD. Availability may vary by state.

Services

When traveling more than 100 miles from home, whether domestic or international travel, Voya Travel Assistance provides eligible participants four types of services: Emergency Transportation Services, Medical Assistance Services, Emergency Personal Services, and Pre-trip Information. These services are described in further detail below.

Eligible participants will have toll-free access to the Voya Travel Assistance customer service center 24 hours a day from anywhere in the world.

Emergency Transportation Services

This service offers the following features:

- **Emergency Evacuation/Medically Necessary Repatriation:** In the event of a medical emergency where it is determined medically necessary for an eligible participant to be transported under medical supervision to the nearest hospital or treatment facility or to be returned to his/her place of residence for treatment, Voya Travel Assistance will arrange and pay for the transport under proper medical supervision. All decisions as to the medical need for evacuation and/or return home, the means and/or timing of any evacuation, the medical equipment and escort to be used, and the final destination are decisions which will be made by physicians designated by Voya Travel Assistance in consultation with a local attending physician based on medical factors.
- **Visit by a Family Member or Friend:** If an eligible participant is traveling alone and is likely to be hospitalized for seven (7) consecutive days, or is in critical condition, Voya Travel Assistance will arrange and pay for economy class round trip transportation for one (1) member of the eligible participant's immediate family or one (1) friend designated by the eligible participant from his or her home to the place where he or she is hospitalized.
- **Traveling Companion Transportation:** If a travel companion loses previously made travel arrangements due to an eligible participant's medical emergency, Voya Travel Assistance will arrange and pay for the traveling companion's return home by the most direct and economical route.
- **Return of Dependent Children:** If an eligible participant is traveling alone and is likely to be hospitalized for seven (7) consecutive days, or is in critical condition and dependent children traveling with the eligible participant are left unattended because the eligible participant is in the hospital, Voya Travel Assistance will arrange and pay for their economy class transportation home with a qualified escort if necessary.
- **Return of Mortal Remains:** In case of death while traveling, Voya Travel Assistance will arrange and pay for the proper return of remains to the deceased's place of residence for burial, including all necessary government authorizations and transportation.

Medical Assistance Services

If medical care is required while abroad, Voya Travel Assistance can assist in the following ways:

- **Medical Referrals:** Voya Travel Assistance will assist eligible participants in finding physicians, dentists, and medical facilities.
- **Medical Monitoring:** During the course of a medical emergency, professional case managers, including physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possible repatriation (return to U.S.) is needed.

- **Emergency Medical Payments:** When it is necessary for an eligible participant to obtain medical services, Voya Travel Assistance, upon request, will advance up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after Voya Travel Assistance has secured funds from the eligible participant or the eligible participant's family.
- **Replacement of Medication and Eyeglasses:** Voya Travel Assistance will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. Voya Travel Assistance will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are the eligible participant's responsibility.

Emergency Personal Services

To prepare for unexpected situations of a non-medical nature, Voya Travel Assistance offers these services:

- **Urgent Messages:** Voya Travel Assistance can send urgent messages and keep messages for eligible participants in its offices for up to 15 days.
- **Emergency Travel Arrangements:** If appropriate, Voya Travel Assistance will make new travel arrangements or change airline, hotel, and car rental reservations.
- **Emergency Cash:** Voya Travel Assistance will advance up to \$500 after satisfactory guarantee of reimbursement from an eligible participant. Any fees associated with the transfer or the delivery of funds are the eligible participant's responsibility.
- **Location Lost/Stolen Luggage/Personal Possessions:** Voya Travel Assistance will assist in locating and replacing lost or stolen luggage, documents, and personal possessions.
- **Legal Assistance/Bail:** Voya Travel Assistance will locate an attorney and advance bail funds, where permitted by law, with satisfactory guarantee of reimbursement (the eligible participant must pay attorney fees).
- **Interpretation/Translation:** Voya Travel Assistance will assist with the telephone interpretation in all major languages or will refer a eligible participant to an interpretation or translation service for written documents.

PreTrip Information

Voya Travel Assistance offers a wide range of information services before an eligible participant leaves home, including:

- Visa, Passport, Inoculation and Immunization Requirements
- Cultural Information
- Temperature and Weather Conditions
- Embassy and Consular Referrals
- Foreign Exchange Rates
- Travel Advisors
- International "Hot Spots"

Plan Administration

In the event of an Emergency Medical situation involving an employee or their dependent, Voya Travel Assistance will need to contact the Group Policyholder to verify coverage. Voya Travel Assistance will contact in this order:

- The Billing Contact as identified by Voya Employee Benefits
- The Case Contact as identified by Voya Employee Benefits

It is the responsibility of the Group Policyholder to notify both Voya Employee Benefits and Voya Travel Assistance if you change your contact person. The Contact will be required to provide verification that (a) the Group Policyholder has current coverage with ReliaStar Life Insurance Company, and (b) the employee is individually covered under the Group Policy.

Payment for Services

After coverage has been verified, Voya Travel Assistance will arrange and pay for the following within the guidelines previously described:

- Emergency Evacuation Medically Necessary Repatriation
- Visit by a Family Member or Friend
- Traveling Companion Transportation
- Return of Dependent Children
- Return of Mortal Remains

These services are only eligible for payment by Voya Travel Assistance if Voya Travel Assistance is contacted at the time of service and arranged for the service.