



## **GROUP TRAVEL ACCIDENT PROGRAM**

*Insurance for*

### **BUSINESS HEALTH TRUST**

**Policy No: GTP 0009118553-N**

#### ***Eligible Employees***

Class 1: All Active full-time non-union employees excluding truck drivers and delivery people of Business Health Trust member firms who are currently enrolled in any Business Health Trust group insurance plan, except a group legal plan.

#### ***Type of Coverage***

24-hour Accident Protection While on a Trip (Business Only)

#### ***Principal Sum***

Class 1: \$10,000.00

#### ***Covered Benefits***

Accidental Death & Dismemberment and Paralysis  
Bereavement and Trauma Counseling  
Carjacking  
Coma  
Home Alteration and Vehicle Modification  
Rehabilitation  
Seat Belt & Air Bag  
Worldwide Travel Assistance Service

#### **Accidental Death & Dismemberment & Paralysis**

The Company shall pay an indemnity determined from the Table of Losses if an Insured Person sustains a loss stated therein resulting from injury.

#### **Seat Belt**

An additional 10% of the Principal Sum amount up to a maximum of \$25,000 will be paid if the Insured Person suffers loss of life despite restraint by a seat belt in a covered automobile accident.

## Reduction Schedule

The Principal Sum applicable to any insured person shall be the percentage shown in the following schedule:

AGE ON DATE OF ACCIDENT	PERCENTAGE OF AMOUNT OTHERWISE PAYABLE
Under 70	100%
70 - 74	65%
75 - 79	45%
80 - 84	30%
85 and older	15%

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, and termination provisions. For complete details of the coverage(s) contact your Human Resources representative.

**Insurance is underwritten by National Union Fire Insurance Company of Pittsburg, PA.**

## Travel Assist Services

An outline of the assistance services appears below. Additional information is available through your employer.

### Pre-Travel Assistance

- Advice on required and recommended immunizations
- Health information and precautions for medically remote or underserved areas
- Information for handicapped disabled travelers
- Help in arranging special medical services needed while traveling

### Medical Emergency Services

- Worldwide, 24-hour medical location service
- Medical case monitoring, arrange communication between patient, family, physicians, employer, consulate, etc.
- Emergency message service for medical situations
- Medical transportation arrangements

### Travel Assistance

- Advice on filing travel-related claims
- Worldwide, 24-hour telephone contact for advice on handling losses and delays
- Relay emergency messages
- Help with lost passports, tickets and documents
- Arrange shipments of forgotten, lost or stolen items

### Legal Assistance

- Arranging contact with a local English-speaking attorney
- Worldwide, 24-hour contact for non-criminal legal emergencies
- Legal referral to help you locate a consular official or attorney

### Travel Assistance Phone Numbers:

If in the United States or Canada Call 800-626-2427

If outside the United States Call 0-715-295-9817 **Collect**

Non-insurance services under the Travel Assist program are provided by Travel Guard.

**Subject to Policy GTP 0009118553-N Provisions. This is not a legal document. If there is a dispute, the governing document will be the Policy. This document is used solely as a communication between the Policyholder and its employee/members.**