

ENSURING A SAFE T.R.I.P.

Travel Related Insurance Protection

No matter if employees are 100 miles or over 5,000 miles away from home, Guardian's Travel Related Insurance Protection (TRIP) combines emergency travel assistance with the added protection that comes from Life Insurance and Accidental Death and Dismemberment (AD&D) coverage.

TRAVELAID*

Available to both employees and their dependents, around the clock and around the world, TravelAid ensures assistance when travelers need help the most—whether it's a medical emergency or simply replacing travel documents.**

PREVENTION

- Travel intelligence, alerts and destination information
- Pre-travel immunization information and health planning
- Security assessments and contingency planning
- Preventive security training
- International medical insurance and claims administration
- Executive protection services
- Travel medical kits

EMERGENCY RESPONSE

- 24/7 multilingual assistance operations
- Emergency travel arrangements
- Emergency prescription replacement
- Lost document assistance

PHYSICIAN AND HOSPITAL REFERRALS

- Qualified hospitals and facilities
- Multilingual services at medical facilities
- Patient accommodations and accessibility

MEDICAL TRANSPORTATION SERVICES

- Most-qualified and responsive personnel worldwide
- The latest equipment and technology
- Providers are regional or international depending on evacuation needs

SPECIALIZED SECURITY RESOURCES

- Available for sensitive and complex emergency security situations
- Available at all times for a safe and speedy response
- Embassy and consular assistance



- Conveniently bundled services — often sold as separate lines of coverage
- Easy-to-understand, affordable pre-set plan designs help increase participation
- Voluntary Life amounts are guarantee issue
- Easy to quote — no census data required
- Easy to administer through payroll deductions.
- Valuable coverage for a specific employee population
- Perfect for:
 - Executive Carve Out
 - Sales Personnel
 - Remote Workers
 - Employers/Employees who travel to support operational and sales functions
 - Frequent Pleasure Travelers

CONTACT YOUR GUARDIAN GROUP SALES REPRESENTATIVE FOR MORE INFORMATION.

WWW.GUARDIANANYTIME.COM



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*TravelAid services are provided by Integrated Behavioral Health, Inc., and UnitedHealthcare Global. The Guardian Life Insurance Company of America (Guardian) does not provide any part of TravelAid services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the policy can provide the actual terms, services, limitations and exclusions. We are not responsible for availability, quality, result of or failure to provide any medical, legal or other care or service caused by conditions beyond Our control. Guardian and IBH reserve the right to discontinue TravelAid at any time. TravelAid services may not be available in all states. **Services vary based on an individual organization's program agreement.

VOLUNTARY LIFE

Employees can travel with the added security knowing their loved ones are protected in the event of an unexpected loss of life. With TRIP, travelers can help provide for a family’s financial future.

TWO AVAILABLE OPTIONS	\$25,000 or \$50,000
CONVERSION	Allows insured to convert their group term coverage to a permanent whole life policy without supplying Evidence of Insurability. State law may affect policy type and amount.
PORTABILITY	Allows employees to maintain their group policy even if they leave the company. Evidence of Insurability required.
AGE CUTBACKS	35% at age 65 75% at age 75 60% at age 70 85% at age 80

AD&D WITH COMMON CARRIER

Increases coverage for specific accidental losses regardless of any other insurance coverage a traveler may have.

TWO AVAILABLE OPTIONS	\$500,000 or \$1,000,000 (Values based on loss for Common Carrier accident. Values reduced by 50% for non Common Carrier)
LOSS SCHEDULE	<ul style="list-style-type: none"> • Life — 100% • Loss of One Hand — 50% / Loss of One Foot — 50% • Loss of Sight in One Eye — 50% • Loss of thumb and index finger (same hand) — 25% • Loss of speech — 50% • Loss of hearing (both ears) — 50% • Multiple losses — up to 100%
PARALYSIS BENEFITS AND COGNITIVE FUNCTION	<ul style="list-style-type: none"> • Quadriplegia (paralysis of upper and lower limbs) — 100% • Paraplegia (paralysis of lower limbs) — 50% • Hemiplegia (paralysis of upper and lower limbs on one side of the body) — 50% • Loss of Cognitive function — 100% • Comatose state in excess of one month — 100%
OTHER BENEFITS	<ul style="list-style-type: none"> • Repatriation — Up to \$5,000 for transportation of body to mortuary (75+ miles from home) • Seatbelt/Airbag — \$10,000/\$5,000
EDUCATION AND CHILD CARE BENEFITS	<ul style="list-style-type: none"> • Child Education Benefit — 5% of face amount up to \$2,500 per term. Pays up to 8 installments in 6 years, and \$20,000 maximum. Must be under age 22 and enrolled in college, or in 12th grade and intend to enroll within 12 months. • Spouse Education Benefit — 5% of face amount up to \$2,500 per term. Paid for up to 4 years for full-time enrollment, or 2 years for part-time. \$20,000 maximum. • Day Care Expense Benefit — up to \$10,000 a year (sum of all dependent children), paid for up to 4 years. Child must be under age 7 at time of accident.

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Guardian's Life Insurance and Accidental Death and Dismemberment products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Life Insurance Policy Form #GP-1-R-EPOPT-96 et al. The Guardian Life Insurance Company of America®(Guardian).