

Specific Products for Employee Benefits Producers



Ambassador and International Ambassador

- Provides AD&D as a core benefit, with easy customization
- Coverage is available business travel only, or 24/7 business and personal travel
- Optional benefits such as security evacuation, out of country accident & emergency sickness medical, baggage loss/personal effects, war risk, etc.
- Coverage can be varied for different classes of employees
- Employer Paid
- Pays benefits directly to employees or beneficiaries (unless otherwise specified)
- Pays benefits in addition to Workers' Compensation Coverage
- Ambassador Travel Assist Services via a 24/7 toll-free call center, including:
 - Travel Medical services from a multilingual team of physicians and nurses;
 - emergency travel assistance including rebooking flights, lost or stolen baggage, passports and travel documents;
 - Concierge services to help Employees operate more efficiently on the road;
 - Personal Security services including security evacuation assistance, global risk analysis, and urgent message alerts
 - State-of-the-art ID Theft protection services (not available in New York)
- International Ambassador, a Multinational Business Travel Accident Insurance plan for organizations with local operations around the world, is also available

Limited Benefit Medical Insurance*

- Two highly flexible Limited Benefit Medical Insurance Programs: Indemnity or Expenses-Incurred Plans
- Provides a broad array of highly valued first dollar accident and sickness coverage
- Employer or Employee Paid
- Guaranteed Issue Underwriting
- Individual and Family Coverage available
- Access to Major Provider Networks (Beech Street, NPPN)

Group Vision Insurance

- Flexibility to access any of three nationwide vision care network providers
- Employer or Employee Paid
- Flexible plan designs, benefit periods, benefit options and marketing materials
- Full service as well as exam only plans available
- Minimum group size of 5 enrolled employees

Critical Illness Insurance

- Lump sums available to \$500,000
- Employer or Employee Paid
- Pays benefits in addition to any other insurance
- Available \$50 annual wellness benefit
- Individual and Family coverage available
- Minimum group size of 10 Employees

Carve Out Basic and Voluntary Accidental Death and Dismemberment

- Customized coverages and unique enhancements are available including Travel Assist services
- Principal Sums range from \$10,000 to \$1,000,000
- Employer or Employee Paid
- Individual and Family Coverage Available

* Limited benefit medical insurance is not basic health insurance or comprehensive medical insurance and should not be considered a substitute for comprehensive medical insurance or major medical coverage.

This document provides only a brief description of the coverage available. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Not all coverages are available in every state. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY.