

## Travel Assistance Program

### OVERVIEW

#### Background:

The Travel Assistance Program is a valuable travel service brought to each of your Life, Stand-alone AD&D, Group Travel and Long Term Disability clients through Worldwide Assistance Services, Inc. ('WA'). This service offers global travel solutions 24 hours a day and toll-free access to emergency assistance for employees and their dependents who are traveling more than 100 miles from their primary residence. It's available for either business or pleasure when traveling 90 days or less.

#### History:

- Initial Offering – September 2002.
- Re-launch Offering – October 2004.
- Expanded to all Group Travel – August 2005.

### FEATURES

#### What is Travel Assist:

The Travel Assist program is provided by Worldwide Assistance Services, Inc., a leader in the travel assistance industry. The program offers pre-trip information, emergency medical assistance, and emergency personal services, and funds up to \$150,000 of covered services.

#### Who is Eligible:

- Employees who are actively at work and enrolled with Group Life, Accident or LTD. Employees with STD-only coverage and retirees are not eligible.
- Employees and their dependent children under the age of 19 or under the age of 25, if a full-time student in actual attendance at an accredited school or college and primarily dependent on the covered employee for support and maintenance.
- Available on new business and upon renewal for all segments (Priority, Regional and National Accounts).

### POSITIONING

#### Competitive Models:

- WA is the oldest assistance company of its kind worldwide and has provided assistance to members for over 40 years.
- As a Europ Assistance company, WA is part of the world's leading assistance network with the combined resources of 50 companies, 35 assistance centers open 24/7, and 183 agent offices.
- WA is present in 208 countries and has access to over 401,000 medical and technical professionals.
- Medical Advantage: WA partnership with George Washington University's Department of Emergency Medicine affords them a fully independent resource when it comes to the assessment of local medical care.

#### Selling Strategies:

- Competitive differentiator to offer both business and personal travel coverage at no cost.
- Improve close ratios by offering this service on multiple lines of coverage:
  - Life, AD&D, Business Travel and LTD.
- Provides coverage to eligible dependents and active full time dependent students at no cost.
- Increased the CSL (Combined Single Limit) to \$150,000.
- Increased the number of consecutive days away from home to 90 days vs. 31 days.
- Expanded to all Group Travel.
- Interactive Web site updated every 24 hours.
  - Log in information: Username: hartford and Password: travel247.
  - Note: the username and password are case sensitive.

*Travel Assistance helps alleviate travel-related concerns for employees and their families through services ranging from pre-trip information to emergency medical assistance and emergency personal services.*

Carolyn Hudson –  
Market and Product Development  
860-843-5846

We deliver on our promises every day.



**E-Service Log-In Information  
(Producer and Employer)**

**Username:** hartford  
**Password:** travel247

*(username and password are  
case sensitive)*

**VALUE PROPOSITION****Audience****Value Proposition****Producer**

- Improve retention by enhancing some core features of the program in response to market needs.
- Soften rate increases by offering a comprehensive program at no cost.
- Name recognition of Worldwide Assistance.

**Employer**

- Services available 24 hours a day, 7 days a week.
- Ease of administration and peace of mind – no ongoing interaction required.
- Reduce financial exposure for organizations not wishing to self-fund this service.

**Employee**

- Free benefit available to the entire family.
- Simplicity and ease of administration.
- Multi-lingual service professionals available to assist travelers in over 200 countries worldwide.

**GUIDELINES****Underwriting:****Availability**

- Available on new and renewal, PA/RA and National Accounts.
- No additional cost to the employer.
- Lines of coverage: Life, Accident, Group Travel and LTD.
- No RFC required on renewals.
- Employees must be actively at work at the time a claim is filed.
- Services are eligible for reimbursement by WA ONLY if WA was contacted at the time of the service and arranged and/or pre-approved the service.

**Service****Maximums**

- The CSL (Combined Single Limit) or amount of money available to the insured under the program is \$150,000. One service or a combination of services may exceed the CSL. The insured is responsible for payment of any expenses that exceeds the CSL.

**Exclusions**

- Retirees are not eligible for this program.
- STD-only cases are not eligible for this program.
- If an illness or injury is not deemed medically necessary by the attending physician, this service is not responsible for any expenses associated with the event.
- Worldwide Assistance does not provide services or pay for expenses caused by or resulting from certain situations, including but not limited to: suicide or attempted suicide, mental or emotional disorders unless hospitalized, war, participation in any military maneuver or training exercise, piloting an aircraft, commission of or the attempt to commit a criminal act, being under the influence of drugs unless prescribed by a physician, and injury or illness that could be treated locally and does not prevent the continuation of the trip.

**PRE-SALE**

**Roles and Responsibilities:** Sales and Account Managers should encourage employers to access the Acknowledgement of Service Guide via Employer View®. Employers should sign and fax to the attention of Carolyn Hudson at 860-843-6373. A copy of the signed form should also be retained in the local sales office.

**Quote/RFP Process:** Automatically included on new business and renewals.

**POST-SALE**

**Roles and Responsibilities:** It's the responsibility of the Sales Rep and/or Account Manager to ensure the case is properly loaded and employer contact information is properly maintained in case management. In the event of a medical emergency, this information will be used to verify eligibility.

**Implementation Process:** Marketing flyers can be ordered through SIPS. The wallet identification cards are attached to the employee flyer and should be detached and carried when traveling.

**AVAILABLE MATERIALS**

- Travel Assistance
- Sales Presentation Slides
- Acknowledgement of Service Guide
- Employee flyer 1157 (Rev 7/06)

**SYSTEMS**

Standard case installation process applies.

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We deliver on our promises every day.

