



TRAVEL ASSISTANCE PROGRAM

In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with Europ Assistance USA to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Emergency Medical Payments, Medical Expense Guarantee, Hospital Admission Guarantee** When necessary to obtain Emergency medical services for a covered person, Europ Assistance USA will provide funds for emergency payments up to \$10,000 to cover on-site medical facility and hospital expenses. This payment is limited to the maximum benefit allowable for the Emergency Medical Expense Benefit and is not offset by the Accident Medical Expense Benefit of the policy. If the requested emergency payment exceeds the \$10,000 limit payable under the Emergency Medical Expense Benefit (as well as any amount payable, if applicable, under the Accident Medical Expense benefit) and when it is necessary to obtain Emergency medical services for a covered person, Europ Assistance USA will, upon request, credit or debit the covered person's credit card or debit card up to the limit available to cover on-site medical facility and hospital expenses. Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, Europ Assistance USA will work with you or the covered person's family to make that guarantee.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Europ Assistance are not employees or agents of Europ Assistance and the choice of provider is yours alone. Europ Assistance assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy providing Business Travel Accident Insurance benefits is not in effect.



ACE TRAVEL ASSISTANCE PROGRAM

Plan Number: 01AH585
Employer: Brookhaven Science Associates
Policy #: ADD N00325466
Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical & travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

ATTENTION

When you call Europ Assistance, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to patient;
2. Patient's name, age, sex and policy number;
3. A description of the patient's condition;
4. Name, location, and telephone number of hospital;
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, worker's compensation, or automobile insurance information if the patient had an accident.

ATTENTION Medical Personnel or Police

In the event of medical emergencies, assistance will be provided to a covered person. See description on back of card. Call toll free 1-800-243-6124 inside the U.S.A., 1-202-659-7803 outside the U.S.A., call collect 24 hours, many languages.

Call Europ Assistance when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

Europ Assistance can be reached at 1-800-243-6124 inside the U.S.A. Call collect at 1-202-659-7803 if you are outside of the U.S.A. Before you call, please have ready the information listed under ATTENTION.

This information provides you with a brief outline of the services available to you. These services are subject to the terms and conditions of the policy under which you are insured. A third party vendor may provide services to you. Europ Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

For medical evacuation, repatriation or other services please call:

ACE Travel Assistance Program
1-800-243-6124 (Inside the U.S.A.)
1-202-659-7803 (Outside the U.S.A. Call Collect)
OPS@europassistance-usa.com