



AIG Accident & Health

Out-of-Country Medical Coverage and Claims Guide

For the employees of: Lucid USA, Inc. the Policyholder

Master Policy Number: GTP 0009157024-B

(underwritten by National Union Fire Insurance Company of Pittsburgh, Pa.)

Travel Assistance Vendor: located on the travel ID card provided by your company for all business travel.

How to Report a Claim

Depending on your claim type, there are specific claim forms and reporting instructions for proper handling of your claim. AIG Claims will help to review your policy to confirm your benefits. To help expedite the claims handling process, please:

1. Contact AIG Claims at AHClaims@aig.com to both obtain and submit the appropriate claim form.
2. AIG Claims will help you complete the claim form in its entirety.
3. Submit your completed and signed claim form with all required information and attachments, if applicable, including the Master Policy number shown above.

Call: **+1 913-495-6520** Collect/Reverse Charge (outside the U.S., Canada and Puerto Rico) or **800-551-0824** Toll-Free (within the U.S., Canada and Puerto Rico)

Note: if this number is called outside of the United States, the U.S. country code (+1) is required. The caller will be charged international rates.

If additional information is required to process your claim, the assigned AIG Claims examiner will contact you by phone or written correspondence.

How do I request a Travel Visa Letter prior to my business trip for countries that require a Hard Copy or a Raised Seal?

Although the visa letter requirements for most countries are met by the fillable template provided separately, some countries require a hard copy or a raised seal. To request a travel visa letter in that instance, be sure to email the following information to aigtravelassistance@aig.com:

- First and last name as shown on your passport
- Passport number
- Destination (country)
- Dates of travel
- Home or Company address if original certificate must be mailed in that country
- Phone number

Out-of-Country Medical Expense Coverage

As part of your company's business travel accident program, you also have out-of-country medical expense coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This benefit is payable for such charges after the deductible has been met.

Benefit Maximum: \$500,000.00

Deductible: \$0.00

Benefit period: 52 weeks

Maximum Trip Length: 365 days

What's Covered

Covered out-of-country medical service(s) refers to any of the following services, as long as the service is medically necessary as defined in the Policy:

1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center;
2. Services of a physician or registered nurse;
3. Ambulance service to or from a hospital;
4. Laboratory tests;
5. Radiological procedures;
6. Anesthetics and the administration of anesthetics;
7. Blood, blood products, and artificial blood products, and the transfusion thereof; physical therapy and occupational therapy;
8. Rental of durable medical equipment;
9. Artificial limbs, artificial eyes, or other prosthetic appliances; or
10. Medicines or drugs administered by a physician or that can be obtained only with a physician's written prescription.

Questions and Answers

What happens if I become hospitalized while on a business trip?

Contact your travel assistance provider who will assist you with admission to the hospital and guarantee of payment. The Policy provides an emergency medically necessary expense benefit for Injury or sickness when traveling on a business trip. This medical expense benefit only applies when traveling on business outside of your Home Country (Country of Permanent Residence) or Country of Permanent Assignment. It is not for routine physicals or Expats when in their country of permanent assignment.

Does the insurance cover pregnancies?

The AIG Business Travel Accident Program covers any medical emergency from a pregnancy including a delivery on a business trip when traveling outside of your Home Country (Country of Permanent Residence) or Country of Permanent Assignment. Coverage is not provided for routine prenatal care in the absence of an emergency injury or sickness as defined in the Policy. The baby (the baby must be an insured dependent of the employee or an insured person in the AIG Business Travel Accident Program) would be covered under the policy. You should check with your physician prior to leaving on a business trip for his/her approval to travel.

What happens if an Employee requires ongoing treatment not an emergency sickness during business trip outside Home Country due to a pre-existing medical condition (i.e. chemo or radiation)? Is there coverage in the policy?

Coverage would only be provided in the event of a covered emergency injury or sickness as defined in the policy that requires treatment by a physician. Coverage is not provided for ongoing treatment of preexisting conditions in the absence of an emergency injury or sickness as defined in the Policy.

What happens if an Employee becomes sick on a business trip due to a pre-existing medical condition (i.e. Cancer or Heart Attack)? Do they have coverage outside Home Country in the Policy?

Coverage would be provided for emergency sickness or injuries as provided in the Policy.

What happens if my luggage or my personal items (i.e. clothing, accessories) become lost or stolen when I travel on a business trip?

Contact AIG Claims for loss of Personal Property or Business Equipment Claim Forms. Benefits include:

- Loss of Personal Property
- Loss of Business Equipment
- AIG Claims will pay for reimbursement for the cost of replacement for Personal Property or Business Equipment that is lost, stolen or accidentally damaged while on a business trip and includes the following additional items:
 - Lost or Stolen Keys
 - Replacement Travel Documents
 - Temporary Loss of Personal Property if lost more than 4 hours

If loss occurs while traveling on a common carrier, you must first file a loss with the common carrier for lost personal property. For stolen items, a police report must be filed with the local authorities.

What happens if my business trip is delayed and I incur additional costs?

Contact AIG Claims for a Trip Delay Claim Form. To qualify for a trip delay benefit, you must be delayed by more than 4 hours and incur additional expenses such as meals or hotel. Below are examples of causes for trip delay:

- Mechanical breakdown or any delay caused by a Travel Supplier
- Adverse weather conditions or flight delays

Disclaimer: The Questions and Answers provide only a brief summary of some coverages under the Master Policy. If there is any discrepancy between this document and the Master Policy, the Policy will govern in all cases. All claims are subject to review by AIG Claims for determination of payment.

All claims processed are subject to verification of coverage and benefits as indicated in the policy. Payment of claim by another provider does not guarantee payment by the AIG Companies.

This is a partial summary only of the insurance benefits and services included. All insurance benefits are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy for details. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all jurisdictions and is subject to actual Policy language. For additional information, please visit our website at www.aig.com.

Lucid USA, Inc. (and all of its subsidiaries and affiliates) is a separate entity from, and is unrelated entity to, the insurance provider.