



## Business Travel Insurance Multinational Plan with Global Assistance Services

Traveling on business requires attention to a number of unique details that are not related to your primary job responsibilities. A study from the Travel Leaders Corporate survey shows that business travelers' top concerns are travel logistics.<sup>1</sup> Your employer has provided you with business travel accident insurance coverage, along with travel assistance services, to help you with travel mishaps or emergencies during your business trip. Whether it's a medical emergency, flight delay or lost luggage, we are here 24 hours a day, 7 days a week to support you.



For the Employees of  
Modine Manufacturing Company



Please detach the card below and carry it with you during the course of your trip.



**EMPLOYEE ID CARD**

Business Travel Insurance Multinational Plan  
 Policyholder: Modine Manufacturing Company  
 Policy Number: MTA 0009153063

To access your 24/7 Assistance Services website, visit [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance) or download the AIG Travel assistance app to your Apple or Android smartphone. Register with your policy number (using numerals only).

## Medical Expense Coverage

As part of your company's business travel accident program, you also have 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:	\$250,000
Deductible:	\$0
Benefit Period:	52 weeks
Maximum Trip Length:	180 days

**Medical Emergency Guarantee Charge Expense Benefit** If, while traveling outside of your country of permanent residence, you incur a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Company will pay the actual expenses incurred for guarantee of the payment to the Hospital or the medical provider up to a maximum of \$10,000.

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

## What's Covered

Covered medical service(s) refers to any of the following services, as long as the service is medically necessary:

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;
8. Physical therapy and occupational therapy;
9. Rental of durable medical equipment;
10. Artificial limbs, artificial eyes, or other prosthetic appliances; or
11. Medicines or drugs administered by a physician or that can be obtained only with a physician's written prescription.



### Travel Guard® ID Card

Toll-Free/Free Phone (within the U.S.): **1-800-533-0699**  
Collect/Reverse Charge (outside the U.S.): **+1-817-826-7051**  
Email: **assistance@aig.com**

#### Contact in the event of:

- Emergencies
- Eligibility verification
- Medical evacuations
- Assistance services
- Benefit plan contact information

[aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)

## 24/7 Assistance Services

### Medical Assistance

- Coordinate medical evacuations
- Give referrals for hospitals and providers
- Coordinate emergency prescription replacement
- Coordinate the renting and/or replacement of medical equipment

### Travel Assistance

- Lost/stolen baggage assistance
- Lost passport/travel documents assistance
- ATM locator
- Roadside assistance
- Emergency telephone interpretation coordination
- Legal/bail bond referrals
- Embassy and consulate information

### Concierge Services

- Restaurant referrals and reservations
- Event ticketing
- Ground transportation coordination
- Wireless device assistance

### Identity Theft Assistance<sup>2</sup>

- Account activity monitoring
- Financial account investigation
- Credit review and fraud detector
- Social Security personal earnings and benefits statement assistance
- Collaborate with law enforcement

### Assistance Website and Mobile App

- Travel Security Awareness Training — online instruction modules
- Country reports
- Travel alerts

### Security Assistance

- Security evacuation assistance with on-the-ground physical response
- Security and safety advisories
- 24-hour response services to assist employees and their families during an incident
- Online access to up-to-date security intelligence

*Expenses incurred from third-party vendors, not part of the filed insurance plan, are the responsibility of the traveler.*

To learn more or access your assistance website services, visit and download the AIG Travel assistance mobile app on Apple or Android, or visit

**[aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)**.

1. <http://www.tlcorporate.com/2017-business-trends-survey-from-travelLeaders-group-forecasts-steady-growth-for-corporate-travel/>

2. Identity theft services are not available for residents in New York or outside the United States.

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Personal Accident is the marketing name for the domestic benefits division of American International Group, Inc. *Modine Manufacturing Company* is a separate and unrelated entity.

All insurance products are written by insurance company subsidiaries or affiliates of American International Group, Inc.

Coverage may not be available in all jurisdictions and is subject to actual policy language.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and certificate for details.

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