



World Travel Protection

Familiar standards of care in unfamiliar places

Caring for you around the globe

Employees traveling across the country or around the globe face unpredictable circumstances. From challenges associated with accidents and illnesses to disease outbreaks, natural disasters, political unrest and even lost personal belongings, they often need help in unfamiliar surroundings.

Enter World Travel Protection, or WTP, an enhancement to your insurance from Aflac. WTP offers peace of mind both before and after departure, whether you're heading out on business or vacation. If you need a prescription refilled, require a legal referral or lose your travel tickets when you're 100 miles or more from home, we can help. And to help you prepare before your trip, our program provides access to physician and hospital information, medical evacuation/repatriation, security services, travel advisories, weather forecasts and immunization requirements.

Make yourself at home anywhere in the world

WTP helps provide positive medical outcomes to sick or injured travelers and can help you cope with medical and legal emergencies throughout the world. With dedicated professionals working around the clock, our international assistance network provides local presence with a global reach, bringing a network of physicians, hospitals, clinics, medical transportation companies and other emergency professionals to you when you need them.

Our 24-hour call center and global communications network means a multilingual staff of physicians, nurses, travel assistance specialists and assistance coordinators can get you the medical, legal, information, security or personal help you need or provide an interpreter on your behalf – any time, from anywhere in North America, call **1.800.263.4008**. From outside of North America, call collect to **1.647.258.0124**.



A world of services



Medical assistance*

Emergency medical referrals: WTP will provide the name, address and telephone number of physicians, hospitals and clinics for the area where you are traveling. When possible, the medical provider referred by WTP will speak your language.

Medical monitoring: When WTP is notified of a medical emergency, our multilingual staff will establish contact with the local attending physician and assist with arranging appropriate care. We will maintain contact with the attending physician and with your family and business associates until the situation is resolved and you are able to resume traveling.

Medical evacuation: If an eligible insured requires emergency medical attention that is not available locally and it is determined to be medically necessary, the eligible insured may be transported to a qualified facility capable of stabilizing and/or treating their medical needs. WTP will make arrangements for ground/air transportation and necessary medical care.

Medical repatriation: When an eligible insured person has recovered and/or stabilized so that it is safe to travel with minimal risk to their personal health or safety, WTP will determine the most appropriate means of transportation and make arrangements for an appropriate medical escort to return the eligible insured to their permanent place of residence or alternate adequate facility.

Non-medical repatriation: Once you have sufficiently recovered to travel on a regularly scheduled economy-class flight, we will, at our discretion, pay for the increase in cost to change your travel date and/or upgrade your seating.

Hospital admissions and medical payments: If you have difficulty making payment arrangements for admission to a hospital or medical provider, we will help if we have a satisfactory guarantee of reimbursement from you. We will debit your credit card and arrange for you to obtain the funds.

Prescription assistance: If you forget your medication, WTP can help arrange for a refill of your prescription. We will help locate what you need and arrange delivery, where permitted by law.

Hospital visit: If you expect to be hospitalized for more than seven days and request to have a friend or family member at your bedside, WTP will arrange economy round-trip transportation for one.

Return of child: If your child is under age 19 and is left unattended as a result of an illness or injury, WTP will arrange for economy transportation to travel home. We will also provide an attendant for a child who cannot travel alone.

Return of companion: If your traveling companion must forfeit or change reservations for airline tickets as a result of your illness or injury, WTP will pay the lesser of the change fee or for one-way economy transportation.

Return of remains: In case of death, WTP will provide for the local preparation or cremation of the body in accordance with the individual's cultural or religious beliefs for return to their country of residence. WTP will work with both the sending and receiving funeral homes and local embassies to make appropriate arrangements, issue appropriate documentation to ensure travel clearances are granted and any of the insured's personal belongings are taken care of for shipment. Throughout the process, WTP keeps the family/next of kin informed on the progress of the preparation and evacuation.



Information assistance

Passport and visa information: We can inform you of visa and passport requirements for any destination and assist you in obtaining necessary documentation.

Weather, cultural and exchange information: WTP can provide you with the latest weather forecasts for major cities, inform you about important cultural events around the world and advise you on daily exchange rates for world currencies.

Vaccination and immunization: WTP provides current information about vaccination and immunization requirements around the world.



Security assistance

Travel advisories: WTP can inform you of the latest available travel advisories, including crime alerts and areas of instability, for countries worldwide.

A direct contact: Dial our assistance crisis center 24/7/365 to get the latest updates anywhere in North America call toll free to **1.800.263.4008**. Outside of North America, call collect to **1.647.258.0124**.



Personal assistance

Lost baggage services: WTP will advise you and provide message services to assist you in locating lost luggage.

Translation and interpretation: WTP's staff of multilingual assistance coordinators can help you with language problems over the telephone and get an interpreter on the line who speaks the language you need.

Emergency messaging: WTP can send or receive emergency messages on your behalf.

Emergency ticket replacement: If your travel tickets are lost or stolen, WTP will help you obtain new tickets through the appropriate carrier.

Lost document replacement: WTP will help you locate lost documents and other important personal items by contacting hotels, airlines and government authorities.

Emergency advance of funds: Upon your request, WTP will provide funds with a satisfactory guarantee of reimbursement. We will debit your credit card and arrange for you to obtain the funds in local currency.

Return of vehicle: If you cannot return a rented or privately owned vehicle because of an illness or injury, WTP will arrange for the return.



Legal assistance

Legal referral: WTP can help you locate a lawyer in the area where you are traveling. When possible, the referred lawyer will be able to speak your language.

Advance of bail: WTP will help with bail with your satisfactory guarantee of reimbursement. We will debit your credit card and arrange for you to obtain funds, where permitted by law.

WTP will pass on the service-fee charge for the transaction.



Limitations

All costs associated with the medical assistance services are on a self-paid basis. WTP will facilitate the financial arrangements with the necessary providers on your behalf (for example, debiting your credit card).

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From outside of North America, call collect: 647.258.0124.

Available 24/7, 365 days per year.