

You're prepared for any travel emergency

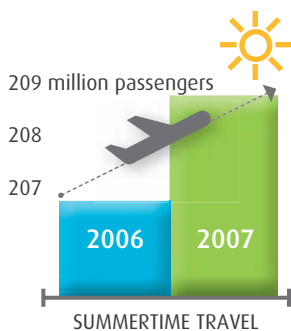
Travel alert:

Up to four million people a year who travel to developing countries become ill enough to seek health care either while abroad or upon returning home. Many more experience illnesses or injuries closer to home.¹



Are you traveling more often?

U.S. airlines flew 209 million passengers in the summer of 2007. That's two million more than during the same period in the previous year.²



Whether traveling for business or pleasure, you have worldwide emergency travel assistance in your suitcase.

No one anticipates falling ill or sustaining an injury when traveling cross-country or across the globe, but unexpected emergencies do occur. Whether your travel is for business or personal reasons, our worldwide emergency travel assistance program³ goes with you when you travel to a foreign country or just 100 or more miles from home. Help is just a phone call away — day or night — if you, your spouse⁴ or your dependent children need immediate assistance anywhere in the world.

Accidents happen, but we've got you covered.

Jack and his wife, Angelica⁵, were enjoying their sunny vacation in Puerto Vallarta, Mexico, when Jack took a bad spill while water skiing. He was rushed to the nearest hospital and diagnosed with a serious spinal injury. Angelica called her assistance provider and spoke with a medical coordinator who recognized quickly that Jack would need a higher level of care than the local facility could offer, so the coordinator arranged for Jack's unimpeded admission to the leading hospital in Mexico City. Paramedics stabilized Jack for transport, and he was air-lifted with a team of medical professionals and his wife by his side. Following successful spinal surgery there, Jack and Angelica were flown home with a medical escort, courtesy of the assistance company.⁶

Services are available for simple to extreme travel emergencies:

- hospital admission guarantee⁷
- emergency medical evacuation
- critical care monitoring
- medical consultation and evaluation
- medical repatriation
- emergency message service
- transportation for a friend or family member to join the hospitalized patient
- care of minor children
- emergency trauma counseling
- prescription assistance
- assistance in the return of a vehicle
- legal and interpreter referrals

Travel abroad rises

In 2007, the number of overseas travelers is expected to reach 17.9 million.⁸



Unum travel assistance services are provided by Assist America Inc., the world's largest provider of global emergency assistance through employee benefit plans.⁹ Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

At any hour of the day, one simple phone call will connect you to:

- multi-lingual, medically certified crisis management professionals
- a state-of-the-art global response operations center
- qualified medical providers around the world

The Unum worldwide emergency travel assistance program is provided by Assist America Inc., with no geographical or pre-existing condition exclusions, and no exclusions on scholastic, professional or adventure sports. Assist America arranges and pays for 100% of the services provided without any caps or charge-backs either to the employer or the employee.

All services must be arranged and paid for by Assist America. No claims for reimbursement are accepted. Call the number on your emergency travel assistance wallet card if you have a travel emergency. If you have misplaced your wallet card, contact your human resources department and ask for a replacement.

Learn more about your worldwide emergency travel assistance program at unum.com/travelassistance

¹ GeoSentinel Surveillance, "Network Spectrum of Disease and Relation to Place of Exposure among Ill Returned Travelers," January 12, 2006.

² Air Transport Association. [cited October 9, 2007]; available from <http://www.airlines.org>

^{3,4} Worldwide emergency travel assistance services are provided by Assist America Inc. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Employees are covered for business or personal travel; spouses and dependent children are covered for personal travel only. Please contact your Unum representative for full details.

^{5, 6} This story is based on the experience of individuals covered by Assist America. All names have been changed for privacy.

⁷ May require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days.

⁸ JTB Corp., "Outlook for Travel Trends in 2007," January 9, 2007.

⁹ Assist America Inc. internal data [cited October 9, 2007]; available from <http://www.assistamerica.com>

Unum, 1 Fountain Square, Chattanooga, TN 37402 unum.com

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