

Accidental Death and Dismemberment Insurance with Chubb Travel Assist



*A no-cost benefit
automatically provided by
NYSUT to all
NYSUT members*

Wallet card inside!

nysut
A Union of Professionals

All NYSUT members and persons making agency fee payments to NYSUT are automatically insured in the event of death or dismemberment due to a covered accident. This coverage is continuous as long as the individual maintains membership or agency fee payer status. Here is a summary of the provisions of the group policy:

Coverages

Insured Persons are covered for Accidental Death & Dismemberment ("AD&D") 24 hours a day, 365 days a year, while on business or pleasure. For Common Carrier-related losses, Insured Persons are covered while in, entering or exiting a Common Carrier or a Conveyance operated by a military transport service as an emergency replacement for a Common Carrier. The maximum AD&D benefit amount for Business & Pleasure is \$1,500 and for Common Carrier is \$3,000.

Claim Notice: Written Claim Notice must be given to Chubb or any of its brokers or appointed agents within 20 days after the occurrence or commencement of any Loss covered by this policy or as soon as reasonably possible.

Notice must include enough information to identify the Insured Person and Policyholder. Failure to give Claim Notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Forms: When Chubb receives notice of a claim, it will send the Insured Person or the Insured Person's designee, within 15 days, forms for giving Proof of Loss to it. If the Insured Person or the Insured Person's designee does not receive the forms, then the Insured Person

or an Insured Person's designee should send Chubb a written description of the Loss. This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

Claim Proof of Loss: Complete Proof of Loss must be given to Chubb within 90 days after the date of Loss, or as soon as reasonably possible. Failure to give complete Proof of Loss within these time frames will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible, and in no event later than one year after the deadline to submit complete Proof of Loss, except in cases where the claimant lacks legal capacity.

Claim Payment: Chubb will pay the Insured Person or beneficiary the applicable Benefit Amount within 60 days after it receives complete Proof of Loss if the Insured Person, the Policyholder and the beneficiary, where applicable, have complied with all the terms of this policy. NYSUT Member Benefits Corporation, 800 Troy-Schenectady Road, Latham, NY 12110-2455. Notice of claim should include the insured person's name and Social Security number; date and nature

*Clip this convenient wallet card and
carry it with you whenever you travel.*

PREPARE FOR THE UNEXPECTED

Chubb Travel Assist
I.D. No.: CHB-75
Group No: 9907-06-61
Name: NEW YORK STATE UNITED TEACHERS
Effective Date: 10/01/2011



Note to Physicians/Hospitals: Call FrontlineMEDIX immediately for benefits verification and procedures. Call 24 hours per day (multilingual). If you do not have access to a phone, email for assistance at operations@medexasist.com.

of the accident; type of loss sustained (death, eyesight, etc.); date of death if different than date of accident; and full name and address of the person to whom NYSUT is to send the claim forms. Questions should be addressed to Member Benefits at 800-626-8101.

Chubb Travel Assist

Chubb Travel Assist is a service included with Accidental Death & Dismemberment Insurance coverage provided to all NYSUT members.

More Americans are journeying across the country and around the globe, and travelers are often presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest, and even lost personal belongings.

Where can a traveler turn for assistance in a foreign land?

FrontierMEDEX global travel assistance coverage from Chubb Travel Assist. As an enhancement to your no-cost-to-you Accidental Death and Dismemberment Insurance from Chubb, this travel assistance program will offer coordination of services.

The program puts you in touch with a network of providers that can address the medical and legal needs of travelers. So, if you or a covered family member traveling with you become seriously ill, need a prescription refilled, require a legal referral, or lose your passport when traveling, Chubb Travel Assist can assist you. And to help ensure that you are well-prepared before your trip, the

program also provides access to essential information such as travel advisories and immunization requirements.

Chubb Travel Assist is a travel-related assistance service that focuses on providing coordination services to sick or injured travelers.

Medical Assistance Services

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Facilitation of Hospital Payments
- Transfer of Insurance Information to Medical Providers
- Medication, Vaccine and Blood Transfers
- Dispatch of Doctors and Specialists
- Transfer of Medical Records
- Continuous Updates to Family, Employer and Home Physician
- Hotel Arrangements for Convalescence
- Replacement Corrective Lenses and Medical Devices

Travel Assistance Services

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Transfer of Funds
- Legal Referrals
- Translation Services
- Message Transmittals

Worldwide Destination Intelligence

- Pre-Travel Information
- Travel and Health Information
- Real-Time Security Intelligence

When Should I Contact FrontierMEDEX?

Coordinators are available 24 hours per day, every day of the year. Many times, people assume that the services are to be used only in serious cases. Be assured that FrontierMEDEX is there to assist you with any type of problem -- regardless of the severity. Please note that FrontierMEDEX will provide coordination for any service but will not provide any payment.

Who is Covered

Accidental Death and Dismemberment Insurance with Chubb Travel Assist is limited to NYSUT members and agency fee payers. Dependent family members are covered only if they are traveling with a NYSUT member.

For information about Chubb Travel Assist, visit nysut.org and click on "Member Center" in the left-hand column of the homepage. This brochure is descriptive only. Refer to your Description of Coverage for complete details, including benefits, limitations and exclusions.

Exclusions

Insurance does not apply to any Accident, Accidental Bodily Injury or Loss when the United States of America has imposed any trade sanctions prohibiting the insurance, or there is any other legal prohibition against providing the insurance. In addition, no benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused by or resulting from any of the following:

1) Any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person being in, entering or exiting any aircraft: a) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf.; 2) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person riding as a passenger in, entering or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 3) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment thereof. This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 4) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 5) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person traveling or flying on any rocket-propelled aircraft; 6) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 7) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, a declared or undeclared War.

This coverage, provided by NYSUT, is administered by the NYSUT Member Benefits Corporation.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions Apply. Chubb, Box 1615, Warren, NJ 07061-1615.

Travel Assistance Services are provided by FrontierMEDEX. Chubb does not have any ownership interest in FrontierMEDEX.



Chubb Travel Assist Services are provided by FrontierMEDEX. Call the FrontierMEDEX Emergency Response Center at:



**Toll-Free Access Number: 866-832-6930
or call collect: 410-453-6330**

Please refer to local country dialing instructions and make sure to use a telephone that has international access.