

# Frequently Asked Questions

## Travel Assistance

**Provided by Redpoint Resolutions LLC (“Redpoint”)**

**Available Through Minnesota Life or Securian Life**

*Services provided by Redpoint are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or its group contracts and may be discontinued at any time.*

*For a complete list of terms, conditions, and restrictions, please visit [www.LifeBenefits.com/travel](http://www.LifeBenefits.com/travel).*

## Employers' Frequently-Asked Questions about Travel Assistance

### Eligibility/Implementation

**1. Who is eligible for this service?**

Active U.S. employees (including U.S. territories of Guam and Puerto Rico) covered under the basic group life insurance plan and their spouses and dependents (as defined under the group life plan).

**2. How many days are the basic emergency travel assistance services available?**

The services are available for up to 90 days of consecutive travel whether traveling on a domestic or international basis.

**3. Do employees need to enroll?**

Employees do not need to enroll in the program. Services may be accessed at any time online or via a toll-free number or collect/direct phone number.

**4. Are dependents covered while traveling even if the employee isn't with them?**

Yes. Any covered individual more than 100 miles from their permanent home residence is able to receive services, regardless of whether they are traveling with the primary employee.

**5. Are expatriates or foreign nationals covered?**

No. Expatriates (defined as individuals spending more than 90 consecutive days away from their home country) are not eligible for services.

Foreign nationals are not covered. Employers wishing to extend these Travel Assistance services to foreign nationals or other non-covered individuals may contact Minnesota Life / Securian to be connected to Redpoint for a quote.

**6. Are retirees covered?**

Retirees who participate in the group life insurance program may be covered at an additional cost. Contact your Sales Manager or Client Relationship Advisor for a quote.

**7. How do employees learn about the services available?**

Minnesota Life / Securian can provide a variety of communications, including brochures, posters, flyers and an e-mail announcement, for the employer to distribute. We will also include information about the program in enrollment materials, benefit fair handouts, etc.

Printed (but not hard plastic) membership cards are available upon client request or an individual card can be downloaded from the web site.

**8. What is the cost to the employer?**

There is no additional cost to your group life insurance benefit program.

**9. Is there a cost to employees?**

There is no cost to employees to access the service. Employees are responsible for the cost of third party services, which are outside of the services provided by Redpoint in accordance with the Terms of Service. These include medical expenses, prescription transfers, translation services, cash advances and related fees, etc. For a complete list of terms and conditions, please visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel).

**10. How is the program initiated?**

Services automatically become effective on the effective or renewal date of the employer's policy with Minnesota Life or Securian Life. We will work with the employer to initiate the program, and provide all the necessary communication materials to introduce it to employees.

**11. Is the employer responsible for administering any part of the program?**

Redpoint administers the program. There are no reporting requirements for the employer. However, an employer will be asked to verify employment prior to an employee or his/her dependents receiving certain services, such as an emergency medical evacuation. In addition, an employer may be asked to pre-authorize certain third-party expenses, if it is willing to, on behalf of its employees.

**12. Is there a web site to learn more about the program?**

To learn more about the program, visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel) or contact your Sales Manager, Client Relationship Advisor or Marketing Specialist.

**13. Once the program is initiated, who does the employer call with questions?**

For coverage questions, contact your Client Relationship Advisor. For communications questions, contact your Marketing Specialist.

**14. Do dependent children of eligible employee members have access to the basic emergency travel assistance services when attending school on a full-time basis in the United States?**

Dependent children (a child within the age limits for coverage under the client's Group Life Plan with Minnesota Life/Securian Life) have access to all basic services when 100 or more miles away from their permanent home residence (parent's home) for up to 90 days.

**15. Do dependent children of eligible employee members, attending school on a full-time basis in the United States, have access to all services if they elect to study abroad as part of their current program?**

Dependent children will have access to all basic services for the first 90 days of their stay abroad as part of their current program. Redpoint can provide a quote for basic services to cover the dependent student from day 91 abroad until they return home. The 90 day limitation is consistent with the basic emergency services terms of service for all eligible members traveling abroad whether for business or personal reasons.

## **Provider/Provider Background**

### **16. Who provides the service?**

Redpoint is the exclusive provider of these services for Minnesota Life and Securian. Redpoint's experienced team of special operations veterans, Stanford Medicine affiliated physicians, paramedics, nurses and global security experts provide unparalleled global medical, security, travel assistance and evacuation solutions when needed most. They are an elite team of problem solvers available 24 hours a day, 7 days a week, 365 days a year.

## **Services/Coverage**

### **17. What information does an employee need to provide when calling Redpoint?**

To access services, the employee simply needs to call the appropriate phone number (1-855-516-5433 or 1-415-484-4677). Collect calls are accepted if necessary. To verify eligibility, the employee will be asked for the name of their employer.

Depending on the nature of services requested, additional information could be required, including present location, call back number, nature of illness or injury, medical history, etc.

### **18. How does travel assistance work with health care benefits (e.g., emergency room care while traveling)?**

Redpoint can provide hospital recommendations, make an appointment at a doctor's office on the employee's behalf and even guarantee payment for medical treatment. (For expense guarantees a suitable repayment guarantee such as a credit card or bank wire must be provided, and Redpoint must be reimbursed for any amount spent within 7 days.)

The selection of a medical facility is not tied to any medical plan. When providing a recommendation, Redpoint takes into account the nature of the illness or injury, and looks for English-speaking physicians, a reputation for Western-style medical standards, and the best care available in the area.

Redpoint does not provide coordination services with the employer's medical plan.

### **19. What's the difference between travel assistance and business travel accident coverage?**

A business travel accident plan, typically a supplement to group life insurance or Accidental Death & Dismemberment coverage, pays a benefit if, *as the result of an accident*, an employee dies or is injured while *traveling for business*. Depending on the plan, some travel assistance services such as emergency evacuation and the repatriation of final remains, may be included.

Travel assistance is a service available to employees and their dependents any time they travel 100 miles or more from home, whether for business or leisure. Travel assistance does not pay any benefits, but does provide certain services such as emergency evacuation and the repatriation of final remains. For a complete list of terms and conditions, please visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel).

### **What happens when calls are placed to the Redpoint number?**

Calls are answered in one of the Redpoint Operations Centers by crisis response experts, such as critical care paramedics and military special operations veterans. These professionals will triage symptoms and the situation, provide immediate guidance and instruction, and work to find a resolution.

Redpoint will request the name of the caller's employer. Certain services, such as medical transports or security evacuations, may require additional verification of eligibility, which Redpoint and Minnesota Life / Securian will do by contacting the employer.

### **20. What kinds of transports does Redpoint provide?**

Should the employee be hospitalized while traveling more than 100 miles from home and the hospital cannot provide adequate medical care, Redpoint will medically evacuate the patient to the nearest appropriate medical facility. Medical evacuations will utilize the most appropriate means of transportation, including private air ambulance, commercial aircraft, helicopters, ground and/or surface transport. Redpoint will provide transport for the return of dependent children, and one family member to visit the patient if hospitalized for more than 7 days.

Redpoint also provides security evacuations for dangerous environments such as natural disasters or geo-political events when either the U.S. government or the host government has issued a recommendation for evacuation. Security evacuations will utilize the most appropriate means of transportation, including private aircraft, commercial aircraft, and ground transport. Traveling employees will be transported to the nearest safe area.

### **21. What are the plan benefit limits?**

Redpoint will provide services up to the stated amount, subject to the terms and conditions of the Basic Emergency Services Terms of Service:

- Medical Evacuation to the nearest appropriate facility: \$150,000
- Medical Repatriation: \$150,000
- Mortal Remains Repatriation: \$150,000
- Security Evacuation to the nearest safe area: \$100,000
- Return of Dependent Children (in total): \$5,000
- Family Member Visitation: \$5,000

For a complete list of terms and conditions, please visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel).

### **22. What are the exclusions?**

Redpoint reserves the right to determine, in its sole discretion whether the patient's condition is sufficiently serious to warrant transport or services, and the mode of transport. Redpoint will not pay for more than one evacuation per individual in any 12 month period.

Certain other terms and conditions apply. For a complete list, visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel).

**23. Are business sojourns or sabbaticals covered?**

Yes. Employees are covered whenever they are more than 100 miles from home, domestic or abroad, for business or pleasure, for up to 90 days and as long as they are active employees.

**24. Are security or political evacuations offered?**

Yes. Redpoint provides security evacuations in the event a traveling employee is in a foreign country, and either the U.S. government or the host government has issued a recommendation for evacuation. Evacuations will utilize the most appropriate means of transportation, including private aircraft, commercial aircraft, and ground transport. Covered employee will be transported to the nearest safe area.

**25. Is medical monitoring and outpatient case management available?**

Yes. Redpoint's medical personnel, including critical care paramedics, nurses, and Stanford Medicine affiliated physicians, will monitor your case

**26. Is there assistance available to arrange for medical supplies that may not be available where the employee is being treated?**

Yes. Redpoint will provide assistance and coordination, but the employee or employer will be responsible for the costs of purchasing and shipping any supplies and legal restrictions of the destination country may apply.

**27. How does Redpoint ensure that the best care is available?**

Redpoint's paramedics, Stanford Medicine affiliated physicians and medical experts actively maintain a global network of leading medical facilities for our patients' needs.

**28. Can Redpoint provide a certificate of benefits to an employee traveling with a tour group or for a child studying abroad?**

Yes. Please contact Redpoint at 1-855-516-5433 (in the U.S. or Canada) or 1-415-484-4677 (local / international), or visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel) to request these documents.