



April 2009

TO: All Members

RE: Your Free Member Benefit

**Prudential Travel Accident and AXA Travel Assistance Policies
You Are Automatically Covered - No Action is Necessary**

We are saying **Thank You for Your Membership** by announcing a new membership benefit. This benefit applies to all members in good standing. We have introduced a new member travel accident coverage with Prudential's \$100,000 Travel Accident Group Policy and added an additional benefit, a Travel Assistance Policy from AXA.

These policies cover you, and in some cases your family, while on business and leisure travel. We have been able to purchase these outstanding group benefits because of our longtime affiliation with our broker for member insurance plans, Marsh, who is ready to assist you with your insurance needs.

Please take a few moments and familiarize yourself with the details of these two policies.

Keep these papers in a safe place and record the following numbers in your traveling papers.

**Prudential Travel Accident Policy, (800) 524-0542
Group Number: 46528**

**AXA Travel Assistance Program,
Inside the US call (800) 565-9320
Outside of the US Call Collect at (312) 935-3654
Group Number: 46528**

Marsh: (800) 842-3761

Yuba Sutter Colusa County Medical Society (530) 673-6894

Thanks again for being a member. Always free to call on us for help with your practice and professional life. We are here to serve you.

Serving the counties of Yuba Sutter Colusa County Medical Society
P.O. Box L, Marysville, CA 95901 /530-673-6894 /Fax 530-751-7770 www.yscms.org / yscms@syix.com

Special Membership Benefit

For Members in Good Standing of the
Yuba Sutter Colusa County Medical Society

Business Travel Accident Insurance Coverage And AXA Travel Assistance Program

Highlights, Prudential, Group Contract : 46528

- Pays benefits to all members in good standing of the Yuba Sutter Colusa County Medical Society. Benefits are paid to members for any Accident resulting in a Covered Loss which happens while you are boarding; leaving; riding as a passenger in; or struck by a covered air common carrier, commercial aircraft or a Public Vehicle that is taking you directly to, from, or within an airport. This includes any transport aircraft operated by the Military Airlift command. But, this does not include any aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates.
- Your Amount of Insurance is \$100,000.
- Aggregate limit per covered accident is \$1,000,000.
- This coverage includes Family Accompaniment, Dismemberment, Paralysis, and Exposure and Disappearance.
- AXA Travel Assistance Program is included and is provided by AXA Assistance USA, Inc.

Loss of or by Reason of:	Percent of Your Amount of Insurance
Life.....	100
Sight of Both Eyes.....	100
Speech and Hearing in Both Ears.....	100
Both Hands.....	100
Both Feet.....	100
One Hand and One Foot.....	100
One Hand and Sight of One Eye.....	100
One Foot and Sight of One Eye.....	100
Quadriplegia.....	100
Paraplegia.....	75
Sight of One Eye.....	50
Speech.....	50
Hearing in Both Ears.....	50
One Hand.....	50
One Foot.....	50
Hemiplegia.....	50
Thumb and Index Finger of the Same Hand.....	25
Hearing in One Ear.....	25
Coma.....	1% per month, up to 100 months

BENEFITS

MONTHLY COMA BENEFIT provides 1% of your Amount of Insurance monthly for 100 consecutive months if you fall into a coma due to a covered accident.

ADDITIONAL FAMILY ACCOMPANIMENT BENEFIT provides coverage for family accompaniment while with you on a covered aircraft or public vehicle. Dependent child means each of your unmarried children less than 19 years old (23 years old if a full-time student), including your legal adopted children, children placed with you for adoption prior to legal adoption, and each of your stepchildren and foster children who depends on you for support and maintenance. For your spouse, the amount payable is an amount equal to \$25,000. For each dependent child, the amount payable is an amount equal to \$10,000.

Exclusions - A Loss is not covered if it results from any of these:

- (1) Suicide or attempted suicide, while sane or insane.
- (2) Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- (3) Sickness, whether the Loss results directly or indirectly from the Sickness.
- (4) Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.
- (5) Any bacterial or viral infection. But, this does not include:
 - (a) a pyogenic infection resulting from an accidental cut or wound; or
 - (b) a bacterial infection resulting from accidental ingestion of a contaminated substance.
- (6) Taking part in any insurrection.
- (7) War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression.
- (8) An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- (9) Commission of or attempt to commit an assault or a felony.
- (10) Travel or flight in any vehicle used for aerial navigation, except as provided by any Hazard provision, if any of these apply:
 - a) You are riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.
 - b) You are performing as a pilot or crew member of any aircraft
 - c) You are riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliatesThis includes getting in, out, on or off any such vehicle.
- (11) Any poison or gas voluntarily taken, administered, absorbed, or inhaled (except in the course of employment).
- (12) Except as prescribed by a Doctor, use of: (1) PCP (also known as "Angel Dust"); (2) LSD or other hallucinogens; (3) cocaine, heroin or other narcotics; (4) amphetamines or other stimulants; (5) barbiturates or other sedatives or tranquilizers; or (6) any combination of two or more of these substances.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

This Plan is issued by The Prudential Insurance Company of America, Newark, New Jersey, and Life Claims: 1-800-524-0542. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

Travel Assistance Program
For Members in Good Standing of the
Yuba Sutter Colusa County Medical Society

Protection You Can Take With You When You Travel

What is the AXA Travel Assistance Program?

The **AXA Travel Assistance Program** is an invaluable travel assistance service that offers you and your dependents medical, travel, legal and financial assistance services, **24 hours a day, 365 days a year**, while traveling internationally or domestically over 100 miles from home. With one quick toll-free phone call to our alarm center, you will receive assistance in obtaining the help you need through more than 600,000 pre-qualified providers in more than 238 countries. Some of the services include:

Travel and Financial Services

- General travel information about visa, passport, inoculation requirements and local customs
- Legal referrals
- Assistance with pet friendly hotel accommodations, boarding facilities and travel home for pets.
- Lost document and luggage assistance
- Emergency cash/bail assistance
- 24-hour pre-departure information (weather, currency, holidays)
- Urgent message transmission
- Political evacuation

Plus, you'll have access to medical assistance services.

- **Physician, hospital and dental referrals**
- **Hospital admission guarantee and medical monitoring**
- **Dispatch of Prescription Medication** - If you or a dependent forgets or loses a prescribed medication, the Travel Assistance Program provides assistance in the arrangement for replacement medication, coordinating the dispatch of the prescription medicine or providing an appointment with a medical provider in order to re-establish the prescription. This service is also available for eyeglasses and contacts.
- **Emergency Evacuation** - Whenever adequate medical facilities are not available locally, the Travel Assistance Program will provide whatever mode of transport, equipment and personnel necessary to evacuate you or your dependents to the nearest facility capable of providing proper care (up to a limit of \$100,000).
- **Medically Supervised Repatriation** - If you or your dependents are ready to be discharged from the hospital but still are in need of medical assistance, this service will repatriate you or your dependents to a rehabilitation facility or home, and if medically necessary, will provide a medical or non-medical escort (up to a limit of \$100,000).
- **Return of Mortal Remains** - If a participant dies while traveling, this service will transport and offer every reasonable assistance in legal formalities, for the return of mortal remains (up to a limit of \$100,000).
- **Transportation to Join Patient** - If you or your dependents are traveling alone and will be hospitalized for more than seven days, the Travel Assistance Program will provide round-trip common carrier transportation to the place of hospitalization for a designated family member or personal friend (limited to a single visit, on Economy Transportation up to a limit of \$5,000).
- **Care for Minor Children** - If a minor child is left unattended as a result of an accident or illness, the Travel Assistance Program will provide one-way transportation, with attendants if required, to the place of residence on Economy Transportation up to a limit of \$5,000).
- **Vehicle Return** - In the event a participant should suffer from a certified illness, injury or death which requires emergency medical evacuation/medically necessary repatriation or transportation of mortal remains and is thereby unable to drive his/her vehicle, this service will provide vehicle return service for ground vehicles (up to a limit of \$1,000).

What are the conditions that would prevent me from receiving the Travel Assistance services?

The AXA Travel Assistance Program provides a wide variety of services through AXA Assistance USA, Inc. However, there are some conditions that would not be covered. Pre-existing medical conditions are not covered under this program. Whenever a trip exceeds 120 days, the participant is no longer in traveling status and no longer requires or is eligible for AXA Travel Assistance Program services. Also, these services will not evacuate or repatriate participants without the assistance provider medical authorization; with mild lesions, simple injuries such as sprains, simple fractures, or mild sickness that can be treated by local doctors and do not prevent the member from continuing his or her trip or returning home; with infections under treatment and not yet healed. AXA Travel Assistance Program services will exclude the above services when travel is undertaken for the specific purpose of securing medical treatment such as diagnostic tests that are part of a routine physical exam; any complications due to normal childbirth, normal pregnancy through the first six months of pregnancy or voluntary induced abortion; chiropractic, homeopathic or non-certified western medicine; any dental or orthodontic treatment that is not from an accidental injury; if injuries are resulting from an attempt at suicide; suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by the participant; commission of an unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for mental or nervous disorders; participation in a professional sport or activity of any sport that could be life-threatening; or work-related illness or its consequences. Treatment must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for services under this program. Non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered.

How Do I Access the AXA Travel Assistance Program?

If you become sick or injured, require travel or financial assistance when traveling 100 miles or more from home, **call 800-565-9320 (in the U.S.) or 312-935-3654 (collect, outside the U.S.) to access services. The Group Number is 46528.** You will be promptly connected to a multilingual assistance coordinator who will be happy to assist you, 24 hours a day, 365 days a year. It's that easy!