



## MEDEX - Frequently Asked Questions

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When a U.S. or Canadian company purchases an Accidental Death & Dismemberment policy with the Medical Evacuation and Repatriation benefit included, its employees automatically have access to emergency assistance and travel services from MEDEX, one of the leading travel assistance providers in the world. MEDEX offers a variety of services ranging from helping with lost travel documents to arranging for medical evacuations.

We have put together this list of Frequently Asked Questions to assist you in answering your clients' questions regarding MEDEX.

### **Who can access MEDEX's services?**

MEDEX services are only available to insured persons who are covered under the Policyholders' group policy that includes the Medical Evacuation and Repatriation benefit.

### **How do Insured Persons access MEDEX's services?**

Insureds simply call a toll-free number located on the Chubb/MEDEX ID card to access MEDEX. If a toll-free number is not available from within the country in which the employee is traveling, he or she can call MEDEX collect at 410-453-6330.

### **How do our Policyholders obtain MEDEX cards?**

Electronic cards are sent when a policy is issued.

### **When are MEDEX's services available?**

24/7, 365 days/year.

### **Is there a part of the world where MEDEX cannot provide services?**

MEDEX services extend worldwide. However if there is any legal prohibition against providing services in a certain country (including but not limited to U.S. trade or economic sanctions) then services cannot be provided by MEDEX.

### **How does MEDEX help locate appropriate medical care?**

MEDEX has a network of more than 43,000 providers worldwide. The network contains hospitals, clinics and physicians, as well as other providers geared uniquely to the travel insurance industry such as air ambulances, house-call physicians and medical escorts. MEDEX has rigorous credentialing and re-credentialing standards.

### **What happens in the event of a hospitalization?**

It is important that MEDEX is notified as soon as possible. MEDEX will then monitor the patient's care and immediately speak with the treating doctor to assess the patient's condition, treatment plans, and whether or not an evacuation is necessary. MEDEX will update the patient's family, employer and personal physician as appropriate. In addition, MEDEX will coordinate all insurance verification and admission details including settling any guarantees of payment (where accepted). MEDEX assists with a patient's case until the patient has returned home or received final treatment.

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**What if the local facilities are not capable of providing treatment?**

In evaluating the local facilities, MEDEX considers such factors as the quality of the blood supply, medical technology and specialties available, use of sterile equipment and the patient's medical requirements. If facilities are inadequate, the MEDEX Regional Medical Advisor will report on the safety of an evacuation, any medical needs the patient may require en route and the evacuation plan details. MEDEX will consult with all parties involved and fully manage the issues surrounding the evacuation.

**Are there any dollar limits associated with MEDEX's services?**

MEDEX's services have no specified limit, however, please refer to the policy for the applicable Medical Evacuation and Repatriation benefit amount.

It is important to note that Chubb provides the insurance while MEDEX provides the services. The Chubb policy does not insure every service that MEDEX provides. For example, MEDEX services will assist an individual in obtaining a new passport if his is lost while traveling. However, the Chubb insurance policy does not pay an insurance benefit to cover the costs associated with obtaining a new passport. The individual is responsible for those costs.

**What is a typical cost to evacuate an individual?**

Evacuation costs vary depending on the location and the severity of the medical problem. Typically, a medical evacuation can run anywhere from \$10,000 to in excess of \$75,000.

**How does the Chubb Claims Department work with MEDEX to coordinate the claim?**

The MEDEX call center employees work directly with the Chubb Claims Department. All claims are handled centrally by Chubb's Chesapeake, VA office.

**Can MEDEX assist with Insured Persons' pre-travel preparations?**

Yes. Please contact your Chubb sales representative or underwriter to request a pre-travel country report. A country report includes information ranging from medical care to security issues to entry/exit information.

**What if the Insured Person has a non-medical problem?**

Insureds simply call the MEDEX access numbers and MEDEX can assist with lost or stolen passports, legal referrals, translation services, emergency transfer of funds and a host of other non-medical problems. Please refer to the MEDEX Description of Services for a complete listing.

For more information contact your Chubb Accident & Health Sales Representative or Underwriter, call our toll free number (877-297-4225), or send an email to [cahsales@chubb.com](mailto:cahsales@chubb.com).

Chubb refers to the member insurers of the Chubb Group of Insurance Companies. The coverages described in this literature are not available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

MEDEX refers to MEDEX Assistance Corporation.