

With the swine flu outbreak in the news, travelers want to know what to do if they contract swine flu while on a trip or if there is coverage for canceling or changing a planned trip due to the swine flu outbreak.

### General Coverage Guidelines

Generally, there is coverage available under the Medical Expense/Emergency Assistance, Trip Interruption and Travel Delay benefits for persons who become ill while traveling. Not every plan includes all of these benefits. You can review your plan information at [tripmate.com](http://tripmate.com) or call Trip Mate for complete details.

If this swine flu outbreak is officially declared to be an epidemic or pandemic, then from that point on there are no benefits, either for persons while traveling or for those who cancel their trips, as there is a specific exclusion for epidemics or pandemics.

**Medical Expense/Emergency Assistance** – If you contract swine flu while traveling, you are covered up to your plan limits for medical expenses incurred as the result of your illness, subject to the plan provisions and exclusions. The assistance company (One Call International) is available 24/7 to help you with obtaining medical care, arranging for medical evacuation, if required, and to answer any related questions you might have.

One Call International is there to help you obtain the best possible medical care in emergency situations. If you are currently in Mexico or elsewhere and experiencing flu-like symptoms, please call the Emergency Assistance Hotline at 1-800-555-9095 (within the USA and Canada) or collect at 1-603-894-4710 (all other countries).

For further information about the swine flu, its treatment and the current status of infection, we recommend you monitor the Centers for Disease Control Prevention (CDC) website at [www.cdc.gov/swineflu](http://www.cdc.gov/swineflu) and/or the World Health Organization website at <http://www.who.int/csr/disease/swineflu/en>.

**Trip Interruption** – If you become ill while you are on your trip and must interrupt your trip, benefits are available up to the amount provided by the plan and subject to the policy provisions and exclusions to reimburse your unused land or water travel arrangements and additional transportation expenses as outlined in the policy provisions. You can review your plan information at [tripmate.com](http://tripmate.com) or call Trip Mate.

**Travel Delay** – If your plan includes Travel Delay Benefits, additional meal and accommodation expenses may be reimbursed, subject to the policy provisions and exclusions, up to the amount provided by the plan if you become ill on the trip and cannot continue or return home as scheduled.

**What if I want to cancel my planned trip?**

Generally, there is no coverage if you cancel your trip based upon the possibility of becoming ill, with the exception of plans that include a Cancel For Any Reason Benefit. To see if your plan includes a Cancel For Any Reason Benefit and the terms and conditions of your specific plan, you can either review your plan details at [tripmate.com](http://tripmate.com) under the Plan Information tab (you must enter your Plan Number and state of residence), or call our Customer Service staff at any time.