

Increase in business travel, global unrest leads workers to seek employer protection

BY CHRIS SILVA

Michael Shunney was enjoying a trip to the Caribbean last year when his wife fell down a flight of stairs and broke her foot in three places.

Rather than relying solely on unfamiliar medical services, Shunney contacted his global emergency assistance provider, Assist America, to help him arrange her care. Assist America contacted the Shunney's orthopedist at home for consultation, had X-rays sent from Caribbean doctors back to Boston for review and made arrangements for an air ambulance flight to Worcester, Mass., where a car was waiting for the couple.

"It covers everything from the most severe circumstance where a death or a serious medical situation arises, to more day-to-day things like a dependent college student needing a prescription re-

filled quickly while traveling abroad," says Shunney, senior vice president in the employee benefits group for Sun Life Financial. "[The program] provides comfort and security to millions of Americans who find themselves in need when traveling more than 100 miles from home. The program has tremendous value."

An increasing number of Americans are realizing the benefit of global emergency services, which provide a safeguard in the event of a serious medical situation, accident or other incidents that occur while traveling for business or personal reasons.

According to Control Risks, a risk consulting firm, 80% of U.S. business travel-



Michael Shunney, senior vice president and general manager at Sun Life Financial, had to use his emergency assistance benefit after his wife broke her foot while on vacation.

ers believe their company has a legal obligation to ensure their safety while traveling abroad on business. However, nearly half (46%) say they have no clear travel security policy at their firm. Moreover, 52% of employees say they would consider legal action if they are not supported properly while on travel.

Unum offers Assist America benefits through its long-term and short-term disability and group life products — covering about 4 million employees — and officials say demand for the product is growing.

"There are more questions asked by employers, and certainly more demand for these types of services," says Kathy

Plummer, director of product development for Unum.

"There are a lot more people traveling to China, for example, who want to know about their laws and other things that they should be concerned about."

Wide range of services available

Emergency assistance plans vary in their range of protection and method of administration. Companies often look to insurance agents and brokers for guidance in plan management, and since no industry standards are in place, it is important that agents and brokers shop around and compare programs. The service is typically provided through employee benefits plans as an adjunct to life, health, disability or other insurance policies.

Many travel insurers won't cover emergencies in particular countries, acts of ter-

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rorism, sports injuries or alcohol-related injuries. These conditions are sometimes covered with a rider. However, some 30 travel insurers in the United States, including Assist America, do not exclude such conditions. The company also doesn't charge extra for spouses or dependents.

Derek Patterson, owner of travel insurance broker eGlobal Health Insurers Agency, believes travelers are becoming more savvy and aware that there are benefits available that could insulate them from potential problems.

One client he directs employers to is AIG Travel Guard, which covers more than 6 million travelers worldwide each year. AIG's services include trip cancellation, travel interruptions and delays, lost baggage and emergency medical and health expenses. AIG Travel Guard also boasts a 24-hour 911 service for emergency medical assistance, last-minute travel or flight changes and pre-trip travel advice.

Among other providers, MedjetAssist will fly members to a hospital of its choice if they need emergency medical care. Based in Birmingham, Ala., the firm estimates that a domestic air medical evacuation would cost \$15,000 on average, while international transports could exceed \$75,000. Under its regular coverage plan, annual membership costs \$225 a year for individuals and \$350 for families.

Trips on the rise

International travel statistics indicate that business trips are on the rise. According to the World Tourism Organization, there were 152 million business trips taken by Americans in 2006, a 2% increase from 2005.

The WTO projected another 2% increase in 2007. Patterson says he's seen a sharp increase in the demand for travel assistance services since a tsunami devastated

Indonesia on Dec. 26, 2004. "There are a lot of hot spots and a lot of areas that are now considered war zones, and people are traveling to countries you wouldn't typically think of them as going to."

AARP recently announced that it selected MedjetAssist as a provider, allowing the organization's 38 million members access to medical evacuation services.

"Medical emergencies can happen to anyone, anytime and anywhere," says Dawn Sweeney, president of AARP Services.

"With MedjetAssist, our members will have the peace of mind that no matter where they are in the world, they are never far from quality medical care." —C.S.