



Telemedicine Services

Offered through AIG Travel

In order to better support our clients and adapt our services in response to the COVID-19 pandemic, we are pleased to announce the addition of telemedicine providers as part of the travel medical assistance services available.

How Telemedicine assists your travelers

Telemedicine services assist our clients in transit and at their destination by offering health care services virtually as an option during and beyond the pandemic as part of the overall medical assistance services provided by AIG Travel.

Benefits of Telemedicine Services

- Gives the insured access to medical assistance from the comfort of their hotel or rental
- Limits the insured's exposure to viruses or bacteria when traveling to a nearby medical facility
- Provides a cost-effective option for minor ailments
- Offers flexibility for the insured patient to schedule or request immediate consultations (dependent upon the location of the patient and provider)



Available in 60 countries



Consultations provided through a web-based browser, phone or a mobile app*



* Insured must call their travel assistance center via the phone number listed on their assistance ID card for a consultation. Telemedicine service is not directly available from the AIG Travel Assistance website/mobile app.

Telemedicine consultation is a convenient alternative when experiencing:

- Allergies
- Migraines
- UTI
- Ear infections
- Sore throat
- Fever, cold or cough
- Minor gastrointestinal issues (such as diarrhea, stomach upset, nausea or vomiting)
- Respiratory infections
- Mild flu/COVID-19 symptoms
- Simple mental health issues (stress/anxiety)
- Medication inquiries
- Minor extremity trauma/back pain

*Symptoms are not limited to this list.

If a client is in need of mental health services:

- Mental health professionals may support clients in their native or local language; availability may vary by location.
- Options for service include telehealth consultation (phone or video) or in-person and availability may vary based on insured's location.
- In-person services are not available in all locations, in which case telehealth may be the only option.
- If the insured selects telehealth, but it is subsequently determined that telehealth is not medically appropriate, AIG Travel's medical assistance agents will be notified and will work to locate a local mental health provider for in-person treatment.
- If a prescription is needed, agents will work to locate a local pharmacy to fulfill the prescription.
- Costs vary by type of medical professional and location.
- In the event the situation escalates and it is determined that the best course of action is to return the insured to their country of residence, assistance agents will assist with the travel arrangements and medical accommodations, as needed.

Telemedicine Assistance Services Process

If it is determined that a virtual telemedicine service is appropriate to recommend to the insured, AIG Travel's medical assistance team will coordinate the arrangements. In the event of an emergency, the insured will be referred to the nearest emergency room or will be asked to call their local emergency number for immediate assistance.

1. Client calls AIG Travel for travel medical assistance.
2. AIG Travel's Medical Assistance Coordinator will obtain necessary information (e.g., personal and insurance information) from the insured in order to activate a medical case and will ask the insured additional questions to better understand their medical situation to determine whether telemedicine services are appropriate.
3. If the insured does not want a telemedicine consult, AIG Travel will coordinate an in-person evaluation with a local doctor, clinic or hospital.
4. If the insured is interested in seeking treatment through a virtual telemedicine consultation, AIG Travel will coordinate with one of our providers to arrange the telemedicine service.
5. If the provider indicates that telemedicine is not sufficient for the insured's medical condition we will discuss next steps with the insured to visit an appropriate medical facility.

While AIG Travel has medical monitoring staff, AIG Travel does not own clinics/hospitals. They coordinate with medical facilities worldwide to facilitate the most appropriate care for clients.

To learn more, contact your AIG representative.

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Products or services may not be available in all states or countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

AIG Travel, a member of American International Group, Inc., provides travel insurance and global assistance through innovative product offerings. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services. From lost luggage to a medical emergency, our 24/7 multilingual assistance team is always just a phone call away. Through our global service centers and a network of experienced providers, we deliver medical and security assistance to help our customers travel with confidence. AIG Travel is a socially responsible and inclusive organization that meets the diverse needs of leisure and corporate travelers alike. Learn more at www.aig.com/travel or www.travelguard.com, and follow us on Twitter, Facebook, Instagram and LinkedIn.

