

ASSIST AMERICA

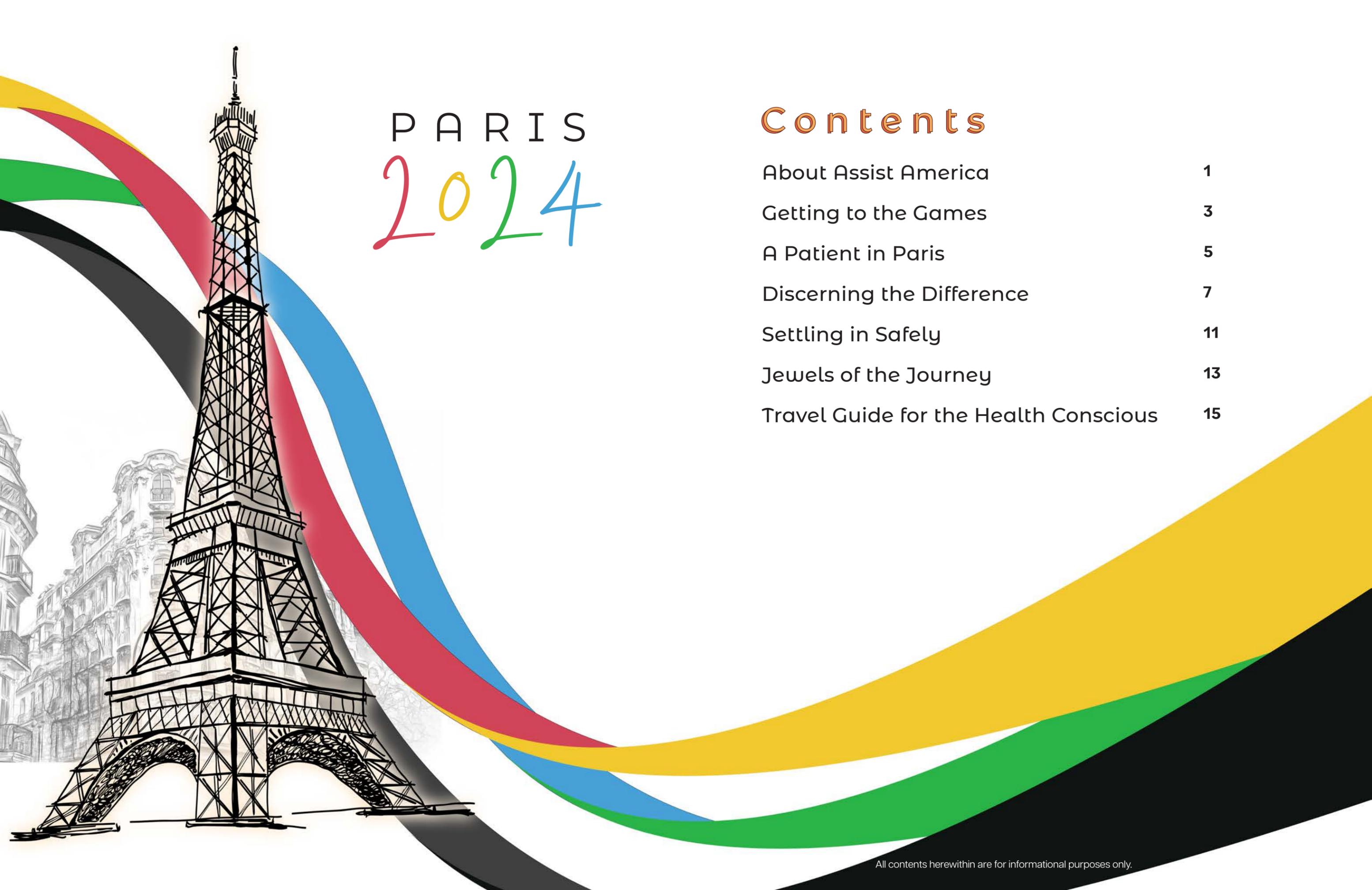
SUMMER

2024

Paris Olympics Edition



assist america®
Innovative Assistance Solutions



PARIS
2024

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ABOUT US



assist america[®]
Innovative Assistance Solutions

Assist America has been a trailblazer in the world of travel assistance - the very first to work collaboratively with insurance companies and employee benefits groups to extend travel assistance to employees and their families as part of comprehensive benefits packages.

With seven strategically-located branches spanning the globe and a 24/7 multilingual operations center, we are wholly focused on the care and safety of our members. Assist America has spent over thirty years helping millions of members travel confidently.

NEW MOBILE APP
Boost your travel experience with travel assistance services available at your fingertips. With helpful features and functionality, travel confidently with the Assist America Travel App in your back pocket. Download below!





GETTING TO THE GAMES

Staying Safe during the Largest Sporting Event of the Year

From July 26 to Aug. 11, France will host the Olympic Games, the world's largest sporting event. With up to 15.3 million people expected to visit Paris during the event, authorities will be working hard to mitigate a myriad of potential challenges. Issues most likely to impact visitors will arise from petty crime, security-related disruptions, and – to a lesser extent – sporadic protest activity, though security forces have also identified the principal threats to the games themselves to be terrorism, cybercrime, and disruptive drone activity.

Most Likely Impacts to Visitors

The most likely security concern in Paris is

petty theft and other opportunistic crimes. Crowded tourist areas tend to attract criminals and large gatherings such as the Olympics opening ceremony, where up to 300,000 people are expected to gather along the banks of the Seine, will present attractive targets. Petty thieves also target public transport networks, particularly busy Metro and high-speed rail stations, where they can quickly escape. Scammers target travelers who are less aware of their surroundings and may utilize fraudulent electronic readout devices at cash machines. There have also been rare reports of violent attacks on tourists by groups of young people, typically at night. Low-income districts on the outskirts of cities are more prone to violent crime between rival street gangs, though are less likely to impact visitors.

Around 10,000 soldiers are deployed at transport hubs and sensitive locations nationwide as part of the "Operation Sentinelle" counterterrorism operation. This will increase to nearly 20,000 troops during the Olympics. In addition, enhanced related checks have been introduced at France's land borders. While heightened security is unlikely to prompt major inconvenience to visitors, heightened sensitivity to the terrorist threat could prompt occasional short-notice disruption arising from an increased incidence of security alerts, hoaxes, and precautionary security operations.

Paris typically sees protests by civil society groups, political parties, and labor unions and France has a strong tradition of civil unrest. While several major unions have signed agreements with employers to avoid industrial action during the Olympic period, strikes in support of workers' pay and conditions remain possible, with the most disruptive such actions in

recent months impacting public transport, air traffic controllers, and airport ground staff. In Paris, demonstrations take place most frequently at Place de la Republique, Place de la Nation, Place de la Bastille, and Place d'Italie, all of which are away from Olympic venues. However, climate activists are also increasingly targeting main roads, government buildings, and fossil fuel-related businesses in short-notice, high-profile acts of civil disobedience. Some protests can deteriorate into rioting, which can result in widespread property damage and personal injury; some could be infiltrated by so-called "black bloc" activists, who instigate acts of vandalism and violence. Protests are likely to continue throughout the Olympic Games; however, the city authorities have standard policies and procedures to reduce the impact of disruptive unrest and to respond to any incidents.

Other Potential Concerns

Security forces in France are generally well-resourced, trained and capable of preventing or responding effectively to most conceivable threats. France experienced some of Europe's worst terrorist

attacks in 2015-2016 and numerous isolated attacks have since taken place. The arrest of a teenager in late April for allegedly claiming on social media his intention to "martyr" himself during the Olympics suggests a low-level motivation by some individuals to target the games, but also illustrates the determination of security forces to act pre-emptively to safeguard them. While actions by some would-be terrorists remain possible, they would very likely be acting alone with rudimentary resources with the impact of such activity being quickly localized and mitigated by authorities.

Recent Olympics have seen significant spikes in attempted cyberattacks, with an estimated 4.4 billion attacks taking place around the 2021 Tokyo games. The Paris Olympics will be the first "all digital" games, with every aspect from event planning to venue tickets being online. With cyberattacks expected to target French national and IOC sites before and during the games, authorities have embedded cybersecurity throughout all related policies and processes. Malicious actors will also likely seek to exploit the presence of large numbers of visitors who are often dependent on free public Wi-Fi, which can enable access to private data and the introduction of malicious viruses.

The threat from unauthorized drone activity could vary from disruption to sporting events, whether accidentally or deliberately, to potentially forming part of protest action or even terrorist attacks. Security forces have therefore developed and trialed anti-drone capabilities and procedures, which should prevent and minimize related impacts.

TIPS:

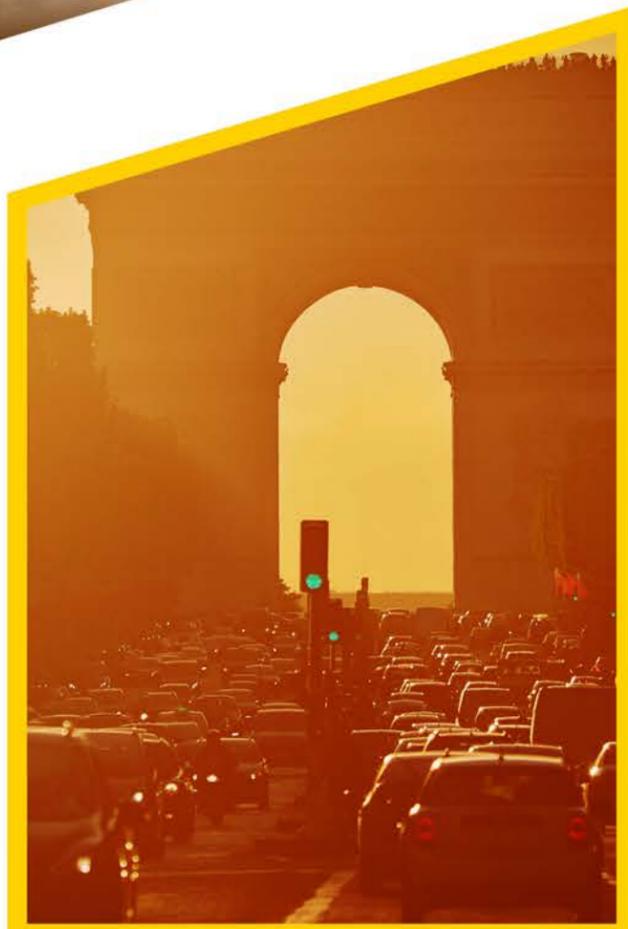
Only carry what is necessary and keep valuables hidden. Leave valuables in safes in hotel rooms when not in use.

Remain alert and keep a close eye on your possessions and the welfare of your group. Do not accept food or drink from strangers.

Check route status before setting out and allow additional time for travel, particularly before and after large public events.

Avoid all protests as a routine security precaution. Leave the area at the first sign that activists are beginning to gather. Do not attempt to cross protest roadblocks.

Report any suspicious activity or objects to security forces or Olympic officials. Treat any security alerts as genuine; if you become aware of any unusual disturbance immediately exit the area.





A Patient

— In Paris —



Valka was passing through Paris on a cross European tour when she became concerned that she may have contracted a bladder infection at some point during her trip. Not knowing what facilities nearby could treat her, and having no knowledge of French, she was uncertain as to how to proceed in terms of coming by the care she needed. Not wanting her condition to worsen by waiting until she returned home, she called the Assist America Operations Center for aid in finding a medical facility capable of treating her suspected condition.

The Assist America Case Manager coordinating with Valka was able to put her in contact with three nearby facilities that offered consultation and had the ability to treat her. She was advised on what to expect in terms of hospital protocol and what she could anticipate when submitting her claim to her health insurance company for reimbursement upon her return home. Valka was successfully treated for her bladder infection and was able to resume her European tour with very little lost time.

Names and situations substituted for privacy.



Situations like Valka's are not as uncommon as you may think. Illness and accidents can happen in the blink of an eye, but Assist America helps mitigate those worries with a variety of travel assistance services. Notable offerings include:



Medical Referral



Medical Repatriation



Compassionate Visit



Prescription Assistance



Pre-Trip Information



Lost Luggage Assistance



For a full list of descriptions, terms, and services, please refer to your Assist America Member Guide for further details.

Discerning the Difference

Travel Insurance vs. Travel Assistance

Travel options can be confusing. Whether you are traveling for business or pleasure, you need protection from the unexpected. No one wants to have a flight cancelled, be stranded in a foreign country or be transported home because of a medical emergency. According to Travelex, the average medical evacuation can cost \$25,000 within North America, \$50,000 from Europe and as much as \$200,000 from remote parts of the world – an expense that few people can afford.

While coverage varies across the board, both travel insurance and travel assistance have distinct advantages, benefits and significant cost savings. However, it is important to understand the differences, the services you are paying for and the exclusions which may limit actual coverage.

Taking a trip: travel insurance is an option

There are hundreds of travel insurance policies that offer trip protection – for a fee. The average cost is 5% to 6% of prepaid, nonrefundable trip costs. According to Forbes.com, travel insurance for a \$5,000 trip will cost from \$154 to as high as \$427. Coverage limits range from \$50,000 to in excess of \$500,000. Premiums increase with the cost of the trip, the destination, length of time away, the age of travelers and add-ons, such as “cancel for any reason” coverage that reimburses some of the cost no matter what the reason.

Some companies offer annual policies (although they are harder to find), but most people purchase coverage online or from a travel agent for a single trip or family vacation. Always shop for the best deals and avoid paying twice for the same coverage. For example, why buy trip cancellation insurance if your credit card provider offers it as a benefit or emergency medical insurance if it is covered in your health plan?

Policies have exclusions and limitations, so it's important to read the fine print. Most policies only reimburse 50% to 75% of trip costs and exclude accidents, pre-existing medical conditions, changing your mind, stolen property or situations where alcohol or drugs are a factor. New airline regulations went into effect in April 2024, so travelers should make every effort to be informed of changes before taking a trip or purchasing a policy.



According to Forbes.com, travel insurance for a \$5,000 trip will cost from \$154 to as high as \$427.

Most travel insurance policies cover:

Trip cancellation, flight delays or interruption coverage. If these are included in the policy, expenses are reimbursed. For example, if a flight is delayed for mechanical or weather-related issues, the airline may offer hotel accommodations, meals or local transportation. If a trip is cancelled due to an injury or death in the family, most policies reimburse 100% of the prepaid expenses.

Medical expenses and emergency evacuation. People are traveling again and willing to spend more money. For one month in 2024, requests for travel insurance from Squaresmouth.com showed that over 27% of travelers searched for emergency medical coverage and 21% for medical evacuation. If you are traveling in the U.S., health insurance will

cover most medical issues. However, if you travel abroad, an emergency medical evacuation may cost upwards of \$200,000, and a travel insurance plan offers little to no coverage.

Compensation for lost, stolen or damaged luggage. While this is a valuable coverage, limitations apply. Policies generally cover the depreciated value of belongings – with a cap on how much can be paid on a claim. Most people need to look to their auto and homeowner's policies first so there is no duplication of payment. Filing a claim is not an easy process; the insurance company pays for losses based on the policy and documentation provided.

Travel assistance follows you 24/7, 365 days a year

When it comes to assistance, not all offerings are equal. Some policies can be purchased directly; others are available through an insurance company, health insurance, or managed care plan. Many of these plans reimburse for medical expenses when traveling, but there are limitations on some of the other benefits they provide. For example, a health insurance or managed care plan cannot dispatch or pay for a jet air ambulance to transport someone facing a medical emergency in a foreign country nor can they provide coverage to bring the person back to the U.S. under medical supervision, if necessary. A medical emergency can leave travelers – and their dependents – stranded or left to their own devices to search for appropriate care.

Assist America offers services that redefine travel assistance. The company is one of the nation's premier providers of global emergency medical and travel assistance services - the first to offer such services through employee and student benefit plans. Members are covered for business or leisure travel when they are more than 100 miles away from home or in another country, in most cases. The program also offers additional expatriate coverage for members that qualify. Services are free to members and are available 24/7 anywhere in the world.

There are no exclusions for pre-existing conditions or extreme sports, no geographic restrictions and no charge-backs for services. Assist America focuses only on providing assistance as a major enhancement to an employee benefit program. No credit card company or travel agency is involved.

What services should you expect from travel assistance?

24/7 operations center trained to respond- An office with global capabilities and multilingual assistance personnel is tailored to assist in the event of any travel emergency

Medical assistance- When traveling in an area of the world where you're unfamiliar with the language or territory can be daunting in the event of a medical emergency. The ability to connect with an Operations Team who can facilitate services like Foreign Hospital Admission, Emergency Medical Evacuation, or even something as simple as a referral to a nearby medical facility is a valuable asset in times of crisis.

General Travel Assistance Services- Not every hiccup in your vacation plan is a dire emergency. Having help in the event of lost baggage or a misplaced prescription can make all the difference between a successful trip and a sour one. Even interpreter services in an area of the globe where you don't know the language can be a tremendous help.

In summary, buying a travel insurance plan will help reimburse prepaid expenses if your flight is cancelled or delayed or your luggage is damaged or lost. Health insurance will cover medical care and emergencies, but limitations and exclusions apply. Travel assistance offers a much wider level of protection, with less financial obligation. Travelers can travel confidently knowing that they can receive assistance in the event of a medical or travel emergency anywhere in the world when they have Assist America.

To learn more, visit www.assistamerica.com.



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Settling In Safely

Selecting Safe Lodgings Abroad

Most travelers – particularly in unfamiliar locations – tend to be wary of potential threats while in public. However, their awareness can slacken when they are at their lodgings; naturally, this is where they feel most relaxed and it is human nature to let your guard down as a result. Selection of accommodation is therefore a crucial, and occasionally overlooked, part of pre-travel planning. Such assessments should consider the neighborhood, as well as safety and security measures at the accommodation itself.

Research Your Location

The threats associated with any accommodation will often be a function of the general threats at the destination, such as criminality, terrorism, and civil unrest. In some locations, for example, terrorists could target popular hotels to gain maximum media coverage, even if the security is quite high. On the other hand, local criminals could deliberately avoid high-end hotels knowing the risk outweighs the reward if caught. Many countries understand the

importance of foreign travelers to the economy and will provide more police/security resources to mitigate any threats. Hotels close to embassies, airports, or business districts typically therefore have more security investment than other locations.

It is advisable to avoid staying close to nightlife drinking or entertainment locations; this could attract drunken behavior, drug use, and criminality. For very short-duration visits, travelers should, where possible, choose accommodation close to the airport to reduce travel through high-threat areas.

In general, visitors should check to see if potential accommodation is near any locations in which civil unrest has recently occurred – or is likely to occur – such as government buildings, religious or contentious sites, and security

facilities. If available, in-country security providers can provide insight into current security trends and advise which hotels have better security.

Intrinsic Security Measures

In higher-threat locations, hotels should provide secure transportation to/from the airport, particularly if they are located a long distance away. If this is not available, travelers should consider arranging a security escort in higher-threat areas. In such areas, visitors should select hotels that have 24/7 security on the front gate. Security guards should be vetted as part of a recognized program to ensure effectiveness and trustworthiness. In very high-threat locations, other measures should include monitored CCTV, metal and explosive detectors on entry, and vehicle checkpoints with trained search teams.



In all locations, regardless of the local threat environment, effective fire safety and emergency evacuation measures are essential. Before booking, travelers should confirm that any hotel has regulated fire safety and equipment fitted, for example, sprinklers, fire extinguishers, workable smoke detectors, and evacuation stairs. Most newly constructed hotels use fire-resistant materials and extensively use concrete and glass. It is advisable to avoid staying in older traditional buildings that are mainly constructed of wood and non-fire-resistant materials. If possible, hotel patrons should try and stay between the first and seventh floors, and preferably at the rear; opportunist thieves target rooms located on the ground level, though most fire engines with ladders will not reach above the sixth floor.

Conclusion

While at their lodgings, common sense security precautions should always be observed; for example, on arrival visitors should confirm their emergency escape route is not blocked or locked. However, appropriate research and selection of accommodation will mean that – even before arrival – a large part of the potential threat to a traveler's security and safety is already mitigated.

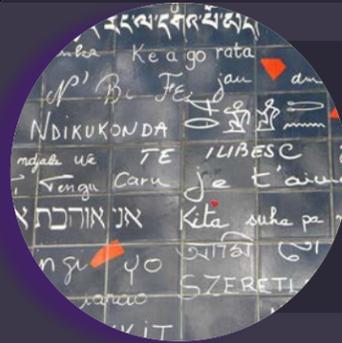


Jewels of the Journey



The Loire Valley

Venture just an hour outside Paris and be treated to some of the most stunning views of the French countryside. Home to picturesque villages, traditional markets, stunning chateaus, gorgeous gardens, and 5,000 kms of cycling routes, the Loire Valley has something for every variety of traveler.



Wall of Love

612 squares of enameled lava in Square Jehan Rictus has captured hearts for years in the form of the permanent "Wall of Love" art installation. The expansive piece features the phrase "I Love You" written over 311 times in 250 different languages.



The Passage des Panoramas

A perfect place for a little bit of shopping on a rainy day. The Passage des Panoramas is host to several eclectic boutiques and restaurants serving food from across the globe. THE place to go if you're looking to snap some good photos for social media.



Sacre Coeur Carousel

While the beauty of the Sacre Coeur Basilica is hardly a secret, did you know of the Carousel? Regarded as one of the most overlooked gems, the carousel offers stunning views of the Basilica from the Square Louise Michel.



Montparnasse Viewing Deck

Media would have you believe that the top of the Eiffel Tower is the only worthwhile place to view the Parisian skyline. This is not so, and a visit to the Montparnasse Viewing Deck will prove it. Complete with a wonderful cafe, its a perfect spot to grab a bite and take in the sights.



59 Rivoli

59 Rivoli is a contemporary art gallery in Paris with a unique story. In 1999, it started out as an illegal artist squat house. Today, 59 Rivoli is a studio for 30 artists, a contemporary art gallery, and hosts concerts on weekends. The art exhibit is free to visit; truly a secret must-see spot in Paris!

The typical Parisian tourist sites aren't the only beautiful areas in France to visit; there are a myriad of hidden gems in and around Paris. Even if you're in the area for the Olympic Games only, set aside a day or two to enjoy our top 6 picks for the best less-visited locations to make the most of your trip.

No journey is complete without the NEW Assist America Travel App. Have travel assistance services available at your fingertips wherever you go by downloading it today for Apple or Android!





Travel Guide for the Health Conscious

French authorities have cited health issues as one of the highest priority threats to this year's Paris Olympic Games. They are no doubt cognizant of the higher potential health risks attendant with such events, which can see hundreds of thousands of international travelers congregate in close proximity. The COVID-19 pandemic led to the postponement of the Tokyo 2020 Olympic Games before they were held without spectators. While Paris will be much more "normal", authorities will carefully monitor any resurgence and new variants of COVID. Nevertheless, other possible health threats remain to international travelers, including

potential heatwaves and heightened pollution in urban centers – which can impact existing respiratory conditions – not to mention unfamiliar diseases, and/or inferior local healthcare provision.

Local Health Challenges

International destinations will vary significantly when it comes to potential health impacts. The safest locations, more typically in temperate, developed countries, tend to have an extremely rare incidence of infectious disease and local medical facilities and emergency response capabilities are of high standard. Many other locations can see more frequent disease outbreaks, as well as uneven medical assistance, with such support limited in more remote areas. Those locations with widespread endemic diseases and a virtual absence of adequate medical facilities present the greatest challenge.

Regardless of the destination, time spent researching and preparing for possible health-related issues will help ensure travelers can participate fully in business or pleasure activities while abroad. As part of pre-travel research, travelers should assess each destination's health environment, including necessary vaccinations and immunizations, food and water safety, and potential environmental threats, such as excessive pollution or poor air quality. They should also judge whether local healthcare provision will be sufficient to deal effectively with any pre-existing conditions in case of emergency.

Be Prepared in Advance of Travel

In general, there are several things all international travelers should consider before leaving home. Firstly, they should confirm and receive any required immunizations at least eight weeks before travel.

They should bear in mind that some immunization courses can take months to complete. If time is an issue, travel medicine specialists can advise on how to receive the best health protection.

It is also important to check that health insurance providers will provide necessary cover in the destination; supplemental insurance could be required to ensure adequate coverage, including evacuation, if a medical emergency occurs. Some policies can also include exclusions, such as a dangerous activities clause, which could impact reimbursement in case of medical emergencies encountered in activities such as trekking, motorcycling, and scuba diving. In many countries, travelers should be prepared to pay for services before any treatment. In such cases, they should retain all original bills and, if possible, request itemized billing.

If suffering from a chronic or ongoing health problem that could require treatment while

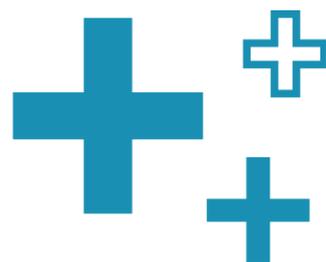
traveling, it is advisable to pack a copy of relevant health records and prescriptions. Travelers should also carry contact details of their health provider in case of emergency. They should ensure they pack an ample supply of any prescription and non-prescription medications that might be needed. All prescription medications should be kept in their original, correctly labeled packages with active ingredients clearly shown; the details on the prescription, the package, and the traveler's passport must match.

Some jurisdictions require advanced documentation for some medications.

Visitors should therefore be prepared to show an original prescription and/or letter of explanation from the prescriber as to the generic name of the medicine and a brief reason for its use. In countries with strict importation laws, advanced permission could be required, which could take weeks. In such instances, travelers should allow enough time for a suitable substitution or letter of permission to be granted before travel.

Conclusion

While security and safety concerns, as well as weather-related disruption, are often cited as the biggest threats to trouble-free travel, it is easy to overlook the potential disruption arising from health issues that might otherwise be considered routine at home. The crucial thing is to research each destination before travel and prepare adequately to enable self-sufficiency in the absence of an emergency, and suitable contingency plans in case of unanticipated problems.





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