



Travel and
medical
assistance

TRAVEL AND MEDICAL ASSISTANCE

It's time to get moving.

Whether for business, pleasure or a little of both, people are starting to talk about global travel for work, school, holiday and more.

And while that's a good thing, it also means it's time to take a fresh look at your organisation's travel and medical assistance programmes. Are they aligned with the emerging post-pandemic global marketplace? Can and should they do more? What new services should a well-rounded programme offer?



Let us help.

Sedgwick provides a suite of concierge-level travel and medical assistance programmes.

These are designed for travellers ranging from corporate executives to students; first class travellers to NGO staff. Find out more about who we are, what we do and how we can help you.

Meeting every foreign travel or work need

From first notice of loss and validations, telemedicine consultations, and healthcare facility referrals through to cashless payments, cost containment services, fraud investigations, claims settlements and more – Sedgwick is here to help following an accident, injury or other travel-related loss.

Sedgwick tackles the uncertain challenges of international travel today with innovation and commitment. We can tailor our assistance services to fit your precise needs through our global medical network and claims processing expertise and experience. Plus, we can meet the needs of virtually any type of traveller today including leisure, adventure and business, as well as international students, groups, workers covered by the Defense Base Act (DBA) and more. Additionally, we provide the full range of services these travellers may need, including:

PERSONALISED
24/7/365
concierge-level support
.....
Medical and global assistance
.....
TAILORED PROGRAMMES
to meet specific needs

What that means if you are a...

BROKER

Our team can seamlessly and quickly adjudicate your customers' travel claims and provide highly personalised medical assistance and support.

INSURER

We can offer insurers white label, branded and bespoke services that integrate seamlessly with your cover.

EMPLOYER

We'll ensure that your employees working and travelling abroad get prompt personalised attention and services when they're away from home.

ASSOCIATION OR GROUP

We'll create a short- or long-term programme to meet your group's specific needs while they travel.

GOVERNMENT AGENCY OR NGO

Sedgwick has the expertise to tailor a programme to ensure that no matter the location, your workers have the trusted and reliable assistance needed.

For all our clients, we'll learn your workflows and processes and gain an understanding of your people and what they'll need when travelling. Plus, Sedgwick's commitment to stewardship and collaboration means that our team helps clients identify trends, challenges and opportunities.

Advantages for today's global travel

- A network of high-quality physicians, providers and hospitals to ensure world-class care
- Single points of contact to streamline and personalise communication
- Global team approach across departments to ensure programme accuracy and efficiency
- Higher transparency through every component of the claim
- Negotiated discounts and cost guarantee agreements
- Rapid claims administration, processing and adjustment
- Prompt service and simplified claims processing

Concierge service

Few things are more frightening when travelling abroad than being sick or injured and not knowing where to go or what to do. Through our global customer service centre and dedicated team, we are here to help. We offer comprehensive support to our clients, from explaining policy and coverages to solving immediate issues like making physician appointments or arranging the airfare for an injured travelling companion. Our medical and travel programmes include:



Medical assistance

- Medical case management
- Local and U.S.-based telemedicine services
- Cost containment
- Cashless payments
- Medical repatriation
- Repatriation of mortal remains



Travel assistance

- Pre-travel advice
- Trip cancellation
- Delayed/lost/damaged luggage
- Fraud detection and investigation
- Legal assistance

A focus on what matters to you

Controlling costs

No matter where your employees are located, managing claims outside your home country can be complex and costly. Through our extensive in-house capabilities and our reliable partner networks, Sedgwick's medical assistance team not only has a network of high-level partners in every country we operate, but our case management and other professional relationships help us to arrange tangible savings on medical bills.

Easing the burden of travel case management

Clients often find that case management is one of the more difficult challenges of global travel. Our team helps streamline the process by fully understanding the terms and conditions of individual policies to ensure that each claim is processed correctly.

Taking the worry out of paying for services

Incurring a loss or having an injury or illness occur whilst travelling can be an unsettling experience. Something as basic as "how can I pay for this?" can seem like an overwhelming problem. We offer guaranteed payment programmes to our partners, allowing your clients to receive cashless services at our partner clinics and hospitals.*

Understanding local regulations

Our team provides multilingual capabilities and critical knowledge of local regulations, customs and geography. Plus, because Sedgwick is a global company, we offer cross-border multi-territory assistance and cross-border claims management.

Sedgwick's programme benefits

- Optimal pricing for a wide range of programmes
- End-to-end product management
- Rapid claims resolution
- An experienced team
- Bespoke services

*Guaranteed payment available in most key markets; check with your Sedgwick team for more.

Global contacts and unparalleled expertise

With locations across 65 countries and nearly 30,000 colleagues globally, our travel and medical assistance programmes are supported by an established team and network in virtually every corner of the globe. Plus, your Sedgwick team always strives to go above and beyond. We're here to answer your questions, whatever they may be. Whether you have a customer who wants to know the weather forecast in Indonesia or how to find a consulate in Bavaria, we can help. We even provide tailored newsletters with useful tips and advice for groups travelling abroad.



We have a global presence, with teams in many locations worldwide including Europe, South America, Asia and the South Pacific. No matter where, when or what your need, Sedgwick can assist.

Learn how we've solved others' challenges > > >

CASE STUDY: BAHAMAS

Scuba diver suffers sting at site of famous spy film

THE SITUATION

It never happened to James Bond

Whilst scuba diving with a tour group at the famous James Bond Wrecks in Nassau, Bahamas, an American tourist was stung by a sea wasp jellyfish.

A painful bite and dangerous reaction

Stings from sea wasps are non-lethal, but they are known to be excruciating and may cause severe lower back and radiating limb pain, cramping, throbbing, nausea, headache, restlessness and a severe burning or prickling sensation. Unfortunately, the diver also suffered an anaphylactic reaction as a result of the jellyfish sting.

The tour operator notified the local coastguard and a full rescue mission was immediately organised. The woman was taken to a hospital in Nassau and treated in the emergency room with epinephrine, intravenous antihistamines, cortisone and oxygen.

SEDGWICK ON CALL

Payment negotiations go swimmingly

The diver's sister contacted Sedgwick about two hours after the incident occurred. Knowing that good care was critical and costs could quickly skyrocket, Sedgwick's team contacted the hospital providing treatment to ensure proper medical care was provided

and to negotiate more cost-effective coverage. The hospital was one of the few on the island not part of Sedgwick's provider network, but after brief negotiations, an agreement was reached for this incident and future claims from Sedgwick customers. In addition, a medical treatment discount of 20% was negotiated.

Making the trip home easier

The woman spent two days in the hospital, but she was still suffering from sudden and reoccurring headaches at the time of her discharge. Sedgwick rebooked her return flight five days before the tour was over and without additional costs, enabling her to seek further treatment from her personal physician. Sedgwick's team also arranged wheelchair service for her at the departure and arrival airports.

RESULT

A commitment to happy clients

Now fully recovered, the woman told Sedgwick,

"THANK YOU FOR ARRANGING AN EARLIER AND UNCOMPLICATED FLIGHT BACK HOME. A LOGISTICAL DREAM!"

SERVICES PROVIDED BY SEDGWICK:



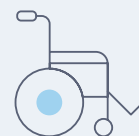
COORDINATED
care and coverage



NEGOTIATED A 20%
treatment discount with hospital



BOOKED AN EARLIER
return flight without additional costs



ARRANGED FOR
wheelchair service at both airports

CASE STUDY: COSTA RICA

Hiker rescued after falling down mountainside

THE SITUATION

Taking a fall during a challenging hike

An American tourist slipped and fell down a steep slope whilst hiking Cerro Chirripó, Costa Rica's highest mountain in the Cordillera de Talamanca, and sustained multiple leg and arm fractures.

The Ventisqueros trail, which leads to the top of Cerro Chirripó, is well known for its difficult conditions and strong, sudden wind gusts. Due to the rugged terrain and heavy winds, the hiker could not be reached at the accident site by any vehicles or helicopters.

SEDGWICK ON CALL

A daring and successful rescue

The injured hiker's husband contacted Sedgwick's 24/7 hotline and asked for help organising a rescue. With the support of a local Costa Rican assistance partner, Sedgwick was able to secure a Red Cross Brigade as well as an experienced local mountain rescue team. The two recovery groups, with logistical support from the local Sedgwick partner,

coordinated a daring two-stage rescue mission. Due to the rough terrain, the hiker's location had to be reached on foot. Then she had to be transported six miles on a stretcher to the base camp where she could finally be air-lifted to a hospital.

Initial treatment was provided at a San José hospital with support from an in-network physician. Once the injured hiker was considered fit-to-fly, travel arrangements were made for her to go back to the U.S. for ongoing care.

RESULT

A full recovery

The patient has now fully recovered and says,

"I REALLY APPRECIATE EVERYTHING THAT WAS DONE FOR ME TO GET ME BACK HOME IN ONE PIECE!"

SEDGWICK'S 24/7 hotline
was able to coordinate support from the local Sedgwick partner



SERVICES PROVIDED BY SEDGWICK:



COORDINATED
a rescue team



ARRANGED
transportation to hospital



COORDINATED
medical bills covered through the insurance provider



ARRANGED FOR
travel back to the U.S.

CASE STUDY: FRANCE

Injured cyclist recovers and keeps on rolling

THE SITUATION

Every competitive cyclist's nightmare

Following a high-speed crash during the prestigious Tour de France, a professional Australian cyclist was forced to abandon the race due to multiple injuries including a fractured pelvis, a broken collarbone and extensive abrasions.

SEDGWICK ON CALL

Facing an uphill recovery

The team's doctor contacted Sedgwick shortly after the cyclist was taken to a nearby hospital. His injuries were not life-threatening, but he needed immediate post-surgery rehabilitation to keep his competitive edge. Due to the extent and type of his injuries, he also required homecare. Knowing he would be out of commission for a while, the rest of the team continued with the Tour de France and travelled shortly afterward to the Pyrenees to compete in the Vuelta a España. That left the injured cyclist without the support of his team and their medical personnel.

Getting the right care

Because he had private medical insurance, all bills were paid through Sedgwick's administration programme, with no out-of-pocket expenses. Recognising that the cyclist's recovery included joining his teammates, Sedgwick organised non-emergency medical

ground transportation to the team's training camp in Girona, Spain. Sedgwick also flew a trained home health aide to Girona to assist him with daily needs such as preparing meals and changing dressings. A van was rented to transport him to physical therapy and rehabilitation appointments. The aide remained at a hotel located minutes from the cyclist until one of the team's doctors arrived in Girona and could take over care. Within a few weeks, the cyclist was able to return to the Tour with his teammates.

RESULT

A happy cyclist and client

Insurance for the Tour de France was coordinated through a well-known industry broker. Following the cyclist's recovery, the broker shared,

"THANKS SO MUCH FOR THE SUPPORT! EXCELLENT JOB!"

No out-of-pocket expenses

with Sedgwick's administration programme



SERVICES PROVIDED BY SEDGWICK:



COORDINATED
a specialised medical team



PROVIDED A DEDICATED
home health aide to support the recovery process



ARRANGED
non-emergency transportation



COORDINATED
coverage of medical services

CASE STUDY: KUWAIT

Severely burned veteran on the road to recovery

THE SITUATION

A simple misstep leads to a traumatic injury

A 32-year-old United States military veteran was seriously injured while working as a heavy equipment mechanic in Kuwait.

Part of his job included performing maintenance and quality assurance inspections on transportation equipment. One day, he fell while guiding the driver of a forklift containing hazardous materials, causing the driver to stop quickly. The materials, which were not properly secured, fell and broke open, showering a large portion of his body with highly toxic chemicals.

SEDGWICK ON CALL

Managing all treatment and travel details

The mechanic was quickly rushed to a nearby hospital and his supervisor contacted Sedgwick's 24/7 hotline to report the incident. The Sedgwick team immediately began coordinating all of the details, from contacting his family to arranging transportation and dealing with insurance.

The initial medical team realised the man needed more advanced treatment and he was transferred via helicopter to a nearby center specializing in burns and plastic surgery. A Sedgwick physician

was brought on the case and began overseeing the man's care with the treating doctor in Kuwait. The Sedgwick team knew it was vital that he received care from the best specialists possible and quickly coordinated a flight to Germany to one of the largest and most advanced burn centres in Europe. The man suffered severe chemical burns and his injuries covered more than 30% of his body, requiring multiple skin and mesh graft procedures.

The healing begins

Occupational and physical therapists worked with him and designed individualised exercise programmes including cardiovascular and strengthening exercises to help him heal and improve his strength so he could travel back to his family in the U.S. He rapidly improved and was soon able to walk on his own. Plans were made to return home and Sedgwick coordinated all aspects of his trip. They secured a wheelchair and ramps at all airports, and sent a member of Sedgwick's medical team to accompany him.

RESULT

A promising outcome on the horizon

The veteran is continuing his treatment and recovery at a burn clinic near his home in Arizona. To ensure this

complicated claim remains well-managed, the medical case notes, invoices and treatment documents from Kuwait and Germany are readily available for his employer and Sedgwick through viaOne, our proprietary suite of claims management tools.

SERVICES PROVIDED BY SEDGWICK:

Promptly responded to the emergency via Sedgwick's

24/7 hotline



MANAGED complex paperwork

and negotiated discounts for medical and travel services



PROVIDED
a dedicated physician to coordinate care



COORDINATED
all travel needs

CASE STUDY: THAILAND

Traveller suffering cardiac arrest on ferry gets first-class treatment

THE SITUATION

In trouble on the water

A German business traveller with a history of coronary artery disease suffered a sudden cardiac arrest while taking a ferry from his hotel in Koh Kut, Thailand to Bangkok for a meeting.

A cascade of challenges

Ferry operators in Thailand are often not equipped to deal with medical emergencies. They typically evacuate passengers who need medical attention at the next available port, potentially leaving them without adequate care or timely transportation to a medical facility. Luckily, this ferry was equipped with a defibrillator. Even better, a doctor on holiday with his family was on board and started emergency treatment. Once stable, the doctor and patient were dropped off at the next closest port for transportation to the hospital.

With some problems solved, others arose. Foreign hospitals are known to charge excessive amounts to travellers' credit cards if their insurance does not immediately issue a guarantee of medical service payment. Those weren't the only issues the business traveller faced. He needed help with basics like contacting his family and business colleagues, retrieving his belongings from the hotel, arranging for specialists and transportation home. Sedgwick was there to assist with all this and more.

SEDGWICK ON CALL

Support at every stage

Sedgwick had pre-arranged agreements with the hospital group and ambulance service. The patient received prompt care, overseen by a Sedgwick physician, reassuring the patient and his family. He was in the hospital for 10 days. However, due to the extent of his coronary artery disease, he was unable to return home by himself. Sedgwick Assist flew one of its experienced repatriation paramedics to Thailand to accompany the man back home. They also secured a first-class flight with wheelchair service and reserved a seat nearby for the paramedic.

Upon arrival at the airport in Germany, the patient was picked up by a pre-arranged ambulance and taken to his preferred hospital. Sedgwick Assist physicians had already contacted physicians at the hospital with information on the patient's current medical status and treatment, ensuring proper care continued to be provided.

RESULT

A full recovery

The patient has now fully recovered and was most grateful for the assistance and care he received. He stated,

"THANK YOU FOR THE COMPETENT AND CARING SUPPORT. IT HELPED TAKE MUCH OF MY TRAVEL WORRIES AWAY."

BENEFITS OF SEDGWICK'S SERVICES:

Costs from the hospital and ambulance services could have been

2-3 times

higher without our pre-negotiated insurance programme

....

NEGOTIATED A 25%

treatment discount for the patient's insurance provider

....



COORDINATED

all payments through the programme, providing convenience and peace of mind

SEDGWICK ASSIST SECURED A first-class flight

with wheelchair service for patient



NO MATTER
WHERE, WHEN
OR WHAT
YOUR NEED,

Sedgwick can assist.



[sedgwick.com](https://www.sedgwick.com)

