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# BeneFacts

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## **Additional Benefits for Members of Education Groups**

EMI Health values our long history with Utah's educators, and we are pleased to offer additional benefits specifically for members of our education groups.

### **Death and Dismemberment Coverage**

As a member of EMI Health, you automatically receive \$5,000 of accidental death and dismemberment coverage. That coverage also includes unique benefits for coma, paralysis, and disfigurement from burns, as well as other accidents resulting in conditions other than death.

## Travel Assistance

The Travel Assistance and Emergency Evacuation program is designed to aid you when traveling 100 miles or more from home. Some of the services that are included in this program are:

- 24-hour multilingual information service
- Transportation of mortal remains
- Language translation and interpretation
- Replacement assistance for lost documents and prescriptions
- Emergency cash transfer and advances
- Legal referrals
- Minor children return/escort
- Emergency medical evacuation

## Identity Theft Program

Identity theft occurs when an unauthorized person uses your personal information - your name, Social Security number, bank or credit account number(s), or driver's license number - for fraudulent use. This program provides resolution services to help you work through critical identity theft issues you may encounter.

- A review of credit information to determine if an identity theft has occurred
- An identity theft resolution kit and an identity theft affidavit for credit bureaus and creditors
- Help with reporting an identity theft to credit reporting agencies
- Assistance with placing a fraud alert on credit reports, and cancellation and replacement of lost or stolen credit cards
- Assistance with replacement of lost or stolen documents
- Access to free credit reports
- Education on how to identify and avoid identity theft
- Emergency message relay

## Voluntary Option

You can purchase additional Accidental Death and Dismemberment (AD&D) benefits for you or your family. Family AD&D includes the travel assistance and evacuation program for dependents, as well as benefits for child day care, common disaster, rehabilitation, conversion, and a training benefit for your spouse. To purchase additional AD&D benefits, contact EMI Health or your benefits office for an enrollment form and additional information.