

TRAVEL RISK

WHITE PAPER

**ELIMINATING DUPLICATE MEDICAL ASSISTANCE
SERVICES: OPTIMIZING CORPORATE TRAVEL RISK
MANAGEMENT**

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Executive Summary

Many multinational corporations inadvertently maintain redundant medical assistance coverage for their business travelers. This white paper examines the significant overlap between medical support services embedded in corporate travel insurance policies (such as Chubb's Business Travel Accident and Zurich's Business Travel Medical) and those provided by standalone medical assistance providers who work alongside insurers. By understanding these duplications, organizations can optimize their travel risk management programs, reduce costs, and streamline emergency response protocols without compromising duty of care obligations.

Our analysis reveals that most corporate travel insurance policies already include comprehensive medical assistance services—typically delivered through third-party assistance providers—that largely mirror the capabilities of dedicated assistance companies. By eliminating this redundancy while ensuring proper coordination for non-medical and non-insured incidents, organizations can achieve significant cost savings and operational efficiencies.

Introduction

As global business travel resumes its pre-pandemic trajectory, organizations face increasing pressure to balance robust duty of care obligations with cost efficiency. Many companies, particularly in industries with significant international operations like management consultancies, FMCG, pharmaceuticals, technology, and finance maintain multiple layers of travel risk coverage that may create unnecessary duplication.

This white paper addresses a common scenario: corporations maintaining both comprehensive corporate travel insurance (with embedded assistance services) and separate contracts with dedicated medical and security assistance providers. The analysis focuses specifically on the medical assistance components of these services to identify areas of overlap and potential consolidation.

Understanding the Components of Travel Medical Support

Corporate Travel Insurance: More Than Just Financial Protection

Corporate travel insurance policies like Chubb's Business Travel Accident (BTA) and Zurich's Business Travel Medical (BTM) combine financial protection (covering medical expenses, evacuation costs, etc.) with comprehensive assistance services. These assistance services typically include:

- **24/7 Medical Assistance Hotlines:** Emergency response centers staffed by medical professionals
- **Medical Provider Referrals:** Access to vetted healthcare facilities worldwide
- **Emergency Medical Evacuation:** Coordination and payment for medical transport
- **Case Management:** Ongoing medical monitoring and coordination of care
- **Repatriation Services:** Return of stabilized patients or mortal remains to home country

Standalone Assistance Providers

There are companies that specialize in providing medical assistance to business travelers. Their core services include:

- **24/7 Assistance Centers:** Global emergency response coordination
- **Medical Provider Networks:** Referrals to approved healthcare facilities
- **Medical Case Management:** Oversight of hospitalization and treatment
- **Evacuation Coordination:** Arrangement of emergency medical transport
- **Telehealth Services:** Remote medical consultations

The Overlap: Analyzing Duplicative Services

Our analysis reveals extensive duplication between the medical assistance services provided through corporate travel insurance policies and those offered by standalone providers:

1. Parallel Emergency Response Networks

Both systems maintain 24/7 emergency helplines staffed by medical professionals. When a traveler experiences a medical emergency, they could call either the insurance assistance number or the standalone provider—in either case, they would receive similar medical advice, triage, and referral services.

2.

Redundant Medical Evacuation Capabilities

Both insurance assistance services and dedicated providers like ISOS arrange emergency medical evacuations. The insurance policy typically covers the cost, while the assistance provider coordinates logistics—regardless of which system the employee accesses first.

3.

Duplicate Case Management

Whether through an insurer's assistance service or a standalone provider, serious medical cases receive professional monitoring and coordination. This creates a scenario where companies potentially pay twice for the same expertise.

4.

Overlapping Provider Networks

Both systems maintain directories of vetted healthcare providers globally. An employee referred through either system would likely access the same high-quality facilities, making dual networks unnecessary.

A detailed comparison of specific services offered by Chubb BTA, Zurich BTM, and a major medical assistance company is provided in Annex A at the end of this document, further illustrating the substantial overlap in capabilities.

Understanding Service Delivery: Who Actually Provides Assistance?

A critical insight often overlooked is that corporate insurers typically do not deliver assistance services directly. Instead:

- **Chubb** partners with assistance providers like AXA Assistance to deliver their 24/7 medical support
- **Zurich** utilizes both in-house capabilities (through their World Travel Protection subsidiary) and third-party partnerships with companies like On Call International
- **Standalone** specialized medical assistance providers that deliver services directly - billed back to insurers.

This means that when a company maintains both insurance and a standalone assistance membership, they are effectively paying twice for very similar assistance capabilities, often delivered by comparable specialized providers.

The Integration Solution: Optimizing Coverage Without Compromising Support

Rather than maintaining parallel systems, organizations can adopt an integrated approach that eliminates duplication while ensuring comprehensive coverage:

1.

Leveraging Insurance-Embedded Assistance

For medical emergencies, organizations can rely primarily on the assistance services embedded in their corporate travel insurance, which typically provide:

- Comprehensive 24/7 medical advice and referrals
- Full coordination of emergency evacuations
- Hospital admission support and case management
- Coverage for medical costs and evacuation expenses

2.

Addressing the Non-Medical Gap

While medical assistance may be redundant, some organizations require additional specialized support for:

- Security incidents and non-medical evacuations
- Travel disruptions not covered by insurance
- Pre-trip intelligence and risk assessments
- Specialized services in high-risk regions

For these needs, companies can maintain targeted relationships with specialized security providers (like Sicuro Group) while eliminating medical assistance redundancy.

3.

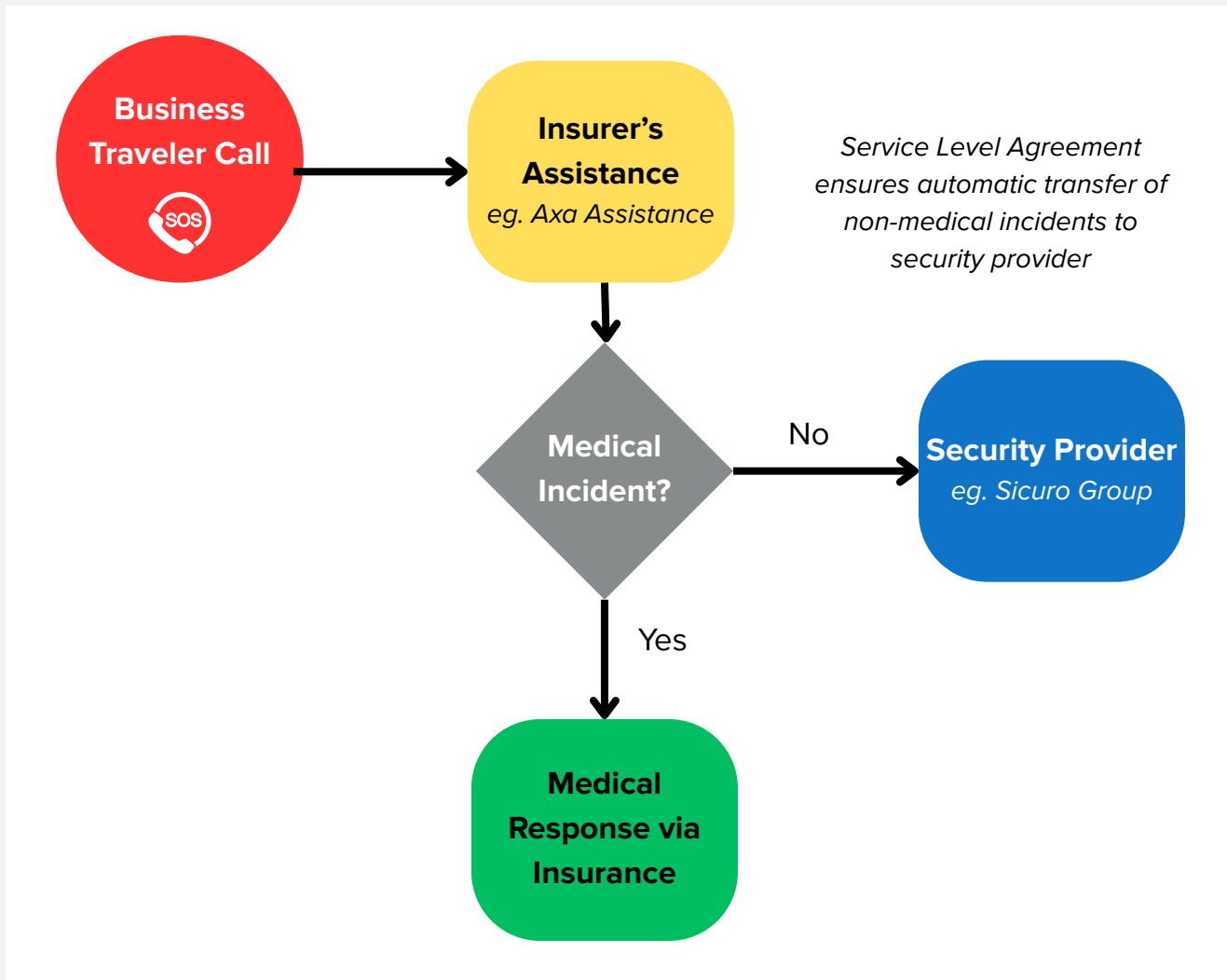
Implementing Seamless Call Routing

A key element in optimizing coverage is establishing clear protocols for emergency response:

- Service-Level Agreements (SLAs): Formalizing arrangements where insurance assistance providers redirect non-medical or non-insured incidents to the company's designated security provider
- Single Point of Contact: Maintaining one emergency number for travelers, with backend routing to appropriate providers
- Clear Delineation of Responsibilities: Explicitly defining which provider handles which types of incidents

The diagram below illustrates how the optimized emergency response call flow works in practice:

Optimized Emergency Response Call Flow



Practical Implementation: A Roadmap to Optimization

Organizations can follow these steps to rationalize their travel medical support services:

1.

Comprehensive Audit of Current Coverage

- Review your corporate travel insurance policies to understand the full scope of included assistance services
- Identify which assistance company actually delivers these services (e.g., AXA Assistance for Chubb, World Travel Protection for Zurich)
- Compare these capabilities against your standalone assistance provider's services

2.

Negotiate Customized Arrangements

- Request that your insurer's assistance provider establish formal protocols for transferring non-medical/non-insured calls to your dedicated security provider
- Develop a clear SLA that outlines responsibilities, communication protocols, and performance expectations
- Consider whether your insurance policy can be customized to explicitly name your preferred assistance provider

3.

Establish Clear Operational Procedures

- Define escalation paths and incident management protocols
- Develop internal communication tools to ensure travelers understand how to access assistance
- Implement regular testing of the integrated system to ensure seamless coordination

Case Study: International Tech Firm Optimization

A global technology company with operations in over 130 countries was maintaining both Chubb BTA insurance (using AXA Assistance) and a separate medical assistance membership. After analyzing the overlap in medical assistance services, they:

1. Discontinued their separate contract for medical services, generating significant cost savings
2. Established a formal SLA with Chubb/AXA Assistance to redirect security and non-insured incidents to their security provider.
3. Maintained a single emergency contact number for all travelers, with backend routing based on incident type
4. Reinvested a portion of the savings into enhanced security services and travel risk technology

The result was a streamlined system that eliminated redundancy while enhancing overall support for travelers.



Conclusion: Balancing Efficiency and Duty of Care

Organizations can significantly optimize their travel risk management programs by:

1. Recognizing and eliminating the substantial overlap between insurance-embedded assistance and standalone medical assistance services
2. Establishing clear coordination protocols between medical assistance (via insurance) and security assistance (via specialized providers)
3. Maintaining comprehensive coverage while reducing duplicative costs

This approach allows companies to fulfill their duty of care obligations more efficiently, focusing resources on addressing actual gaps in coverage rather than paying twice for the same services.

By taking a thoughtful, integrated approach to travel risk management, organizations can achieve both cost efficiency and comprehensive traveler protection.



Annex A: Detailed Comparison of Medical Support Services

The table below provides a detailed comparison of the medical support services provided by Chubb's BTA, Zurich's BTM, and International SOS (a leading standalone medical assistance provider), highlighting areas of overlap:

Service / Benefit	Chubb BTA (Corporate Travel Insurance)	Zurich BTM (Corporate Travel Insurance)	International SOS (Leading Medical Assistance Provider)
Emergency Medical Evacuation & Repatriation	Yes. Medically necessary emergency evacuations are covered and arranged under the policy. Chubb covers 100% of the cost of an approved medical evacuation or repatriation, including air ambulance transport and medical escort, if an employee suffers a serious illness or injury abroad. Repatriation of mortal remains is also included. Chubb's 24/7 assistance provider coordinates all logistics of the evac/repatriation on the company's behalf.	Yes. Zurich's travel policy includes full coverage for emergency medical evacuation to the nearest adequate facility or back home, typically with no limit on cost. Repatriation of remains is likewise covered. Zurich's global assistance network (Travel Assist) handles the evacuation end-to-end (arranging airlift, medical team, etc.) and ensures travelers get home safely when needed.	Yes (Coordination Only).International SOS will fully coordinate and execute a medical evacuation or repatriation for a member when needed – handling everything from bedside medical assessments to arranging appropriate transport. However, ISOS is not an insurer, so while they organize the evac, the costs are billed to the client's insurance or employer. In practice, ISOS teams oversee emergency evacuations and repatriations worldwide, including arranging repatriation of remains, working in tandem with insurers for payment.

Note: This comparison shows that all three provide similar emergency medical assistance capabilities – the main difference is that Chubb and Zurich also cover the financial aspect (they pay claims for medical costs and evacuation expenses), whereas International SOS provides the operational response and expertise (and works alongside insurers for payment). In terms of services like evacuation coordination, 24/7 medical advice, referrals, and case management, there is substantial overlap between what the insurance policies include and what standalone assistance companies offer.

Service / Benefit	Chubb BTA (Corporate Travel Insurance)	Zurich BTM (Corporate Travel Insurance)	International SOS (Leading Medical Assistance Provider)
24/7 Medical Assistance Hotline	<p>Yes. Chubb provides a 24/7 emergency assistance line for travelers. Through "Chubb Assistance," employees can reach medical professionals any time for help. The service offers immediate medical advice, triage, and referrals to local healthcare providers. It is accessible worldwide (collect calls accepted) and ensures travelers always have a doctor or coordinator on the line in a crisis.</p>	<p>Yes. Zurich's Travel Assist platform gives insured travelers a 24/7 helpline for medical (and travel) assistance. Callers are connected to a global response center staffed by medical and assistance experts. They receive on-the-spot medical guidance, and if needed, the Zurich team can dispatch help or direct the caller to an appropriate facility. The hotline is operational 24/7/365, supporting multiple languages given Zurich's multinational client base.</p>	<p>Yes. International SOS operates 24/7 assistance centers globally. Members can call an ISOS center at any hour and will reach an emergency physician or coordinator immediately. The ISOS hotline provides medical consultation, answers health inquiries, and activates local response as needed. In addition, ISOS offers teleconsultation services via phone or video with their doctors for routine issues. This always-available helpline is a core feature of ISOS membership and very comparable to the insurers' assistance hotlines in function.</p>
Local Medical Referrals & Access to Care	<p>Yes. Chubb's assistance provider will refer traveling employees to vetted local doctors, clinics, or hospitals as needed. They maintain a network or directory of quality providers worldwide. If a traveler needs a doctor's appointment, Chubb Assistance can arrange it and provide directions. They also assist with finding an English-speaking physician or a specialist, and can send an ambulance in urgent cases. Additionally,</p>	<p>Yes. Zurich Travel Assist similarly offers on-the-ground medical referrals through its global network. Travelers can get names and contacts of appropriate medical providers (hospital, dentist, pharmacy, etc.) near their location. Zurich's assistance (often via partners like World Travel Protection or On Call) can even arrange for a doctor to be dispatched to the traveler's location in some cases, or</p>	<p>Yes. Providing medical referrals is a fundamental part of ISOS service. ISOS has a curated list of over 81,000 approved healthcare providers worldwide. When a member needs care, ISOS will identify a suitable clinic or physician, taking into account the member's condition and language needs. ISOS arranges the appointment and can provide a letter of</p>

Service / Benefit	Chubb BTA (Corporate Travel Insurance)	Zurich BTM (Corporate Travel Insurance)	International SOS (Leading Medical Assistance Provider)
	<p>services such as foreign language translation support during medical visits are available.</p>	<p>coordinate a house call, depending on the locale and urgency. They ensure the employee accesses proper care and often can guarantee payment so the person isn't turned away for lack of funds.</p>	<p>guarantee of payment if insurance information is on file. They also offer on-ground support: for instance, if a traveler is in a remote area, ISOS can send a medical team or recommend evacuation to a place with better care. This referral capability is essentially the same service that insurance assistance programs offer to their insureds.</p>
<p>Hospitalization Management & Case Monitoring</p>	<p>Yes. Should an insured be hospitalized, Chubb's assistance team provides continuous case management. A medical professional from the assistance provider will keep in contact with the treating doctors and receive regular updates on the patient's condition. They advise on treatment, and if the facility is substandard, will initiate a transfer. Chubb's service handles all necessary arrangements for transferring the patient (including acquiring medical clearances and organizing transport) and keeps the employer/family informed. They also coordinate the guarantee of payment directly with the hospital for covered expenses, preventing the</p>	<p>Yes. Zurich's assistance service actively monitors any inpatient cases. The team (often via On Call International or Zurich's own medical staff) will speak with the hospital doctors, review the treatment plan, and consult on whether evacuation is needed. Zurich ensures that if the patient can't be moved, they get the best care locally (even arranging specialist consultations if required). When the patient can travel, Zurich manages the repatriation flight and any medical escort needed. The service also facilitates communication between the hospital and the patient's family or employer. Essentially, Zurich takes on full case management to see the</p>	<p>Yes. International SOS excels in medical case management. From the moment a member is hospitalized, ISOS assigns a coordinating doctor to the case. That doctor obtains the medical reports, speaks with the treating physicians, and continuously evaluates whether the care is appropriate. ISOS can even influence care by recommending particular treatments or transferring the patient to a higher-quality hospital if needed. They update the client company and family regularly. If an evacuation or repatriation is called for, ISOS handles the timing and logistics (in</p>

Service / Benefit	Chubb BTA (Corporate Travel Insurance)	Zurich BTM (Corporate Travel Insurance)	International SOS (Leading Medical Assistance Provider)
	patient from facing payment issues.	incident through to a safe resolution, paralleling what Chubb and ISOS do in such scenarios.	consultation with treating doctors and insurers). Their goal is to ensure the member receives the best possible care and returns home safely. In practice, this case management by ISOS is very similar to the insurer-provided case management – often ISOS might actually be the entity doing it on behalf of an insurer.
Telemedicine & Virtual Support	Limited. Chubb's assistance primarily operates via phone-based support; travelers can always call to speak with a doctor or nurse. While this is essentially a form of telemedicine (telephone consultation), Chubb does not typically offer a dedicated video telehealth platform as part of the standard BTA package. The focus is on live telephone assistance for emergencies. (Chubb's assistance portal does provide digital tools for travel info and emergency contacts, but not full telemedicine consults.)	Limited. Zurich's Travel Assist also relies on phone communication for real-time medical advice. Travelers call in to get medical guidance or referrals. Zurich's app provides a "click to call" feature and travel health information, but standard plans do not usually include on-demand video medical consultations with doctors. The assistance is more oriented toward facilitating in-person care or giving advice remotely by phone.	Yes. International SOS offers a Global TeleHealth service as a complement to its assistance centers. Members in many locations can schedule a video consultation or phone call with an ISOS medical professional for non-emergency health issues (e.g. a virtual doctor's visit for illness). This goes beyond the traditional scope of insurer assistance by providing a formal telemedicine option. That said, for urgent matters, ISOS still uses phone triage and will direct members to in-person care as needed.