

Glossary and Acronyms

Sometimes, to describe a benefit plan accurately, some technical terms must be used. This Glossary and Acronyms chapter contains brief definitions and a list of acronyms and abbreviations to help you understand the terms used throughout this book.

For more information on ...	See Page ...
Glossary	16—2
Acronyms and Abbreviations	16—11

Glossary

Acts of Terrorism

For Business Travel Accident Coverage

Premeditated, politically motivated violence perpetrated against a non-combatant by (a) persons not acting on behalf of a sovereign state or (b) clandestine state agents.

Appropriate Care and Treatment

During disability, medical care and treatment that is:

- received from a physician whose medical training and clinical experience are suitable for treating your disability;
- necessary to meet your basic health need and is of demonstrable medical value;
- consistent in type, frequency, and duration of treatment with relevant guidelines of national medical, research, and health care coverage organizations and government agencies;
- consistent with the diagnosis of your condition; and
- maximizing your medical improvement.

Approved Rehabilitative Employment Program

During disability, a program of physical, mental, or vocational rehabilitation which:

- is expected to result in your return to your own occupation or to a reasonable occupation on a full-time basis and
- is approved, in writing, by the Company and the insurance company.

A rehabilitative employment program no longer will be considered approved on the earliest of these dates:

- the date you are able to perform the material duties of your own occupation;
- the date you are able to perform work at any other reasonable occupation;
- the date you return to work for the Company on a reduced-hour basis; or
- the date the insurance company or the Company withdraws, in writing, its approval of the program.

Average Straight-Time Monthly Earnings

Refer to the “Pension Plan” chapter for information on how Average Straight-Time Monthly Earnings are calculated.

Bargaining Unit Employee

A non-exempt union employee who is represented by the Bargaining Unit Contract.

Beneficiary

The person, organization, or trust that you name to receive any life, accident, pension plan, or savings program benefits if you die.

Birthing Center

An institution which is constituted, licensed, and operated in accordance with the laws of legally authorized agencies to furnish room and board, services of qualified nurses, and a certified nurse midwife to expectant mothers. One or more nurses must be on duty at all times. To qualify as a Birthing Center, an institution must:

- have available at all times, under an established agreement, the services of a physician;
- maintain daily medical records on all patients; and
- have agreements with hospitals that will accept patients requiring inpatient hospital care at once.

Bomb Scare/Search/Explosion

For Business Travel Accident Coverage

“Bomb” means any real or dummy explosive device placed with intent to damage, scare, or cause injury.

“Scare” means any real or false report of the presence of a bomb on the premises of the Company. “Search” means any organized search for a reported bomb.

“Explosion” means any artificially induced explosion of a bomb on the Company’s premises where it appears that the explosion was intended to cause injury or unlawful property damage, whether or not the presence of the bomb was reported before the explosion occurs.

Business Trip

Travel authorized by the Company (including trips outside the United States), including relocation trips, home leaves, and rest and relaxation leaves as well as any side trips or vacations taken in conjunction with a business trip.

Casual Retiree

Limited to ORNL retirees who return to work on an intermittent or on-call basis. Casual Retirees are not eligible for any benefits other than the benefits they elected when they retired.

Glossary (cont.)

Child

For Medical, Dental, Health Care Spending Account, and Employee Assistance Program Coverage

- your own child,
- your legally adopted child (or an individual who is lawfully placed with you for legal adoption),
- a child of the person who is recognized under applicable law as your spouse (i.e., your stepchild), or
- an eligible foster child (an individual who is lawfully placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction).

A child who is an alternate recipient under a Qualified Medical Child Support Order will be considered a “child” for purposes of eligibility for medical or dental coverage regardless of whether such individual otherwise meets the definition of a “child.” Such individual will be subject to the conditions of eligibility set forth in the definition of an eligible dependent.

For Business Travel and Special Accident Insurance Coverage

Your natural child, stepchild, foster child, legally adopted child, or child of adopting parents, pending adoption, who relies chiefly on you for support and maintenance.

For Life Insurance

Your unmarried children from age 14 days to 24 years.

Child Care Center

For Special Accident Insurance

A facility which is run according to law, including laws and regulations applicable to child care facilities, and provides for care and supervision for children in a group setting on a regular daily basis. A child care center does not include a hospital, a child’s home, or care provided during normal school hours (attending first through 12th grades).

COBRA

Consolidated Omnibus Budget Reconciliation Act of 1985; this federal law allows you and your eligible dependents to continue health care coverages under certain circumstances when coverage would otherwise end.

Coinsurance

The percentage of charges you are required to pay for expenses covered under the plan.

Company Service

The total elapsed time between the date you begin employment with the Company and your last day of work. The Pension Plan uses Company Service to calculate pension benefits—except to determine your eligibility for a vested pension benefit, which uses Credited Service. (Service Credit or Company Service Credit, as referenced under the benefit plans in this book, means Company Service.)

Compensation

For the Pension Plan

Straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment) based on regularly scheduled hours.

Conduit IRA

A temporary Individual Retirement Account that you use to hold rollovers between two employers’ qualified plans.

Consumer-Driven Health Plan

A type of health insurance arrangement that allows employees to use a health savings account to pay health care expenses directly along with a high-deductible health plan that protects the participant from catastrophic medical expenses. This type of arrangement encourages covered individuals to be informed and thoughtful consumers of health care services, much like they would be informed and thoughtful when purchasing other goods and services.

Conversion Privilege

Your right to convert a group medical, life insurance, or special accident insurance policy into an individual policy.

Co-payment

The amount you and your enrolled dependents are required to pay for the services received—in addition to any Coinsurance or Deductible. A copayment does not apply to the plan deductible or out-of-pocket maximum amounts.

Credited Service

All the time you work for the Company, from your first hour of service until you sever from service. Credited Service is used for vesting purposes. Refer to the “Pension Plan” chapter for more information on Credited Service.

Crown

A restoration which replaces enamel, covering the entire crown of a tooth, usually made of porcelain or acrylic.

Glossary (cont.)

Deductible

The Deductible is the amount you and your enrolled dependents are required to pay each calendar year for covered expenses before the plan pays; it is in addition to any Co-payments.

Dependent Child

For the Pension Plan

Your natural or adopted child, stepchild, or foster child who is under age 23 and who qualifies as your dependent child for federal income tax purposes

Dependent Parent

For the Pension Plan

Your natural parent or stepparent who qualifies as your dependent for federal income tax purposes.

Disability

Under UT-Battelle's Disability plans, you are determined to have a disability if you are unable to perform the duties of your regular job with the Company due to illness or injury and are under the appropriate care and treatment of a licensed practicing physician. The Company's Claims Administrator makes that determination.

Durable Medical Equipment

Any equipment which can withstand repeated use and is medically essential to treat an injury or sickness.

Early Retirement

Retirement prior to reaching age 65.

Elective Surgery

A surgical procedure which is not considered emergency in nature and which may be avoided without undue risk to the patient.

Eligible Dependents

For Medical and Dental Coverage, Employee Assistance Program, Health Care Flexible Spending Accounts, and Health Savings Accounts

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and
- a child who is less than 26 years old.

For Dependent Care Flexible Spending Accounts

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and who is mentally or physically disabled and unable to provide care for himself or herself
- a child who is less than 13 years old.

For Business Travel Accident Insurance and Special Accident Insurance Coverage

Your eligible dependents are your spouse under age 70 and your unmarried children from birth through 18 years of age. An unmarried child under age 28 also is considered your eligible dependent if he or she is enrolled as a full-time student.

For Spouse and Dependent Life Insurance

Your eligible dependents are your spouse under age 70 and your unmarried children from age 14 days to 24 years.

For All Plans

An eligible dependent may include your child who is disabled even after the limiting age. For more information, see the chapter titled "About Your Benefits."

Eligible Earnings

Your straight-time earnings divided by straight-time hours, then multiplied by scheduled hours.

Eligible Employee

With respect to a benefit plan, an employee who has satisfied the eligibility and waiting period requirements, if any, for such a benefit plan.

Emergency

A medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in a condition that:

- places the health of the individual (or, with respect to a pregnant woman, the health of the woman and/or her unborn child) in serious jeopardy;
- causes serious impairment to bodily functions; or
- causes serious dysfunction of any bodily organ or part.

Glossary (cont.)

Emergency Admission

Any hospital admission for an inpatient stay for a condition which:

- has a sudden and unexpected onset and
- requires prompt care to protect life, relieve severe pain, or diagnose and treat symptoms which, with delay, could result in serious injury.

Employee

An individual who is employed by UT-Battelle, LLC. The following are the different employee classifications:

- **Casual Employee**—An employee who works on an intermittent or on-call basis.
- **Full-Time Temporary Employee**—An employee who is scheduled to work on a full-time basis not to exceed 3 years.
- **Regular Full-Time Employee**—A non-exempt employee who is scheduled to work at least 40 hours per week on a regular basis or an exempt employee who is scheduled to work at least 173.3 hours per month on a regular basis.
- **Regular Part-Time Employee**—A Regular Part-Time employee must work a declared schedule equal to or greater than 50% of a regular, full-time schedule. Schedules are declared in 10% increments (50%, 60%, 70%, 80%, or 90%). Certain benefits are prorated based on the declared schedule, not the actual hours worked.

Employee Contributions

For the pension plan

Beginning with the first payroll after 1/1/2013 for Salaried Employees and Bargaining Unit Employees hired on or after 4/1/2012 and with the first payroll after 10/1/2013 for Bargaining Unit Employees hired prior to 4/1/2012, employees are required to make the following mandatory participant contributions to the Pension Plan:

- 2% of Compensation up to the maximum Social Security wage base
- 4% of Compensation above the Social Security wage base up to the 401(a)(17) limit.

ERISA

The Employee Retirement Income Security Act of 1974, as it may be amended from time to time.

Fixed Bridgework

Permanently inserted artificial teeth joined to inlayed or crowned natural teeth on either side called abutments. A fixed bridgework for anterior teeth often requires two abutments on either side.

Full Denture

Upper or lower; artificial teeth in replacement of all teeth in an arch.

Full-Time Student

For Business Travel Accident Insurance, Special Accident Insurance, and Spouse and Dependent Life Insurance Coverage

A person who is enrolled full-time in any accredited school, including a trade or vocational training program.

Health Savings Account (HSA)

A vehicle that allows employees enrolled in a qualified medical plan to save—tax free—for future health-related expenses. Funds are kept in an interest-bearing bank account until they are needed.

- Contributions to the HSA can be made by the employer, the employee, or both.
- Money deposited into the HSA is generally not taxable. Once the HSA reaches a certain balance, employees have the option to invest the funds in the account. Several investment options are available.
- The HSA is considered a contractual agreement between the employee and the bank.

High Deductible Health Care Plan

A federally qualified medical plan with a high minimum deductible that must be met before coinsurance begins. Being covered by a High Deductible Health Care Plan (HDHP) is a requirement to establish a Health Savings Account (HSA).

Home Health Aide

A person who is trained to assist a person with daily living in his or her home after surgery or injury and who reports to and is under the direct supervision of a home health care agency. A home health aide can assist with personal hygiene, changing dressings, and mobility.

Home Health Services

Skilled health care services that the insurance company has determined are medically appropriate to provide in the home.

Glossary (cont.)

Hospice Facility

An institution or part of one which primarily provides care for terminally ill patients and fulfills any licensing requirements of the state or locality in which it operates.

Hospice Program

A coordinated, interdisciplinary program of care designed to meet the physical, psychological, spiritual, and social needs of dying persons and their families. A hospice program may also provide palliative and supportive medical, nursing, and other health services through home or inpatient care during the terminal illness.

Hospice Care Services

Any services provided by a hospital, skilled nursing facility, home health agency, hospice, or any other licensed facility or agency under a hospice program.

Hospital

A Hospital is an institution constituted, licensed, and operated in accordance with the laws pertaining to hospitals, which maintains on its premises all the facilities needed to diagnose and treat injury and sickness. It is an institution which qualifies as a hospital, a psychiatric hospital, or a tuberculosis hospital as a provider of services under Medicare and is accredited by The Joint Commission.

A Hospital can specialize in treatment of mental illness, alcoholism, drug addiction, or other related illness. It can also provide residential treatment programs, but only if it is constituted, licensed, and operated in accordance with the laws of legally authorized agencies responsible for medical institutions. It provides all treatment for a fee, by or under the supervision of physicians on an inpatient basis with continuous 24 hour nursing service by qualified nurses.

Any institution which is exclusively a place for rest, a place for the aged, or a nursing home will not be considered a Hospital.

Hour of Work

Each hour of work for the Company for which you are paid, including straight time, overtime, holidays, and jury duty. However, vacations, personal leave, and time off for union business are not included in calculating your hours of work.

Informal Caregiver

For Long-Term Care

A person providing custodial (personal) care, who is not a nurse or therapist or whose services are not provided and supervised by a home health care agency, nursing home, assisted living facility, hospice, or adult day care center or care management organization. Members of the covered person's immediate family may qualify as Informal Caregivers.

In-Network Benefits

Health care services or items provided by your primary care physician, or authorized services or items provided by another participating provider.

Lifetime Maximum

The maximum amount of eligible benefits a plan will pay for an individual during his or her lifetime.

Light Duty Assignments

Temporary modified duties assigned as the result of temporary physical limitations due to non-occupational injury or illness or pregnancy that prevent an employee from performing the full scope of duties of his or her regular assigned job.

Long-Term Disability

Your long-term disability benefits are designed to provide continuing income if you become ill or injured and are unable to work. You become eligible for benefits after you have been totally disabled for 6 months.

Loss

For purposes of business travel accident and special accident insurance coverage, loss of hand or foot means complete severance through or above the wrist or ankle joint. Loss of eyesight means the complete or irrecoverable loss of entire sight of either eye. Loss of speech means complete inability to communicate audibly in any degree. Loss of hearing means irrecoverable loss of hearing which cannot be corrected by any hearing aid or device. Loss of thumb and index finger means actual severance through or above the joint closest to the wrist. A Loss must result directly from bodily injuries caused by an accident.

Glossary (cont.)

Medically Necessary Covered Services and Supplies

Those services and supplies determined by the Plan Administrator or its delegate to be:

- required to diagnose or treat an illness, injury, disease, or its symptoms;
- in accordance with generally accepted standards of medical practice;
- clinically appropriate in terms of type, frequency, extent, site, and duration;
- not primarily for the convenience of the patient, physician, or other health care provider; and
- rendered in the least intensive setting that is appropriate for the delivery of the services and supplies. Where applicable, the Medical Director may compare the cost-effectiveness of alternative services, settings, or supplies when determining least intensive setting.

Medicare-based Maximum Reimbursable Charge (MRC)—Medical

The amount reimbursed by the medical plan when you receive out-of-network services, based on a methodology similar to that used by Medicare to determine the Medicare-based Maximum Reimbursement Charge (MRC) in your geographic area for similar services.

Any charges above the MRC are not covered by the plan, and you will not be reimbursed for that amount. These charges do not count toward your deductible or out-of-pocket maximum.

Medicare Supplement Program

See “Over 65 Medicare Supplement Program”

Mental Health Provider

The company responsible for authorizing mental health and alcohol/drug abuse treatment for UnitedHealthcare Medical Plan participants.

Myofunctional Therapy

Correcting and/or retraining of the muscles to correct an orthodontic disorder.

Necessary Services and Supplies

Any services or supplies, other than bed and board, that are necessary for your treatment and are administered during hospital confinement. Necessary Services and Supplies also include professional ambulance service to or from the nearest hospital where the necessary medical treatment can be provided, and any charges for the administration of anesthetics during hospital confinement. Necessary services do not include special nursing, dental, or medical services.

Network

A group of health care providers who have agreed to provide care for prenegotiated rates as well as to comply with quality assurance procedures and patient service standards. A network may be regional or national in its coverage area.

Network Manager

The health plan that sets up and manages a network of providers and administers out-of-network benefits, too. The network manager for the Company’s medical plans is UnitedHealthcare.

Network Pharmacy

A pharmacy that has contracted with the pharmacy benefit management company to provide prescription drugs under a contractual arrangement for discounted costs.

Normal Retirement

Retirement at age 65.

Nurse

A Registered Graduate Nurse, a Licensed Practical Nurse, or a Licensed Vocational Nurse. A nurse is a professional who has the right to use the respective title and the respective abbreviation R.N., L.P.N., or L.V.N.

Orthodontic Treatment

Science of the movement of teeth in the correction of malocclusion.

Orthotics

A custom-molded rigid insert that, when placed in the shoe, distributes the patient’s weight equally throughout the foot and leg and relieves the stress from any one particular area.

Glossary (cont.)

Out-of-Network Benefits

Care that does not qualify as in-network.

Out-of-Pocket Maximum

The maximum you have to pay for eligible medical expenses in one plan year. Once you reach this amount, the Medical Plan pays 100% of eligible expenses for the rest of that plan year.

Over 65 Medicare Supplement Program

A program available to eligible retirees who are age 65 or over and enrolled in Medicare Part A and Part B. The program includes a prescription drug plan and a Health Reimbursement Arrangement sponsored by UT-Battelle. A variety of individual Medicare Supplement plans are available for the retiree's purchase through a Medicare Exchange vendor. The individual Medicare Supplement plans are not group health plans subject to ERISA and are not sponsored by UT-Battelle. For more information, see the Retiree Book of Benefits.

Paralysis

The loss of all practical use of a limb as it relates to the ability to perform the normal functions and activities of everyday life without the use of a prosthesis or any other mechanical device(s).

Partial Denture

An appliance supporting artificial teeth less than the full number of teeth in one jaw.

Pay

For Short-Term Disability and Long-Term Disability

Your monthly basic rate of pay in effect just before your total disability begins and before any pre-tax salary reductions. Pay does not include overtime, bonuses, or any other form of extra compensation.

For Life and Accident Insurance Benefits

Your annual basic rate of pay, determined as described in the "Life and Accident Insurance" chapter, before any pre-tax salary reductions. Pay does not include overtime, bonuses, or any other form of extra compensation.

Periodontal Splinting

Stabilizing or immobilization of periodontically involved teeth. Splinting may be accomplished with acrylic resin bit guards, orthodontic band splints, wire ligation, provisional splints, and fixed prosthesis.

Periodontics

The treatment of disease of the gum and tissues surrounding the teeth.

Personal Identification Number (PIN)

The number that allows you to access Savings Plan account information through the information line.

Physician

A person who is licensed to prescribe and administer drugs or to perform surgery and who operates within the scope of his or her license.

Point-of-Service Plan

A medical plan through which you may receive care in-network (at the highest level of benefits) or out-of-network (at a lower level of benefits).

Precertification

The process used to certify the medical necessity and length of a hospital confinement.

Prescription Drugs

Medication prescribed by a physician for the treatment of an illness or injury. There are two types of Prescription Drugs: brand-name and generic.

Preventive Care

For purposes of the Medical Plan, preventive care includes the following:

- evidence-based items or services with an A or B rating recommended by the United States Preventive Services Task Force;
- immunizations for routine use in children, adolescents, or adults recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA) for infants, children, and adolescents; and
- other evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by HRSA for women.

Primary Care Physician

A physician—generally an internist, general/family practitioner, or pediatrician—whom you select to coordinate all your medical care

Glossary (cont.)

Prosthetic Services

The making of artificial devices for replacement of missing teeth and structures in the mouth.

Qualifying Life Event

An event described in the “About Your Benefits” chapter which permits a change in coverage or election on a pre-tax basis.

Reasonable and Customary Charge

For Dental Coverage

A rate for dental services that is determined by the insurance company by taking into account:

- the usual fees charged by dentists with similar training and experience in your geographic area
- any unusual circumstances or complications that require special skill, experience, or additional time.

If the insurance company considers your dental expenses more than reasonable and customary, you will be responsible for paying the additional amount. These charges do not count toward your Deductible.

Rollover Contributions

Distributions from another employer’s qualified plan that you deposit into your Savings Plan account.

Room and Board

All charges commonly made by a hospital for rooms and meals and all general services and activities needed for the care of registered bed patients.

Routine

A situation that does not require immediate attention, such as immunizations or annual exams.

Service Credit

Refer to the “Company Service” definition in the Glossary.

Short-Term Disability

The short-term disability plan is designed to protect your income if you are unable to work due to illness, injury, or pregnancy.

Skilled Nursing Facility

A licensed institution, other than a hospital, which specializes in physical rehabilitation or provides skilled nursing and medical care on an inpatient basis. The institution must maintain on the premises all facilities necessary for medical treatment. Such treatment is provided for compensation and must be under the supervision of physicians and provide nurses’ services.

Space Maintainers

Appliances to prevent adjacent teeth from moving into space left by a lost tooth.

Spouse

An individual to whom you are lawfully married, whether the individual is the opposite sex or the same sex. Individuals of the same sex will be considered to be lawfully married for purposes of the plans as long as they were married in the United State, in a US territory, or in a foreign jurisdiction whose laws authorize the marriage of two individuals of the same sex.

Straight-Time Earnings

Your basic rate of pay, including executive incentive compensation, shift premiums, and hourly cost of living adjustment, but not including overtime.

Terminally Ill

A medical prognosis of 6 months or less to live.

Total Disability or Totally Disabled

For Basic and Supplemental Life Insurance

You are considered Totally Disabled if, because of an illness or injury,

- you cannot do your job and
- you cannot do any other job for which you are qualified by your education, your training, or your experience.

For Long-Term Disability

During the first 24 months you are absent from work under the long-term disability plan, you are considered Totally Disabled if you are unable to perform the duties of your regular job with the Company due to illness or injury and are under the regular care of a licensed practicing physician. After you have been absent from work for 24 months, you are considered Totally Disabled if you remain under the regular care of a licensed practicing physician and you are unable to work at any job for which you might be qualified based on your education, training, and experience.

Glossary (cont.)

Totally and Permanently Disabled

For Business Travel Accident and Special Accident Insurance Coverage

You are considered Totally and Permanently Disabled if, as the result of a qualifying accident, you cannot do any work for which you are or can become qualified by reason of your education, experience, or training, and you are not expected to be able to do so for the remainder of your life.

Urgent Care

Services for a situation that requires prompt medical attention but is not life threatening.

Vesting

Ownership interest in your Pension Plan benefits and Company matching contributions under the Savings Plan. You have an irrevocable right to a benefit when you are fully vested.

Acronyms and Abbreviations

ABO	Accelerated Benefits Option
ACLT	advanced cardiac life treatment
CAT	computed axial tomography
CHIP	Children's Health Insurance Program
CMS	Centers for Medicare & Medicaid Services
COB	Coordinator of Benefits
COBRA	Consolidated Omnibus Budget Reconciliation Act of 1985
COLA	cost of living adjustment
CPR	cardiopulmonary resuscitation
CSR	Continued Stay Review
CT	computed tomography
DAO	Disability Administrative Office
EBSA	Employee Benefits Social Security Administration
EOB	Explanation of Benefits
EPA	External Prosthetic Appliance
ERISA	Employee Retirement Income Security Act of 1974
FAQ	frequently asked question
FSA	flexible spending account
HDHP	High Deductible Health Care Plan
HIPAA	Health Insurance Portability and Accountability Act
HRA	Health Reimbursement Arrangement
HRSA	Health Resources and Services Administration
HSA	Health Savings Account
ID	identification
IRA	individual retirement account
IRC	Internal Revenue Code
IRO	Independent Review Organization
IRS	US Internal Revenue Service
LTCI	long-term care insurance
MEPP	Multiple Employer Pension Plan
MH/SA	mental health/substance abuse
MRA	magnetic resonance angiography
MRI	magnetic resonance imaging
OB/GYN	obstetrician/gynecologist
PAC	Preadmission Certification
PBGC	Pension Benefit Guaranty Corporation
PCP	primary care physician
PDP	Preferred Dentist Program
PET	positron emission tomography
PHI	protected health information
PIN	personal identification number
PSA	prostate-specific antigen
QDRO	qualified domestic relations order
QMCSO	qualified medical child support order
SSN	Social Security Number
STD	short-term disability
TCA	Total Control Account
TDD	telecommunication device for the deaf
TTY	telephone text device
USERRA	Uniformed Services Employment and Reemployment Rights Act
VSP	Vision Service Plan
WA	Worldwide Assistance Services, Inc.

