

ASSISTANCE AND EVACUATION

MEDICAL FULL-SERVICE & SECURITY ACCESS PROGRAM DESCRIPTION

A comprehensive Travel Assistance Services program providing 24/7 emergency medical and travel assistance services when you are outside your Home Country or 100 or more miles away from your primary residence in your Home Country. The program also provides emergency security assistance services when you are outside of your Home Country. Expatriates are eligible for medical services while in your Host Country, while traveling outside of your Home Country, or while traveling within your Home Country 100 or more miles away from your primary residence. Expatriates are eligible for security services while in your Host Country or when traveling outside of your Home Country.

How To Use UnitedHealthcare Global Assistance Services

24 hours a day, 7 days a week, 365 days a year

If you have a medical, security or travel problem, simply call for assistance. Our toll-free and collect-call telephone numbers are printed on your ID card. Either call the toll-free number of the country you are in, call the Emergency Response Center collect, or email the Emergency Response Center at:

Baltimore, MD, USA +1-410-453-6330

Assistance@uhcglobal.com

A multilingual case manager will ask for your name, your company or group name, the group number shown on your ID card, and a description of the situation. We will immediately begin assisting you. A full listing of services follows.

If the condition is a medical emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center.

In the event of emergency security situation, you should immediately get to a safe location and then contact the Emergency Response Center. We will then take the appropriate action to assist you and monitor your care until the situation is resolved.

The program provides Medical Evacuation & Repatriation Services, Medical Assistance Services, Security & Political Evacuation Services, Natural Disaster Evacuation Services, Destination Intelligence, and Travel Assistance Services as described below. These Assistance Services will be provided to the extent commercially reasonable and subject to the Conditions and Limitations outlined below.

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MEDICAL EVACUATION & REPATRIATION SERVICES

If a Participant sustains an Illness or Injury, UHCG, upon the Participant's request, will (a) provide the services specified below and (b) pay for the eligible costs and expenses incurred in connection with provision such services to a Participant. UHCG will only pay for such costs and expenses to the extent UHCG has pre-approved and arranged the services. In all cases, the Participant is responsible for any costs associated with medical care and/or treatment.

Emergency Medical Evacuation: If a Participant sustains an Illness or Injury and experiences an Emergency Medical Event, UHCG will arrange for a medically supervised evacuation to the nearest medical facility it determines to be capable of providing appropriate medical treatment.

Dispatch of Doctors/Specialists: If a Participant experiences an Emergency Medical Event and UHCG determines that a Participant cannot be adequately assessed by telephone for possible evacuation from the initial medical facility or that the Participant cannot be moved and local treatment is unavailable, UHCG will arrange to send an appropriate medical practitioner to the Participant's location when it deems it appropriate for medical management of a case.

Medical Repatriation: Following stabilization of a Participant's medical condition and discharge from the hospital, UHCG will coordinate the transportation of the Participant to his/her Home Country or Host Country if it determines that the Participant should return to the Home Country or Host Country for continuing medical care. Medical escorts and mobile medical equipment will be arranged if UHCG determines either is necessary during the transportation. UHCG will also arrange for a change to a Participant's existing return travel arrangements if the change is required as a direct result of the Participant's medical condition or treatment.

Transportation after Stabilization: If Medical Repatriation is not required following stabilization of the Participant's condition and discharge from the hospital, UHCG will coordinate transportation to the Participant's point of origin, Home Country, or Host Country.

Transportation to Join a Hospitalized Participant: If a Participant who is travelling alone is or will be hospitalized due to an Illness or Injury, UHCG will coordinate round-trip airfare for a person of the Participant's choice to join the Participant. UHCG will also assist with the arrangement of such person's hotel stay during the Participant's hospitalization.

Return of Minor Children: If a Participant's minor child(ren) age 18 or under are present but left unattended as a result of the Participant's Injury or Illness, UHCG will coordinate airfare to send them back to the Participant's Home Country. UHCG will also arrange for the services, transportation expenses, and accommodations of a non-medical escort, if required as determined by UHCG.

Repatriation of Mortal Remains: In the event of a Participant's death, UHCG will assist in obtaining the necessary clearances for the Participant's cremation or the return of the Participant's mortal remains. UHCG will coordinate the preparation and transportation of the Participant's mortal remains to the Participant's Home Country or place of primary residence, as it obtains the number of certified death certificates required by the Host Country and Home Country to release and receive the remains.

The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows:

- a) The costs associated with an Emergency Medical Evacuation;
- b) Transportation costs and expenses associated with dispatching a medical practitioner to Participant's location;
- c) In connection with a Medical Repatriation, transportation to a Participant's Home Country or Host Country, mobile medical equipment and/or medical escort(s), and a change to a Participant's existing return travel arrangement;
- d) In connection with arranging transportation for a Participant once stabilized, economy transportation (or upgraded transportation to a Participant's originally booked travel arrangements) to the Participant's original point of origin, Home Country or Host Country;

- e) In connection with arranging transportation for a person to join a Participant who is traveling alone and is or will be hospitalized for more than 7 days, an economy round-trip airfare for the person;
- f) In connection with arrangement of the return of a Participant's minor children, an economy one-way airfare for the minor children (or upgraded transportation to match the Participant's originally booked travel arrangement) to send the minor children back to the Participant's Home Country and, if required, the cost of the services, transportation expenses, and accommodations of a non-medical escort to accompany the minor children back to the Participant's Home Country;
- g) In connection with the Repatriation of a Participant's Mortal Remains, the certified death certificates required by the Home Country or Host Country to release the remains and expenses of the preparation and transportation of the Participant's mortal remains to the Participant's Home Country or place of primary residence.

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: Upon a Participant's request, UHCG will provide referrals to pre-approved physicians, hospitals, dentists, and dental clinics in the area the Participant is traveling in order to assist the Participant in locating appropriate treatment and quality care.

Monitoring of Treatment: As and to the extent permissible, UHCG will continually monitor the Participant's medical condition. Physician Advisors will provide consultative and advisory services to UHCG in relation to the Participant's medical condition, including review and analysis of the quality of medical care received by the Participant.

Facilitation of Hospital Payment: Upon securing payment or a guarantee to reimburse, UHCG will either wire or guarantee funds needed for admitting a Participant into a hospital for medical treatment. The Participant is responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Relay of Insurance and Medical Information: Upon a Participant's request and authorization, UHCG will relay the Participant's insurance benefit information and/or medical records and information to a health care provider or treating physician, as appropriate and permissible, to help prevent delays or denials of medical care. UHCG will also assist with hospital admission and discharge planning.

Medication and Vaccine Transfers: In the event a medication or vaccine is not available locally, or a prescription medication is lost or stolen, UHCG will coordinate the transfer of the medication or vaccine to Participants upon the prescribing physician's authorization, if it is legally permissible.

Updates to Family, Employer, and Home Physician: Upon a Participant's approval, UHCG will provide periodic case updates to appropriate individuals designated by the Participant in order to keep them informed.

Hotel Arrangements: UHCG will assist Participants with the arrangement of hotel stays and room requirements before or after hospitalization or for ongoing care.

Replacement of Corrective Lenses and Medical Devices: UHCG will assist with the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: UHCG will assist the Participant in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: UHCG will make new reservations for airlines, hotels, and other travel services for a Participant in the event of: (a) an Illness or Injury, to the extent such Participant is entitled to receive Medical Evacuation and Repatriation Services; (b) in an Emergency Security Event, to the extent such Participant is entitled to receive Security Evacuation Services; (c) during a Political Event, to the extent such Participant is entitled to receive Political Evacuation Services and (d) during a Natural Disaster, to the extent such Participant is entitled to receive Natural Disaster Evacuation Services.

Transfer of Funds: UHCG will provide the Participant with an emergency cash advance subject to UHCG first securing funds from the Participant (via a credit card) or his/her family.

Legal Referrals: Should Participants require legal assistance, UHCG will direct the Participant to a duly licensed attorney in or around the area where the Participant is located.

Language Services: UHCG will provide immediate interpretation assistance to a Participant in a variety of languages in an emergency situation. If a requested interpretation is not available or the requested assistance is related to a non-emergency situation, UHCG will provide the Participant with referrals to interpreter services. Written translations and other custom requests, including an on-site interpreter, will be subject to an additional fee.

Message Transmittals: Participants may send and receive emergency messages toll-free, 24-hours a day, through the UHCG Emergency Response Center.

SECURITY AND POLITICAL EVACUATION SERVICES

UHCG will provide the services specified below to a Participant, upon the Participant's request, should an Emergency Security Event or Political Event arise. The Participant is responsible for the associated costs and expenses, including but not limited to transportation costs

Transportation To Departure Point: As part of a Security or Political Evacuation, UHCG will coordinate the arrangement of a Participant's ground transportation to the designated international airport or other safe departure point.

Security Evacuation: In the event of an Emergency Security Situation, UHCG will arrange for the Participant's evacuation from an international airport or other safe departure point UHCG designates to the nearest safe haven or directly to the Participant's Home Country, if possible, and at the discretion of UHCG. Evacuation must be requested within 5 days (120 hours) from the time the order to evacuate is issued by the recognized government of the Home Country or Host Country. If evacuation becomes impractical due to hostile or dangerous conditions, UHCG will maintain contact with the Participant and advise the Participant until evacuation becomes viable or the Emergency Security Situation has passed.

Political Evacuation: Should a Political Event arise involving a Participant, UHCG will arrange for the Participant's evacuation from an international airport or other safe departure point to the nearest safe haven or directly to the Participant's Home Country, if possible, at the discretion of UHCG. Evacuation must be requested within 5 days (120 hours) from the time of the departure order issued by the recognized government of the Participant's Home Country or Host Country, as applicable.

Transportation after Security or Political Evacuation: Following a Security or Political Evacuation and when safety allows, UHCG will coordinate for one-way airfare to return the Participant to either the Participant's Host Country or the Participant's Home Country if Participant was evacuated to a safe haven.

NATURAL DISASTER EVACUATION SERVICES

UHCG will provide the services specified below to a Participant, upon the Participant's request, in the event of a Natural Disaster. The Participant is responsible for the associated costs and expenses, including but not limited to transportation costs.

Transportation to Departure Point: As part of a Natural Disaster Evacuation, UHCG will coordinate the arrangement of ground transportation to the designated international airport or other safe departure point.

Natural Disaster Evacuation: In the event of a Natural Disaster, UHCG will arrange for a Participant's evacuation from an international airport or other safe departure point designated by UHCG to the nearest safe haven or directly to the Participant's Home Country, if possible, and at the discretion of UHCG. Evacuation must be requested within 5 days (120 hours) from the time of issuance of the UHCG Evacuation Support Notification at the Evacuate status level. If evacuation becomes impractical due to hostile or dangerous conditions, UHCG will

maintain contact with and advise the Participant until evacuation becomes viable or the Natural Disaster has passed.

Transportation after Natural Disaster Evacuation: Following a Natural Disaster Evacuation and when safety allows, UHCG will coordinate a one-way airfare to return the Participant to either his or her Host Country or Home Country if Participant was evacuated to a safe haven.

DESTINATION INTELLIGENCE

Global Intelligence Center: You will have online access to information about your program including information about UnitedHealthcare Global services, an electronic version of this program description as well as your ID card, a listing of telephone numbers for contacting UnitedHealthcare Global, and any online intelligence tools included in this program.

World Watch® Global Security Intelligence: You will have online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings, and a broad array of destination information including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency.

Destination Profiles: When preparing for travel, the Participant can contact the Emergency Response Center to have a pre-trip destination report sent to you. This report draws upon UHCG's intelligence database of over 280 cities covering subject such as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency. Our global medical and security database of over 170 countries and 280 cities is continuously updated and includes intelligence from thousands of worldwide sources.

DEFINITIONS

"Dependent" means the Participant's Civil Union Partner, Domestic Partner, or lawful Spouse; the Participant's unmarried child, from birth and under age 19; or under age 26 if enrolled as a full-time student in an accredited college, university, vocational or technical school. A child includes a natural child; an adopted child, beginning with any waiting period pending finalization of the child's adoption; a child whose support is required by court decree; a Civil Union Partner's child, a Domestic Partner's child, or a stepchild, who resides with the Participant or depends on the Participant for financial support. A child also includes any child who is disabled on the day before child's insurance would otherwise end due to his or her age, and who continues to meet the following conditions: the child is unable to earn a living because of a physical or mental disability; and depends mainly on the Participant for support and maintenance.

"Eligible Participants" All employees that are insured through one or more of Lincoln Financial Group's Group Life, Accidental Death & Dismemberment and Accident Illness policies and their dependents that meet the requirements as described above are eligible for the travel assistance services program.

"Emergency Medical Event" means an event wherein a Participant's medical condition and situation are such that, in the opinion of UHCG and the Participant's treating physician, the Participant requires urgent medical attention without which there would be a significant risk of death, or serious impairment and adequate medical treatment is not available at the Participant's initial medical facility.

"Emergency Security Event" means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Participant's Host Country, which results in either the Participant's Home Country or Host Country ordering the immediate departure of Participants. An Emergency Security Event does not include a Natural Disaster (as defined below) or Emergency Medical Event.

"Enrollment Period" means the period of time for which the Participant is validly enrolled for the Travel Assistance Services.

"Expatriate" means a Participant who is temporarily traveling or residing outside such Participant's Home Country for ninety (90) consecutive calendar days or who spends a total number of more than one hundred and eighty

days outside of such Participant's Home Country in any 12-month period during such Participant's Enrollment Period.

"Home Country" means, with respect to a Participant, the country or territory as shown on the Participant's passport or the country or territory of which the Participant is a permanent resident.

"Host Country" means, with respect to a Participant, the country or territory the Participant is visiting or in which the Participant is living, which is not the Participant's Home Country.

"Injury" means an identifiable accidental injury sustained by a Participant and caused by a sudden, unexpected, unusual, specific event that occurs during the Participant's Enrollment Period, and does not include an Illness.

"Illness" means a sudden and unexpected sickness suffered by a Participant that manifests itself during the Participant's Enrollment Period, and does not include pregnancy except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus, as reasonably determined by UHCG based on the information provided by the Participant.

"Insurance Plans" means any occupational benefit plan, health insurance, travel insurance or other insurance plan or public assistance program.

"Natural Disaster" means an unforeseen catastrophic event occurring directly from a natural cause, including, but not limited to, earthquakes, floods, storms (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunamis, volcanic eruptions, wildfires or other similar events that meet all of the following: (a) the event results in severe and widespread damage in the area of the Host Country where a Participant is located; (b) either the Participant's Home Country or Host Country ordering the immediate departure of the Participant; and (c) the Participant's location is Uninhabitable. In no event shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

"Participant" means someone who is validly enrolled for a UHCG travel assistance program.

"Physician Advisors" mean physicians retained by UHCG for provision of consultative and advisory services to UHCG, including the review and analysis of the medical care received by Participants.

"Political Event" means a situation in which the officials of a Participant's Home Country issue a written order requiring such Participant to leave his or her Host Country for non-medical reasons or if a Participant is expelled or declared a "persona non grata" on the written authority of the Participant's Host Country.

"Providers" mean the third-parties referred by UHCG to render medical, legal or transportation services to Participants.

"UHCG" means UnitedHealthcare Global.

"Uninhabitable" means that Participant's Host Country location is deemed unfit for residence, as determined by UHCG security personnel in accordance with Home Country and Host Country authorities, due to lack of habitable shelter, food, heat, and/or potable water, and there is no suitable supplemental housing available within 100 miles of the disaster site.

CONDITIONS AND LIMITATIONS

These Travel Assistance Services are only available to a Participant during his/her Enrollment Period.

Travel Assistance, Medical Assistance, and Medical Evacuation and Repatriation Services are only available to Participants when they are outside of their Home Country or 100 or more miles away from their primary residence in their Home Country. Expatriates are eligible to receive such services while in their Host Country, while traveling outside of their Home Country, or while travelling within their Home Country 100 or more miles from their primary residence.

Security and Political Evacuation and Repatriation Services are only available to Participants when they are outside of their Home Country. Expatriates are eligible to receive such services while in their Host Country, or when travelling outside of their Home Country.

Natural Disaster Services are only available to Participants when they are outside of their Home Country. Expatriates are eligible to receive such services while in their Host Country, or when travelling outside of their Home Country.

Travel Assistance Services shall only be provided to a Participant after UHCG receives the request (in writing or via phone) from the Participant or an authorized representative of the Participant of the need for the requested Travel Assistance Services. In all cases, the requested Services and payments must be arranged, authorized, verified and approved in advance by UHCG.

UHCG acts as a referral service and facilitator of the Travel Assistance Services and does not directly provide medical, transportation, legal or other services that are performed by Providers. Providers are independent contractors and are not agents of UHCG. UHCG shall not be responsible for any services performed by Providers, and the Participants hereby waive any and all claims against UHCG for any loss, damage or injury arising out of, or resulting from, any services performed, or advice given, by Providers, including but not limited to medical advice and treatment.

With respect to any evacuation requested by a Participant, UHCG reserves the right to determine, at its sole discretion, the need for and the feasibility of an evacuation and the means, method, timing, and destination of such evacuation, and may consult with relevant third-parties, including as applicable, Physician Advisors, treating physicians, governments, and security analysts, as needed to make its determination. In the event a non-medical evacuation has been requested by a Participant, UHCG will use commercially reasonable efforts to adhere to any announcement made by the Participant's Home or Host Country ordering the departure of personnel. In the event a Participant refuses an evacuation, UHCG shall not be responsible for expenses incurred for evacuation after the date for which the original evacuation is scheduled by UHCG. The decision to travel is the sole responsibility of the Participant.

UHCG may limit Medical Evacuation, Repatriation and related services upon reasonable notice in the event of an epidemic. Limitations may involve geographies, covered services, etc. In the event of any limitation, UHCG shall provide as much advanced written notice as possible.

In the event a Participant is incapacitated or deceased, his/her designated or legal representative shall have the right to act for and on behalf of the Participant.

UHCG shall not be responsible for the availability, timing, quality, results of, or failure to provide any medical, legal, transportation, or other care or service herein beyond UHCG's reasonable control, including, but not limited to, acts of God, acts of any government or governmental agency (including any port, transportation or local authority), war or other hostility, civil disorder, the elements, fire, explosion, power failure, equipment failure, industrial or labor dispute, inability to obtain necessary supplies, a Participant's failure to obtain care or service or where the rendering of such care or service, is prohibited by U.S. law, local laws, or regulatory agencies, or the failure or inability of any third-party to perform.

UHCG shall be subrogated fully and completely to any and rights a Participant may have under any Insurance Plans or against third parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of the Travel Assistance Services provided by UHCG including without limitation hospital expenses in the event that UHCG pays or contributes to the payment of such expenses.

In no event shall UHCG be responsible for providing Travel Assistance Services to a Participant in a situation arising from or in connection with:

- a) Travel arrangements that were neither arranged nor approved in advance by UHCG;
- b) Traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment;
- c) Taking part in military or police service operations;
- d) Participant committing or attempting to commit, an unlawful act;
- e) Participant's failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents;
- f) Incidental expenses, including but not limited to accommodations, local transportation, meals, and telecommunication charges;

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- g) The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause;
- h) Any Evacuation or Repatriation that requires a Participant to be transported in a biohazard-isolation unit;
- i) Any Evacuation or Repatriation when the order to evacuate issued by the recognized government of the Home Country or Host Country has been posted for a period of more than 5 days (120 hours);
- j) Hospital or medical treatment expenses of any kind or nature;
- k) Security, Political, or Natural Disaster Evacuations from a Participant's Home Country;
- l) Security, Political, or Natural Disaster Evacuations when the Emergency Security Event or Political Event precedes a Participant's arrival in the Host Country;
- m) Security or Political Evacuation assistance directly or indirectly related to a Natural Disaster;
- n) Medical Evacuations from a marine vessel, ship, or watercraft of any kind;
- o) Medical Evacuations directly or indirectly related to a Natural Disaster that precedes a Participant's arrival;
- p) Initial transportation to local facilities, including ground ambulance fees;
- q) Injury or Illness caused by, resulting from, or contributed to by use of drugs or alcohol;
- r) Suicide, attempted suicide, or willful self-inflicted injury;
- s) Subsequent Medical Evacuations for the same or related Illness, Injury or Emergency Medical Event regardless of location where Participant has not obtained medical clearance to resume travel from their treating physician.



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