

MEDICAL & SECURITY ASSISTANCE AND EVACUATION ACCESS PROGRAM DESCRIPTION

A comprehensive program providing 24/7 emergency medical and travel assistance services when You 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, personal safety or travel problem, simply call Us 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 assistance coordinator will ask for Your name, Your company or group name, the group ID number shown on Your card, and a description of Your 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. We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

In the event of an 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.

Your program provides You with Medical Assistance Services, Medical Evacuation and Repatriation Services, Travel Assistance Services, Security and Political Evacuation Assistance Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions and Limitations also described below.

UnitedHealthcare Global
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MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help You locate appropriate treatment and quality care.

Monitoring of Treatment: Our case managers will continually monitor Your case. In addition, Our Physician Advisors provide Us consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

Facilitation of Hospital Payment: Upon securing payment or a guarantee to reimburse, We will either wire or guarantee funds needed for hospital admittance costs. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses or wiring fees.

Transfer of Insurance Information to Medical Providers: We will relay insurance benefit information to help prevent delays or denials of medical care. We will also assist with hospital admission and discharge planning.

Transfer of Medical Records: Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

Medication and Vaccine Transfers: In the event medication or vaccines are not available locally, or a prescription medication is lost or stolen, We will make commercially reasonable efforts to coordinate their transfer to You upon the prescribing physician's authorization, if it is legally permissible. You will be responsible for the cost of the medication or vaccine and any delivery costs.

Updates to Family, Employer, and Home Physician: With Your approval, We will provide periodic case updates to appropriate individuals You designate in order to keep them informed.

Hotel Arrangements: We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization or for ongoing care. You are responsible for costs of lodging and incidental expenses..

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel. You will be responsible for the cost of the item and any delivery costs.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury or a sudden and unexpected Illness:

Emergency Medical Evacuation: If You sustain an Injury or Illness that, in the opinion of UnitedHealthcare Global and the treating health care provider, requires urgent medical attention and adequate medical treatment is not available at Your initial medical facility, We will arrange for a medically supervised evacuation to the nearest medical facility We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and UnitedHealthcare Global, You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment. All such arrangements must be coordinated and approved in advance by Us.

Dispatch of Doctors/Specialists: In an emergency where We determine that You cannot adequately be assessed by telephone for possible evacuation from Your initial medical facility, or You cannot be moved and local treatment is unavailable, We will arrange to send an appropriate medical practitioner to You when We deem it appropriate for medical management of a case. You are responsible for the payment of the cost of transportation, medical care, and treatment.

Medical Repatriation: Following stabilization of Your condition and discharge from the hospital, We will coordinate transportation to Your Home Country or Host Country if We determine that You should return for continuing medical care. Medical escorts and mobile medical equipment will be arranged if UnitedHealthcare Global determines either is warranted during the transportation. We will also arrange for a change to Your existing return travel arrangements if the change is required as a direct result of Your medical condition or treatment. All travel

arrangements will be as necessitated by Your medical condition as determined by Your treating physician and UnitedHealthcare Global. All such arrangements must be coordinated and approved in advance by Us.

Transportation After Stabilization: When Medical Repatriation is not required following stabilization of Your condition and discharge from the hospital, We will coordinate transportation to Your point of origin, Your Home Country, or your Host Country. All such arrangements must be coordinated and approved by Us in advance.

Transportation to Join a Hospitalized Participant: If You are traveling alone and are or will be hospitalized due to an Illness or Injury, We will coordinate round-trip airfare for a person of Your choice to join You. We will also assist with the arrangement of their hotel stay during Your hospitalization. Costs of travel, lodging, meals, and incidental expenses are the responsibility of the traveler.

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

Repatriation of Mortal Remains: In the event of Your death, We will assist in obtaining the necessary clearances for Your cremation or the return of Your mortal remains. We will coordinate the preparation and transportation of Your mortal remains to Your Home Country or place of primary residence, as well as obtain the number of certified death certificates required by the Host Country and Home Country to release and receive the remains.

TRAVEL ASSISTANCE SERVICES

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

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of an Illness or Injury or Emergency Security Situation.

Transfer of Funds: We will provide You with an emergency cash advance subject to Us first securing funds from You or Your family. You are responsible for any fees for the wiring of these funds.

Legal Referrals: Should You require legal assistance, We will direct You to an attorney.

Language Services: Our multilingual case managers are available to provide immediate interpretation assistance in a variety of languages in an emergency; otherwise We will provide You 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: You may send and receive emergency messages toll-free, 24-hours a day, through Our Emergency Response Center.

WORLDWIDE DESTINATION INTELLIGENCE

Destination Profiles: When preparing for travel, You can contact the Emergency Response Center to have a pre-trip destination report sent to You. This report draws upon Our 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.

SECURITY AND POLITICAL EVACUATION ASSISTANCE SERVICES

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

Security Evacuation: In the event of an Emergency Security Situation, We will, to the extent commercially reasonable, arrange for Your evacuation from an international airport or other safe departure point We designate to the nearest safe haven. 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, We will maintain contact with You and advise You until evacuation becomes viable or the Emergency Security Situation has passed.

Political Evacuation: In the event the officials of Your Home Country issue a written order that You depart Your Host Country for non-medical reasons, or if You are expelled or declared “persona non grata” on the written authority of Your Host Country, We will, to the extent commercially reasonable, arrange for Your evacuation from an international airport or other safe departure point to the nearest safe haven. Evacuation must be requested within 5 days (120 hours) from the time of ordered departure notice given by the recognized government of Your Home Country or Host Country.

Transportation After Security or Political Evacuation: Following a Security or Political Evacuation and when safety allows, We will coordinate for one-way airfare to return You to either Your Host Country or Your Home Country.

PROGRAM DEFINITIONS

The following definitions apply:

“Emergency Security Situation” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which results in either Your Home Country or Host Country ordering immediate evacuation. Emergency Security Situation does not include Natural Disasters.

“Enrollment Period” means the period of time for which You are validly enrolled for a UnitedHealthcare Global program and for which We have received the appropriate enrollment fee.

“Expatriate” means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

“UnitedHealthcare Global Physician Advisors” means physicians, retained by UnitedHealthcare Global to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

“Home Country” means the country as shown on Your passport or the country where You have Your primary residence.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.

“Illness” means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

“Natural Disaster” means an event occurring directly from natural cause, including but not limited to, earthquake, flood, storm (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunami, volcanic eruption, wildfire or other similar event that results in severe and widespread damage such that the area of damage is declared a disaster area by the government of the Home or Host Country AND the participant’s location is Uninhabitable.

“Participant” means a person validly enrolled for a UnitedHealthcare Global program and for whom We have received the appropriate enrollment fee.

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

“We,” “Us,” and “Our” means UnitedHealthcare Global.

“You” and “Your” means the Participant.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period. Medical services are available to You only when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. Security services are available to You only 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.

We reserve the right to determine, at Our sole discretion, the need for a security evacuation and the means, method, timing, and destination of that evacuation. Our security personnel will consult with relevant governments, security analysts, and the sponsor of Your UnitedHealthcare Global program. At a minimum, Our program will adhere to any announcement made by Your Home or Host Country ordering the departure of personnel. You will be responsible for all transportation and living expenses while at the safe haven. The decision to travel is the sole responsibility of the traveler.

We are not responsible for the availability, timing, quality, results of, or failure to provide any medical, security, legal or other care or service caused by conditions beyond Our control. This includes Your 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.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

We shall not be responsible for providing any assistance services for a situation arising from:

1. Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
2. Taking part in military or police service operations.
3. The commission of, or attempt to commit, an unlawful act.
4. Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
5. Political and Security Evacuations from Your Home Country.
6. Political and Security Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country, or when the evacuation notice issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than 5 days (120 hours).
7. Security or Political Evacuation assistance directly or indirectly related to a Natural Disaster
8. 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.

REIMBURSEMENT TO UNITEDHEALTHCARE GLOBAL AND RIGHTS OF SUBROGATION

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by health care providers for the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by Us under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Us or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other insurance plan or public assistance program, up to the sum of any payments by Us.



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