



Assistance and Evacuation

Medical Access Program

A Comprehensive Travel Assistance 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. 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.

How To Use Assistance Services

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

If you have a medical or travel problem, simply call for assistance. Our direct dial and/or toll-free numbers are printed on your ID card. Contact the Emergency Response Center or email the Emergency Response Center at:



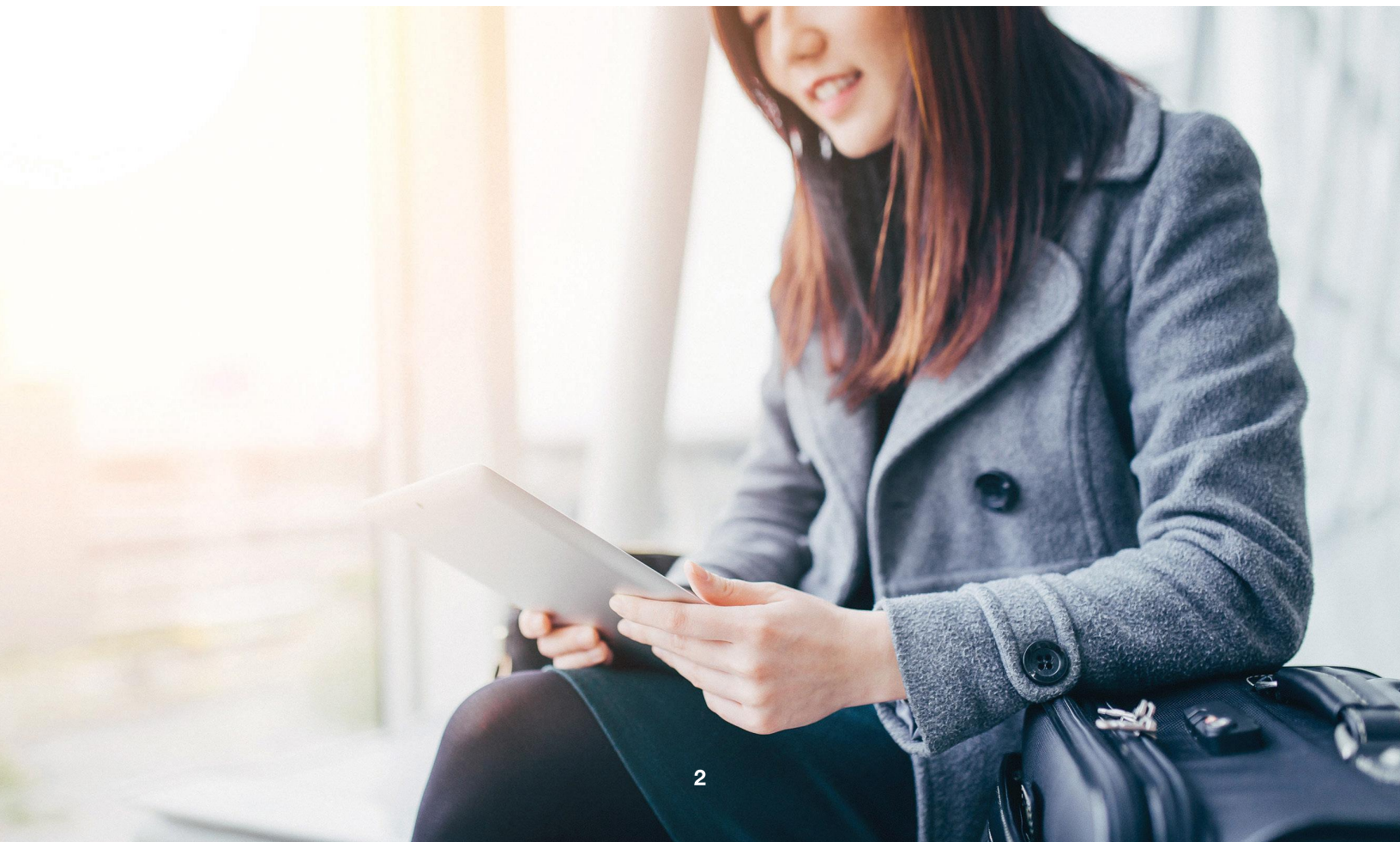
+1.410.453.6330



assistance@uhcglobal.com

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.

A case manager will ask for your company or group name, group number shown on your ID card and will immediately begin assisting you with your situation.





Medical Evacuation & Repatriation Services

The program provides Medical Evacuation & Repatriation Services, Medical Assistance 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 and/or in your employer's agreement with UnitedHealthcare Global.

If a Participant sustains an Illness or Injury, UnitedHealthcare Global, upon the Participant's request, will provide the services specified below. Your organization and/or participant is responsible for the associated costs and expenses, including but not limited to medical care, treatment and/or transportation costs.

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

Medical Repatriation: Following stabilization of a Participant's medical condition and discharge from the hospital, we 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 we determine either is necessary during the transportation. We 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, our teams can 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, UnitedHealthcare Global will coordinate roundtrip airfare for a person of the Participant's choice to join the Participant. We 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, we will coordinate airfare to send them back to the Participant's Home Country. We will also arrange for the services, transportation expenses, and accommodations of a non-medical escort, if required as determined by UnitedHealthcare Global.

Repatriation of Mortal Remains: In the event of a Participant's death, we will assist in obtaining the necessary clearances for the Participant's cremation or the return of the Participant's mortal remains. We 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.



Medical Assistance Services

Worldwide Medical and Dental Referrals: Upon a Participant's request, UnitedHealthcare Global will provide referrals to preapproved 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, we will continually monitor the Participant's medical condition. Physician Advisors will provide consultative and advisory services to UnitedHealthcare Global 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, UnitedHealthcare Global will either wire or guarantee funds needed for admitting a Participant into a hospital for medical treatment. Your organization and/or participant is responsible for the associated costs and expenses, including but not limited to medical care, treatment and/or transportation costs.

Relay of Insurance and Medical Information: Upon a Participant's request and authorization, we 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. We will also assist with hospital readmission and discharge planning.

24-Hour Health Information: UnitedHealthcare Global will provide phone access to registered nurses who are available 24 hours a day, 365 days a year, to deliver symptom decision support, evidence based health information and education. They will assist Participants in understanding treatment options to discuss with their doctor(s) and answer medication questions.

Medication and Vaccine Transfers: In the event a medication or vaccine is not available locally, or a prescription medication is lost or stolen, we 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, UnitedHealthcare Global will provide periodic case updates to appropriate individuals designated by the Participant in order to keep them informed.

Hotel Arrangements: We 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: We will assist with the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel, if it is legally permissible.



Travel Assistance Services

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

Emergency Travel Arrangements: UnitedHealthcare Global will make new reservations for airlines, hotels, and other travel services for a Participant in the event of an illness or injury, to the extent such Participant is entitled to receive Medical Evacuation and Repatriation Services.

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

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

Language Services: We 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, we 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 UnitedHealthcare Global Emergency Response Center.

Destination Intelligence

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

Medical Intelligence Reports: You will have online access to continuous updates on health information pertinent to your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information. You can also review certain preferred facilities for your travel destinations. Risk Ratings are provided for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges.

Pre-Travel Reports: Using information from the Medical Intelligence Reports, you can create customized, printable health profiles for your destination.

Definitions

“Emergency Medical Event” means an event wherein a Participant’s medical condition and situation are such that, in the opinion of UnitedHealthcare Global 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.

“Enrollment Period” means the period of time for which the Participant is validly enrolled for the Assistance Services and for which UnitedHealthcare Global has received the appropriate enrollment fee.

“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: (a) 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 UnitedHealthcare Global based on the information provided by the Participant; or (b) psychiatric, psychological, or emotional disorders.

“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) UnitedHealthcare Global has issued an Evacuate Stage Support Notification concerning the area or 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 UHC Global assistance program.

“Physician Advisors” mean physicians retained by UnitedHealthcare Global for provision of consultative and advisory services to UHC Global, including the review and analysis of the medical care received by Participants.

“Providers” mean the third-parties referred by UHC Global to render medical, legal or transportation services to Participants.

“UHC Global” means UnitedHealthcare Global.

“Uninhabitable” means that Participant’s Host Country location is deemed unfit for residence, as determined by UnitedHealthcare Global 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 & Limitations

These 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 traveling within their Home Country 100 or more miles from their primary residence.

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

UnitedHealthcare Global acts as a referral service and facilitator of the 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 UnitedHealthcare Global. UnitedHealthcare Global shall not be responsible for any services performed by Providers, and the Participants, hereby waive any and all claims against UnitedHealthcare Global 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, UnitedHealthcare Global 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 Participant refuses an evacuation, UnitedHealthcare Global shall not be responsible for expenses incurred for evacuation after the date for which the original evacuation is scheduled by UnitedHealthcare Global. The decision to travel is the sole responsibility of the Participant.

UnitedHealthcare Global 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, UnitedHealthcare Global 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.

UnitedHealthcare Global 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 UnitedHealthcare Global'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.

UnitedHealthcare Global 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 Assistance Services provided by UnitedHealthcare Global including without limitation hospital expenses in the event that UnitedHealthcare Global pays or contributes to the payment of such expenses.

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

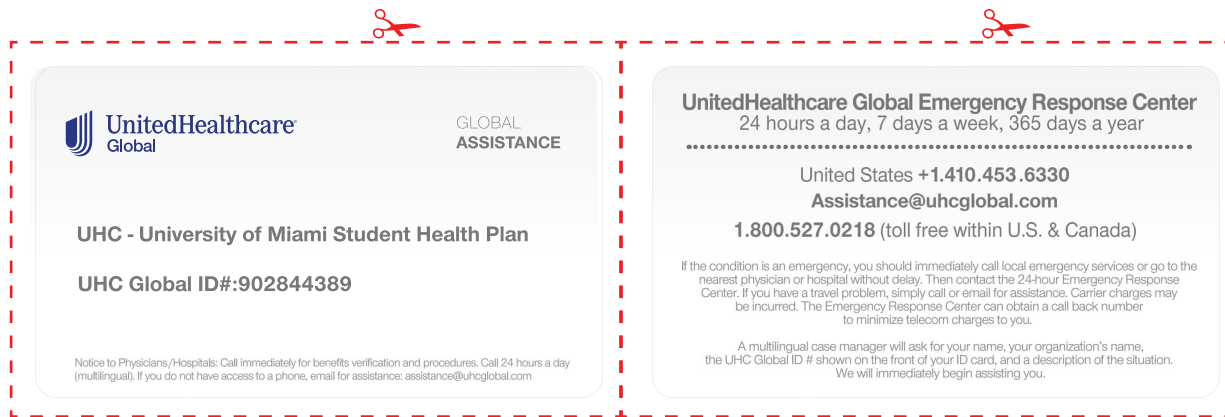
- a) Travel arrangements that were neither arranged nor approved in advance by UnitedHealthcare Global;
- b) Taking part in military or police service operations;
- c) Participant committing or attempting to commit, an unlawful act;
- d) Incidental expenses, including but not limited to accommodations, local transportation, meals, and telecommunication charges;
- e) 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;
- f) Any Evacuation or Repatriation that requires a Participant to be transported in a biohazard-isolation unit;
- g) Hospital or medical treatment expenses of any kind or nature;
- h) Medical Evacuations from a marine vessel, ship, or watercraft of any kind;
- i) Medical Evacuations directly or indirectly related to a Natural Disaster that precedes a Participant's arrival;
- j) Initial transportation to local facilities, including ground ambulance fees.



Welcome to the UnitedHealthcare Global Assistance program

Included as part of your program

When traveling, the UnitedHealthcare Global Assistance Program provides medical and travel-related assistance services worldwide, 24 hours a day.



How to use medical and travel assistance services

- Be sure to print, or have a copy of your ID card available before you travel. Always carry your assistance ID card with you when traveling in a foreign country.
- If you're experiencing a medical emergency, you should immediately call local emergency services or go to the nearest physician or hospital then call the Emergency Response Center (ERC) at your earliest convenience.
- Printed on your ID card is the contact information for the ERC. Call +1.410.453.6330. Carrier charges may be incurred. The ERC can obtain a call-back number to minimize telecom charges to you. You may also email the ERC at assistance@uhcglobal.com.
- When you call, be prepared with the following information: your name, your organization's name and ID number, a description of the situation, and a phone number to reach you.
- The Emergency Response Center will provide assistance and monitor your case until the situation is resolved..



Register for an Intelligence Center account at: members.uhcglobal.com

Assistance services

This is a list of services available from the UnitedHealthcare Global Service Center. Please refer to your program description for the details, conditions and limitations of your program.

Medical Assistance Services	<ul style="list-style-type: none">• Worldwide medical and dental referrals• Monitoring of treatment• Facilitation of hospital payments• Relay of insurance and medical information	<ul style="list-style-type: none">• Medication and vaccine transfers• Updates to family, employer and home physician• Hotel arrangements
Travel Assistance Services	<ul style="list-style-type: none">• Multilingual support• Emergency travel arrangements• Emergency transfer of funds	<ul style="list-style-type: none">• Assistance with lost or stolen travel documents• Legal referrals• Message transmittals
Destination Intelligence	<ul style="list-style-type: none">• Travel and health information	<ul style="list-style-type: none">• Security intelligence
Medical Evacuation and Repatriation Coordination	<ul style="list-style-type: none">• Emergency medical evacuation• Return of minor children• Transportation after stabilization	<ul style="list-style-type: none">• Medical repatriation• Transportation to join a hospitalized member• Repatriation of mortal remains

Frequently asked questions

When should I contact UnitedHealthcare Global?

Available 24/7, every day of the year, contact assistance services immediately for simple to complex situations as soon as you are aware you will need care. In case of an emergency, contact local emergency services right away.

What if I am unsure of local medical facilities?

Our medical management team can evaluate if local medical facilities are appropriate for treatment. If our team determines it medically necessary, we will arrange for transportation to an appropriate facility.

What happens if I am hospitalized?

It is important to notify us as soon as possible so your treating physician can be contacted. We will assess your condition and treatment plans to help ensure your safe recovery and assist you until you have returned home or received final treatment.

**United
Healthcare
Global**

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Travel assistance services may be provided by or through UnitedHealth Group entities and/or the UnitedHealthcare Global brand.

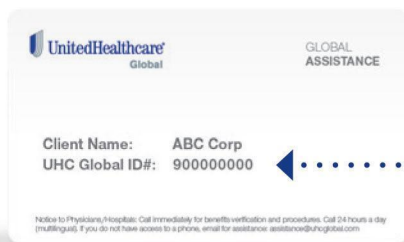
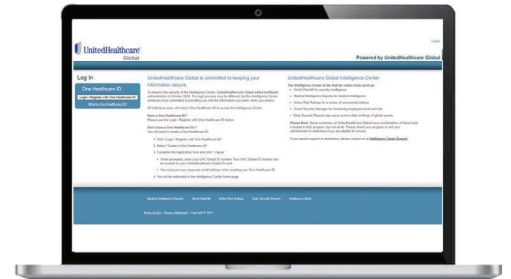
UnitedHealth Group cannot guarantee clinical outcomes. Products and services may be limited or excluded by applicable law. Proper functionality of the application and its tools is dependent upon appropriate connectivity and features of the hand-held device, potentially including international calling, camera, and certain other capabilities.

How to: Create an Intelligence Center Account

Log on to the UnitedHealthcare Global Intelligence Center to access health care, security and travel tools that provide information on your country of destination. Depending on your program, you may have access to medical intelligence reports, security intelligence reports, WorldWatch® Monitor, airline risk ratings, security alerts, and more.*

Create a One Healthcare ID to get started

- 1 Navigate to **members.uhcglobal.com**
- 2 Click **“Login / Register with One Healthcare ID.”**
- 3 On the One Healthcare ID login screen, click **“Create One Healthcare ID.”**
- 4 Complete the One Healthcare ID registration page, click **“I Agree.”**
First Name, Last Name, Year of Birth, Email Address, and Password.
- 5 Enter the **UHC Global ID number**.
The UHC Global ID number is located on the front of your UnitedHealthcare Global ID Card.



UHC Global ID number

Learn more

What is One Healthcare ID?

One Healthcare ID delivers a secure, centralized identity management solution that enables a single sign-on to all integrated applications.

*Some customers of UnitedHealthcare Global have combinations of these tools included in their program, but not all do. Please check your program or call your administrator to determine if you are eligible for access.

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