

Travel Assistance

A comprehensive program providing you with 24/7 emergency medical, travel and personal security assistance services when you are 100 or more miles away from your permanent residence or outside of your home country.

PROGRAM DESCRIPTION

How to Use Global Assistance – 24 hours a day, 7 days a Week, 365 days a year

Call Member Services 1-317-927-6811 when traveling domestically or internationally. A multilingual assistance coordinator will ask for your name, your company or group name, and a description of your situation. We will immediately begin assisting you. A full listing of services follows.

If the condition is an 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.

ArmadaHealth, through our partner IMG, provides you with Medical Assistance Services, Travel Assistance Services, Medical Evacuation and Repatriation Services, Personal Security Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions, Limitations, and Exclusions also described below.

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.

Transfer of Funds: We will provide You with an emergency cash advance. Such advances will be subject to first securing funds from a You or Your family.

Legal Referrals: Should You require legal assistance, We will direct You to an attorney and assist You in securing a bail bond.

Translation Services: Provide verbal translation assistance in a variety of languages in an emergency; otherwise We will provide You with referrals to local interpreter services.

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

Emergency Pet Housing and/or Pet Return: We will coordinate arrangements for temporary boarding or the

return of a pet left unattended as a result of Your Injury or Illness.

Lost Luggage Assistance: We will assist in communicating with commercial carrier for the return of lost luggage or filing a report should luggage be lost, stolen or delayed.

DESTINATION INTELLIGENCE & SUPPORT

We will provide online access to a security and intelligence portal that will include:

Location Intelligence

1. Location Intelligence provides location-specific intelligence and recommendations for 10 threat categories (Security, Transportation, Health, Entry/Exit, Financial, Language, Cultural, Environmental, Legal and Technology)
2. WorldAware's **Country/City Security Assessment Ratings (CSAR)** provides ratings based on six parameters. Each CSAR is given a 1-5 rating, with 1 representing countries or cities with the lowest

threat and risk factors and 5 representing those with the highest.

- **Crime:** Prevalence of petty crime, violent crime and random violence that could threaten foreigners.
- **Security Services:** Trustworthiness and capability of local police and security services.
- **Civil Unrest:** Level of civil unrest, violent demonstrations, and prevalence of anti-government and/or anti-foreign sentiment.
- **Terrorism:** Level of terrorist activity, including terrorist acts targeting domestic and international targets and state sanctioned terrorism.
- **Kidnapping:** Occurrence of kidnapping for ransom and political leverage.
- **Geo-political Stability:** Relative assessment of the political infrastructure and economic stability.

WorldAware Worldcue® Travel Intelligence Alerts

The WorldAware Worldcue Travel Intelligence Alerts are the full text of active Worldcue Travel Intelligence Alerts. Worldcue Travel Intelligence Alerts for a specific location or locations can be chosen. In addition, Worldcue Travel Intelligence® Alerts can be limited to one or multiple intelligence categories (e.g., Security, Health, Transportation, etc.), and limited to different levels of severity (e.g., Critical Only, Critical & Warning, and Critical, Warning & Informational).

MEDICAL ASSISTANCE SERVICES

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

Monitoring of Treatment: We will monitor Your case. In addition, We will provide consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

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

Medical Evacuation: If needed, We can coordinate a medical evacuation to a higher level of care or home country. Payment for this service would be provided by You.

Repatriation of Remains: We can coordinate the repatriation of remains in the event of Your death while 100 miles away from home. Payment for this service would be provided by Your family. **Medication, Vaccine and Blood Transfers:** In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, We will coordinate their delivery to You upon the prescribing physician's authorization, if it is legally permissible. If requested, this service and medications, vaccines and blood products would be paid for by You.

Dispatch of Doctors/Specialists:

If the local attending Legally Qualified Physician and We cannot adequately assess Your need for Medical Evacuation and Transportation, We can coordinate, provide and dispatch a Physician to assist in the assessment. If requested, this service would be paid for by You.

Field Case Management: Field Case Managers can be deployed when deemed necessary by Us to provide local assistance to You such as translation services. If requested, this service would be paid for by You.

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

Family, Employer and Physician updates: Upon Your approval, We will provide case updates to appropriate individuals as designated by You. All such updates will conform with applicable privacy laws and regulations.

Hotel Arrangements for Convalescence: We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization. If requested, this service and other associated fees would be paid for by You.

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.

DEFINITIONS

“Domestic Partner” means each of two people, one of whom is You, are of the same or opposite sex and have a mutually dependent relationship so that each has an insurable interest in the life of the other. Each person must be:

1. 18 years of age or older;
2. unmarried;
3. the sole domestic partner of the other;
4. sharing a primary residence with the other; and,
5. not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

“Family” means any of the following: Your legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Domestic Partner.

“Hospitalization/Hospitalized” means being admitted as an inpatient after Your initial visit in the emergency room.

“Illness” means a sudden and unexpected sickness that manifests itself during Your membership Period through which you have this benefit and which requires Hospitalization.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your membership Period through which you have this benefit and which requires Hospitalization.

“Legally Qualified Physician” means a physician or dentist (a) other than You, a Traveling Companion or Your Family Member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

“Us (We)” means IMG Travel Services, the travel partner to ArmadaCare and ArmadaHealth.

“You” means person who is enrolled for services hereunder and any dependents included under the Membership through which You have this benefit i.e. his/her legal spouse (or common-law spouse where legal), or Domestic Partner (if applicable) and his/her Dependent Children (if applicable).

RULES AND REGULATIONS

The services described are available to You only during Your membership period through which you have this benefit, and only when you are 100 or more miles away from permanent residence or outside Your home country.

We are not responsible for the availability, quality, results of, or failure to provide any medical, 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 any third party costs or expenses under this Assistance program. This includes but is not limited to:

- 1) Hospital or medical expenses of any kind or nature.
- 2) Evacuation or other transportation costs.
- 3) Transportation to local facilities, including ground ambulance fees.
- 4) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- 5) Services are not available to You for Sickness, Injuries or losses resulting from:
 - a) normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion; or
 - b) Your mental or nervous condition, unless hospitalized; or
 - c) traveling against the advice of a physician; or
 - d) traveling for the purposes of securing medical treatment.