

Travel Assistance Services

Benefits For Your Health and Financial Well-Being

Travel Assistance Services

Easy access by phone or web

1-866-509-7709

- Professional call center, accessible 24/7, from anywhere in the world
- Coordinates medical assistance, emergency transportation and other travel assistance
- Covers up to 90 days on any one trip
- Includes any trip 100+ miles from home or office

www.oncallinternational.com/UHC-24-7travelassist

User Name: **uhc**

Password: **travel**

- Download travel documents and wallet card for your trip
- Obtain pre-trip information

Travel Assistance

Services are provided by OnCall International.

Travel assistance is an important employee benefit that contributes to peace of mind while you are traveling from your home or office.

Traveling can be one of the most exciting and fulfilling experiences of a lifetime. But when an emergency strikes far from home, traveling can quickly turn into an emotional and financial burden. A travel assistance program can provide you and your family with medical and transportation assistance in a travel emergency, as well as pre-trip information to help you adequately prepare in advance for your trip.

To learn more about potential travel emergencies and how Travel Assistance Services can help, see other side

Uniting Flexibility, Convenience and Value

The Travel Assistance Services program provides you and your family with assistance in a travel emergency. Services may be accessed by phone or Internet, 24/7 from anywhere in the world. The program covers up to 90 days on any one trip, for travelers at least 100 miles away from home or office. What's more, because these services are automatically included with your company's life insurance plan, there is no charge for the program.

Here is an overview of the Travel Assistance Services program:

- **Pre-Trip Information:** Prior to any trip, obtain up-to-date travel information, such as immunization requirements, visa and passport requirements, travel/tourist advisories, embassy/consular referral, foreign exchange rates and cultural information.
- **Non-Medical Emergency Personal Services:** Include emergency support services, such as interpretation and translation, emergency travel arrangements and legal assistance, such as bail bond and recovery of stolen personal possessions.
- **Medical Assistance Services:** Assist with a variety of medical situations, such as referrals to local physicians and dentists, medical case monitoring and prescriptions, as well as with arrangements and payment for emergency medical services up to \$10,000 (*requires written guarantee of financial reimbursement from the participant*).
- **Medical Emergency Transportation:** Coordinate transportation in a medical emergency, such as evacuation and transport to the nearest adequate medical facility, as well as medical transportation arrangements and payment (services must be deemed medically necessary and approved by OnCall designated physician). Also arrange for visit of a family member or friend, return of a traveling companion, return of dependent children and return of a vehicle. In the event of a death while traveling, services also include payment and arrangements for all necessary government authorization and travel expenses associated with return of mortal remains. *These services are subject to a maximum combined single limit of \$150,000. Refer to Description of Covered Services for details of certain sub-limits that may apply.*

For more information, call **1-866-509-7709** or visit www.oncallinternational.com/UHC-24-7travelassist.



Website Instructions

- Go to www.oncallinternational.com/UHC-24-7travelassist
- When you get to the Log-In Screen, enter the following User Name and Password
User Name: **uhc**
Password: **travel**
- After successful login, you may access information about various Travel Assistance Services, as well as download documents to take with you when you travel.
 - To locate **Travel Documents**, find the menu option bar (appearing in the upper right portion of the screen) and click on **24/7 OnCall Services**, then click on *Wallet Card and Individual Travel Document*.

Case Studies

How Travel Assistance Services Made a Difference

Overseas Tourist Helped Over the Phone – and Over the Counter

A 35-year-old woman was traveling in South America when she became ill with an unknown stomach ailment. She phoned Travel Assistance Services for help, and the nurse helped identify the condition and recommended an over-the-counter medication to reduce her symptoms. The woman was able to continue with her tour, and since the nurse was able to assist her over the telephone, the woman did not have to spend the time and money to see a local doctor.

Payment Guarantee Gives Traveler a Leg Up

A 19-year-old female was studying in Cannes, France, when she was involved in a scooter accident and broke her leg. She was operated on for the fracture, and the doctor recommended no weight bearing on the right lower limbs. The hospital accepted our guarantee of payment so that the patient would not have to pay an expensive bill out of pocket. Travel Assistance Services arranged for ground ambulance to the airport, wheelchair assistance, and a Business Class seat on the flight home.

Travel Assistance Helps Passenger Breathe Easier

A 70-year-old woman was onboard a cruise ship off the coast of St. Maarten when she was diagnosed with a lower respiratory tract infection and pneumonia, requiring oxygen. The ship's doctor recommended transport to the U.S. via air ambulance, as she would not be able to tolerate a commercial flight and hospitalization in St. Maarten was not an option. Travel Assistance Services coordinated arrangements so that the medical team and air ambulance met the patient at port when the vessel docked. The patient was air evacuated to a hospital in Florida, where she was admitted for further treatment.

About Us

UnitedHealthcare Specialty Benefits unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies. UnitedHealthcare Specialty Benefits is a brand of UnitedHealth Group. For more information, visit www.myuhcspecialtybenefits.com.

Travel Assistance Services are provided by OnCall International.

24/7 ON CALL TRAVEL ASSISTANCE DESCRIPTION OF COVERED SERVICES

The following is a detailed Description of Services provided under the *24/7 ON CALL TRAVEL ASSISTANCE* program offered to employees and dependents who have life insurance coverage with UnitedHealthCare Specialty Benefits.

All services in connection with Emergency Evacuation and Medically Necessary Repatriation are subject to a maximum Combined Single Limit of one hundred fifty thousand dollars (\$150,000) per event. Repatriation of Mortal Remains, Visit by Family Member or Friend, Traveling Companion Transportation, Return of Dependent Children and Vehicle Return benefits are each subject to certain sub-limits as listed.

All services must be provided by *24/7 ON CALL TRAVEL ASSISTANCE*. No claims for reimbursement will be accepted. Any expenses associated with these services are your responsibility except as provided within this Description of Services.

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of *24/7 ON CALL TRAVEL ASSISTANCE*'s Medical Director, *24/7 ON CALL TRAVEL ASSISTANCE* will provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services included arranging and paying for transportation and related medical services (including cost of medical escort) and medical necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization for an Injury or Sickness, if the attending Physician and *24/7 ON CALL TRAVEL ASSISTANCE*'s Medical Director deem it medically necessary, *24/7 ON CALL TRAVEL ASSISTANCE* will transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging and paying for transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Mortal Remains: In the event of your death, *24/7 ON CALL TRAVEL ASSISTANCE* will render assistance and provide for the return of mortal remains. Services include arranging and paying for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin. Repatriation of Mortal Remains services are subject to a maximum coverage limit of \$15,000 per event.

Visit by Family Member or Friend: If you are hospitalized for more than seven (7) days and are traveling alone, *24/7 ON CALL TRAVEL ASSISTANCE* will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services are subject to a maximum coverage limit of \$7,500 per event, to include meals and accommodations subject to a daily maximum of \$175, up to a maximum of 7 days.

Traveling Companion Transportation: If your travel companion loses previously made travel arrangements due to your medical emergency, *24/7 ON CALL TRAVEL ASSISTANCE* will arrange and pay for your traveling companion's return home by the most direct and economical route, up to a maximum coverage limit of \$7,500 per event.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, *24/7 ON CALL TRAVEL ASSISTANCE* will arrange and pay for the return the your minor children who are under nineteen (19) years of age, and if necessary, accompany him/her with an attendant, up to a maximum coverage limit of \$7,500 per event.

Vehicle Return: In the event of an emergency evacuation, medically necessary repatriation, or repatriation of remains, *24/7 ON CALL TRAVEL ASSISTANCE* will arrange and return your non-commercial vehicle that is left behind unattended, up to the maximum coverage limit of \$2,500 per event.



MEDICAL ASSISTANCE SERVICES

Medical Referrals: 24/7 ON CALL TRAVEL ASSISTANCE will assist you in finding physicians, dentists, and medical facilities.

Medical Monitoring: During the course of a medical emergency, 24/7 ON CALL TRAVEL ASSISTANCE'S professional case managers, including physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed. 24/7 ON CALL TRAVEL ASSISTANCE will provide case notification, both foreign and domestic, between the patient, family, physician, employer, travel company, and consulate as needed. 24/7 ON CALL TRAVEL ASSISTANCE will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Emergency Medical Payments: When it is necessary for you to obtain needed medical services, upon request, 24/7 ON CALL TRAVEL ASSISTANCE will advance in local currency, up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after 24/7 ON CALL TRAVEL ASSISTANCE has secured funds from you or your family.

Replacement of Medication and Eyeglasses: 24/7 ON CALL TRAVEL ASSISTANCE will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. 24/7 ON CALL TRAVEL ASSISTANCE will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

Hotel Convalescence Arrangements: 24/7 ON CALL TRAVEL ASSISTANCE can assist you with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: 24/7 ON CALL TRAVEL ASSISTANCE can assist you by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

Prescription Drug Assistance: When permitted by law and approved by the patient's physicians, 24/7 ON CALL TRAVEL ASSISTANCE will assist you in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

LEGAL ASSISTANCE

Locating Legal Services: 24/7 ON CALL TRAVEL ASSISTANCE can assist in contacting a local attorney or the appropriate consular officer if you are arrested or detained, involved in an automobile accident, or otherwise need legal help. 24/7 ON CALL TRAVEL ASSISTANCE will maintain communications with you, your family, and employer until legal counsel has been retained by you.

Bail Bond Services: 24/7 ON CALL TRAVEL ASSISTANCE can assist in securing bail bond services in all available locations.

BAGGAGE ASSISTANCE

24/7 ON CALL TRAVEL ASSISTANCE can assist you if your baggage is lost, stolen, or delayed while traveling on a common carrier. 24/7 ON CALL TRAVEL ASSISTANCE will advise you of the proper reporting procedures and will help you maintain contact with the appropriate companies or authorities to help resolve the problem.

EMERGENCY PAYMENT ASSISTANCE

24/7 ON CALL TRAVEL ASSISTANCE can assist you in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with your family, or your credit card company, bank, employer, plan sponsor or other sources of credit.

PRE-TRIP ASSISTANCE – available at anytime, not subject to 100 mile travel requirement

Passport and Visa Information: 24/7 ON CALL TRAVEL ASSISTANCE can advise you of the required documentation to enter and depart foreign destinations.

Health Hazards Advisory: 24/7 ON CALL TRAVEL ASSISTANCE can provide you with up to date travel advisories.

Inoculation Requirements: Medical entry requirements can be provided to you prior to your departure.

Weather Information: 24/7 ON CALL TRAVEL ASSISTANCE maintains current information regarding weather conditions for both domestic and international travel destination. This information will be provided to you through the 24/7 ON CALL TRAVEL ASSISTANCE Call Center.

Currency Exchange Information: 24/7 ON CALL TRAVEL ASSISTANCE can provide you with the daily currency exchange rate for a specified country.

Consulate and Embassy Locations: 24/7 ON CALL TRAVEL ASSISTANCE maintains a complete listing of consulates and embassies. These locations are accessible to you by calling the 24/7 On Call TRAVEL ASSISTANCE Call Center.

Translation and Interpreter Services: Professional translators and interpreters can be reached 24-hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.

Travel Locator Service: You can contact the 24/7 ON CALL TRAVEL ASSISTANCE Call Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

EMERGENCY MESSAGE ASSISTANCE

24/7 ON CALL TRAVEL ASSISTANCE can record emergency messages from you or emergency messages for you for 24 hour periods. These messages may be retrieved at anytime by you, your family, or business associates.

EMERGENCY CASH ASSISTANCE

24/7 ON CALL TRAVEL ASSISTANCE can assist you with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or your credit card in the event of an emergency. All fees associated with the transfer or deliveries of funds are your responsibility.

EMERGENCY TICKET REPLACEMENT

24/7 ON CALL TRAVEL ASSISTANCE can assist you in replacing lost or stolen airline tickets.

EMERGENCY CARD REPLACEMENT

24/7 ON CALL TRAVEL ASSISTANCE can assist you with emergency card replacement if you should experience a loss, theft, or damage to your credit card or membership card.

EMERGENCY PET RETURN

In the event of an emergency evacuation, medically necessary repatriation, or repatriation of remains, and your pet is left unattended, 24/7 ON CALL TRAVEL ASSISTANCE will assist in the arrangements to have your pet transported to your place of residence.

EXCLUSIONS AND LIMITATIONS

- A. *24/7 ON CALL TRAVEL ASSISTANCE* shall not be responsible for any costs or expenses arising from: involvement act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power; traveling against the advice of a physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; the commission of or attempt to commit an unlawful act; being under the influence of drugs or intoxicants unless prescribed by a Physician; pregnancy and childbirth (except for complications of pregnancy); mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; travel within 100 miles of your permanent residence, unless in a foreign country, or travel in a foreign location in excess of 90 days for any one trip.
- B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, *24/7 ON CALL TRAVEL ASSISTANCE* may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. *24/7 ON CALL TRAVEL ASSISTANCE* also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit *24/7 ON CALL TRAVEL ASSISTANCE* to fully provide services.
- C. If you request a transport related to a condition that has not been deemed medically necessary by a physician designated by *24/7 ON CALL TRAVEL ASSISTANCE* in consultation with a local attending physician or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, *24/7 ON CALL TRAVEL ASSISTANCE* will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if *24/7 ON CALL TRAVEL ASSISTANCE* was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- D. *24/7 ON CALL TRAVEL ASSISTANCE* shall not be responsible for any claim, damage, loss, costs, liability or expense which arises in whole or in part as a result of *24/7 ON CALL TRAVEL ASSISTANCE* inability to reach the authorized Employer Contact Person for any reason beyond *24/7 ON CALL'S TRAVEL ASSISTANCE* control or as a result of the failure and/or refusal of the Employer to authorize services proposed by *24/7 ON CALL TRAVEL ASSISTANCE*.
- E. When *24/7 ON CALL TRAVEL ASSISTANCE* services are covered in whole or in part by an insurance policy or other health insurance plans, *24/7 ON CALL TRAVEL ASSISTANCE* shall be subrogated to the rights and causes of action of the person for whom services are rendered against said insurance policy or other insurance plans; except those plans sponsored by your Employer.

All transportation benefits provided hereunder must be by the most direct and economical route possible

For the purposes of this Agreement, the following definitions shall apply; "Injury" means identifiable injury caused by an Accident. "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place. "Sickness" means a sickness of the Participant declares itself during the period when services are available under this Agreement.

24/7 ON CALL TRAVEL ASSISTANCE is not responsible and cannot be held liable for any malpractice performed by a local physician or attorney who is not an employee of *24/7 ON CALL TRAVEL ASSISTANCE*, or for any loss or damage to your vehicle during the return of vehicle, or for any loss or damage to any personal belongings.

Travel Assistance Services provided by On Call International, Inc.; One Delaware Drive, Salem, NH 03079; 1-800-407-7307; www.oncallinternational.com and administered by STARLINE GROUP, 180 Teaticket Highway, Falmouth, MA 02536.

