



UnitedHealthcare Global Travel Assistance for Liberty Mutual Insurance Program Description

Please keep this document with you while you travel.

A comprehensive program providing all Eligible employees of Liberty Mutual group life insurance clients with 24/7 emergency medical, security, and travel assistance - including emergency medical evacuation and repatriation - when you are outside your home country or 100 or more miles away from your permanent residence in your home country. Dependents of covered employees are only eligible for UnitedHealthcare Global services if traveling with the covered employee. Expatriates (travelers who travel for more than 90 consecutive days or a total of 180 days per calendar year) are not eligible for services under this program.

How To Use UnitedHealthcare Global Assistance Services

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

Your UnitedHealthcare Global identification card is your key to travel security. If you have a medical 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, or call the Emergency Response Center *collect* at:

Baltimore, Maryland +1-410-453-6330
assistance@uhcglobal.com

A UnitedHealthcare Global assistance coordinator will ask for your name, your company or group name, the UnitedHealthcare Global ID number shown on your ID card, and a description of your situation. Upon verifying with your employer your eligibility to participate under this program, 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. Once eligibility is confirmed, we will then take the appropriate action to assist you and monitor your care until the situation is resolved.

UnitedHealthcare Global 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.

UnitedHealthcare Global Assistance
8501 LaSalle Road, #200
Baltimore, MD 21286
1-800-537-2029
1-410-453-6300
www.uhcglobal.com

MEDICAL ASSISTANCE SERVICES

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

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

Facilitation of Hospital Payments: Upon securing payment or a guarantee to reimburse, We will either wire funds or guarantee required emergency hospital admittance deposits. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

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.

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 transfer to You upon the prescribing physician's authorization, if it is legally permissible.

Dispatch of Doctors/Specialists: In an Emergency where You cannot adequately be assessed by telephone for possible evacuation, or You cannot be moved and local treatment is unavailable, We will send an appropriate medical practitioner to 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.

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

Hotel Arrangements for Convalescence: We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization.

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.

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 subject to Us first securing funds from 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: Our multilingual Assistance Coordinators are available to provide immediate 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.

WORLDWIDE DESTINATION INTELLIGENCE

Pre-Travel Information: Upon Your request, We can provide destination intelligence for 173 countries covering subject areas such as weather, currency and culture.

Travel and Health Information: Upon Your request We can provide You with updates on travel and health

information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.

Security Intelligence: Upon Your request We will provide You with the latest authoritative information and security guidance for over 173 countries and 283 cities. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

MEDICAL EVACUATION & REPATRIATION SERVICES

Emergency Medical Evacuation: If You sustain an Injury or suffer a sudden and unexpected Illness and adequate medical treatment is not available in Your current location, We will arrange and Liberty will pay 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, UnitedHealthcare Global, and Liberty You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Member: If You are traveling alone and are or will be hospitalized for more than seven consecutive days, We will coordinate and Liberty will pay for economy round-trip airfare for a person of Your choice to join You.

Return of Children: If Your child(ren) age 18 or under are present but left unattended as a result of Your Injury or Illness, We will coordinate and Liberty will pay for one-way economy airfare to send them back to Your Home Country. We will also arrange and Liberty will pay for the services and transportation expenses of a qualified escort, if required and as determined by UnitedHealthcare Global.

Transportation After Stabilization: Following emergency medical evacuation and stabilization, We will coordinate and Liberty will pay for one-way economy airfare to Your point of origin. If following stabilization We determine that hospitalization or rehabilitation should occur in Your Home Country, We will alternatively coordinate and Liberty will pay for Your transportation there.

Repatriation of Mortal Remains: If You sustain an Injury or suffer a sudden and unexpected Illness that results in Your death, We will assist in obtaining the necessary clearances for Your cremation or the return of Your mortal remains. We will coordinate and Liberty will pay for the expenses of the preparation and transportation of Your mortal remains to Your Home Country.

SECURITY AND POLITICAL EVACUATION SERVICES

Political Evacuation Services: In the event of a threatening political situation, such as military uprising or coup, We will assist you in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, We will assist You in making arrangements with providers of specialized security services.

Security Evacuation Services: In the event of a threatening security situation, such as rioting, or other violent situations, We will assist You in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, We will assist You in making arrangements with providers of specialized security services.

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

PROGRAM DEFINITIONS

The following definitions apply:

“Dependent” means the Member's legal spouse; the Member's unmarried children from birth and under age 19; or under age 23, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. A spouse or child who is otherwise included under this program as a Member will not be eligible as a Dependent. Dependents of covered employees are only eligible for UnitedHealthcare Global services if traveling with the covered employee.

“Enrollment Period” means the period of time for which You are validly enrolled for the UnitedHealthcare Global Travel Assistance Program for Liberty and for whom We have received the appropriate enrollment fee.

“Expatriate” means travelers who travel for more than 90 consecutive days or a total of 180 days per calendar

year.

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

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

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

“Illness” means a sudden and unexpected sickness that manifests itself during Your Enrollment Period. “Liberty” means Liberty Life Assurance Company of Boston, a Liberty Mutual company.

“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.

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

“You” and “Your” means all eligible employees of Liberty Mutual group life insurance clients.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period and only when you are 100 or more miles away from Your permanent residence in Your Home Country. Expatriates are not eligible for services under this program.

Transportation costs under the Medical Evacuation and Repatriation Services will only be covered if Liberty has given prior approval and if those services are coordinated by UnitedHealthcare Global. Liberty’s obligation to pay for Medical Evacuation and Repatriation Services will be limited to a maximum of \$40,000.00 US per person per incident.

Liberty will decide whether the cost of Emergency Medical Evacuations will be covered. The decision will be based on confirmation of your eligibility and on medical considerations, including the opinions of the treating physicians, UnitedHealthcare Global Physician Advisors and medical director with respect to Your condition and ability to travel. We will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care, as determined by Us.

Liberty will make the coverage determination for Your Transportation After Stabilization. The determination will be based on Your need for continuing medical care. We will not return You to Your Home Country for the sole sake of Your convenience.

In the event We are arranging transportation by commercial air under the Medical Evacuation and Repatriation Services, and You hold an original return airline ticket, We may use that ticket and are only responsible for any applicable change fees.

Liberty will only direct-pay any transportation costs under the Medical Evacuation and Repatriation Services to the transportation providers, unless otherwise approved by Liberty in advance.

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.

EXPENSES NOT COVERED

Neither UnitedHealthcare Global nor Liberty shall be responsible for any costs or expenses arising from:

1. Hospital or medical expenses of any kind or nature.
2. Travel arrangements that were neither coordinated by nor approved by Us in advance.
3. Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
4. Suicide, attempted suicide, or willful self-inflicted injury.
5. Taking part in military or police service operations.
6. The commission of, or attempt to commit, an unlawful act.

7. Injury or Illness caused by or contributed to by use of drugs or alcohol.
8. Pregnancies, 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.
9. Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.
10. Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports unless otherwise agreed in writing by Us prior to Your Enrollment Period.
11. Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
12. Subsequent evacuations for the same or related medical condition, regardless of location. (13) Services not otherwise shown as covered.

REIMBURSEMENT 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 either Liberty or Us upon demand for all such costs and expenses which may be imposed upon Liberty or 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 Liberty or Us under urgent medical circumstances, to the extent that such expenses are not the responsibility of Liberty or Us. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

You agree that Liberty or 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 Liberty or Us or medical care and treatment, including hospital expenses, in the event that either Liberty or We pay or contribute to the payment of them. You must assign to either Liberty or 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 Liberty or Us.

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