

GLOBAL EMERGENCY SERVICES

This program provides the Participant (and spouse and/or dependent children if enrolled) with access to doctors, hospitals, pharmacies and certain other services when faced with a travel or medical emergency while traveling 100 miles or more from his/her permanent residence or abroad. The program also provides emergency security and natural disaster assistance services when you are outside of your home country. For international students, all medical, security, and natural disaster services are available only when outside of your home country.

One phone call to UnitedHealthcare Global connects the student to:

- A state-of-the-art Emergency Response Center with worldwide response capabilities
- Experienced crisis management professionals
- A global network of over 41,000 pre-qualified medical providers
- Air and ground ambulance service providers

UnitedHealthcare Global arranges and pays for all Medical Evacuation and Repatriation Services it provides. There are no maximum limits on the assistance services arranged and provided by UnitedHealthcare Global. This alleviates many of the obstacles and potential transportation expenses that medical emergencies away from home can pose.

UnitedHealthcare Global offers the following key services:

Medical Assistance Services

Medical Evacuation & Repatriation Services

Security & Natural Disaster Evacuation Services

Worldwide Destination Intelligence

Travel Assistance Services

PROGRAM GUIDELINES

Students studying outside the U.S. – you are eligible for services both at and away from your campus location during your 2015-2016 UnitedHealthcare **Student**Resources policy period, however, you must be at least 100 miles away from your permanent residence.

U.S. students studying in U.S. location – you are eligible for services when you are more than 100 miles away from your permanent residence or your U.S. campus location.

Foreign national students studying in the U.S. – you are eligible for UnitedHealthcare Global's services for the duration of your studies while in the U.S. and traveling outside of your home country.

MEDICAL & SECURITY ASSISTANCE AND EVACUATION

MEDICAL, SECURITY, AND NATURAL DISASTER SERVICE PROGRAM DESCRIPTION

A comprehensive 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 or campus in Your Home Country. The program also provides emergency security and natural disaster assistance services when you are 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:

Toll-free Number: +1-800-527-0218

Call Collect: Baltimore, MD, USA +1-410-453-6330

Email: Assistance@uhcglobal.com

A multilingual case manager will ask for Your name, Your policy or group name, the group number shown on Your ID 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.

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 Evacuation & Repatriation Services, Medical Assistance Services, Security & Political Evacuation Services, Natural Disaster Evacuation Services, Destination Intelligence, and Travel Assistance Services 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, 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 Admittance Payments: We will issue a prompt financial guarantee (or wire funds) up to five thousand dollars (\$5,000) to facilitate admittance to a foreign (non-US) medical facility. To the extent additional funds are required; we will issue a prompt financial guarantee (or wire funds) to facilitate admittance upon securing such funds from You, Your family, or Your friends via wire transfer or credit card(s). 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 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.

24-Hour Health Information*: We will provide 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, and medication information. They can help you understand treatment options to discuss with your doctor and answer medication questions.

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 and 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 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 endeavor to send an appropriate medical practitioner to You when We deem it appropriate

for medical management of a case. We will pay for transportation and related expenses of the medical practitioner. You are responsible for the payment of the cost of medical care and treatment.

Medical Repatriation: Following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for 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 and paid if UnitedHealthcare Global determines either is warranted during the transportation. We will also arrange and pay 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 and pay for economy transportation (or upgraded transportation to match Your originally booked travel) 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 for more than three (3) days due to an Illness or Injury, We will coordinate and pay for economy 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 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 and pay for one-way economy airfare (or upgraded transportation to match Your originally booked travel) to send them back to Your Home Country. We will also arrange and pay for the services, transportation expenses, and required accommodations of a non-medical escort, if required and as determined by UnitedHealthcare Global.

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 and pay for commercially reasonable efforts for the expenses of the preparation and transportation of Your mortal remains to Your Home Country or place of primary residence, as well as obtain and pay for the number of certified death certificates required by the Host Country and Home Country to release and receive the remains.

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 SERVICES

Transportation to Departure Point: As part of a Security or Political Evacuation, UnitedHealthcare Global will, to the extent commercially reasonable, arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled or during evacuation if required and as determined by UnitedHealthcare Global.

Security Evacuation: In the event of an Emergency Security Situation, We will, to the extent commercially reasonable, arrange and pay 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 leave 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 and pay 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 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 and pay for one-way economy airfare to return You to either Your Host Country or Your Home Country.

NATURAL DISASTER EVACUATION SERVICES

Transportation to Departure Point: As part of a Natural Disaster Evacuation, We will arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled or during evacuation if required and as determined by UnitedHealthcare Global.

Natural Disaster Evacuation: In the event of a Natural Disaster, We will, to the extent commercially reasonable, arrange and pay for Your evacuation from a safe departure point We designate to a safe haven of Our selection. We will pay for Your evacuation up to and including five days (120 hours) from the date of the official disaster declaration issued by the relevant Host Country. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with and advise You until evacuation becomes viable or the Natural Disaster has passed.

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

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.

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 evacuation of categories of personnel which include the Participant. Emergency Security Situation does not include Natural Disasters.

“Enrollment Period” means the period of time for which You are validly enrolled for your UnitedHealthcare **StudentResources** policy or enrolled in Global Emergency Services as a supplemental program.

“Home Country” means the country or territory 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.

“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.

“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 such severe and widespread damage that the area of damage is declared a disaster area by the government of the Host or Home Country, AND 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 a person validly enrolled for a UnitedHealthcare **StudentResources** policy or enrolled in Global Emergency Services as a supplemental program.

“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 primary residence or campus in Your Home Country. Security and Natural Disaster services are available to You only when You are outside of Your Home Country.

We will only cover transportation costs if We have given Our prior approval or if those services are coordinated by Us.

We have sole discretion in making the determination as to whether We will cover the cost of Emergency Medical Evacuations. Our decision will be based on medical considerations, including the opinions of the treating physicians, UnitedHealthcare Global Physician Advisors and Our 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.

We have sole discretion in making the coverage determination for Medical Repatriation. Our determination will be based on Your need for continuing medical care. We may limit Medical Evacuation, Repatriation and related services upon reasonable notice to Client in the event of an epidemic. Limitations may involve geographies, covered services, etc. In the event of any limitation, UHCG shall provide as much advanced written notice as possible.

We reserve the right to determine, at Our sole discretion, the need for a security or natural disaster evacuation and the means, method, timing, and destination of that security 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. The decision to travel is the sole responsibility of the traveler. If the Participant refuses a Security, Political, or Natural Disaster Evacuation, We will not be liable for expenses incurred for evacuation occurring after the date for which the original Security, Political, or Natural Disaster Evacuation is scheduled by UnitedHealthcare Global.

Our obligation to pay for Your Security, Political, or Natural Disaster Evacuation will be limited to a maximum of \$100,000 USD per person per Emergency Security Situation or Natural Disaster. Eligible expenses include Transportation to Departure Point to a maximum limit of \$1,500 per person per Security, Political, or Natural Disaster Evacuation, reasonable costs for food and accommodations at the assembly point, and, if required, costs to protect Your safety while assembled or during evacuation. You will be responsible for all transportation and living expenses while at the safe haven.

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

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 any assistance, costs, or expenses arising from:

1. Hospital or medical expenses of any kind or nature unless those expenses are part of the Emergency Medical Evacuation or Medical Repatriation.
2. Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
3. Taking part in military or police service operations.
4. The commission of, or attempt to commit, an unlawful act.
5. 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.
6. Initial transportation to local facilities, including ground ambulance fees.
7. Incidental expenses, including but not limited to accommodations, local transportation, meals, and telecommunication charges.
8. Subsequent Medical Evacuations for the same or related medical condition, regardless of location.
9. Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
10. Security or Political Evacuations from Your Home Country.
11. Security or Political Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country, or when the evacuation order 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).
12. Natural Disaster Evacuations from Your Home Country.

13. Medical Evacuation assistance directly or indirectly related to a Natural Disaster that precedes Your arrival.
14. Natural Disaster Evacuations when the Natural Disaster or the event directly giving rise to it precedes Your arrival.
15. Any Evacuation or Repatriation that requires a Participant to be transported in a biohazard-isolation unit.
16. 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.

* 24-Hour Health Information may be provided by Optum® NurseLine.



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FAQ

Questions related to your medical insurance should be directed to UnitedHealthcare **StudentResources** or your medical insurance provider.

What is UnitedHealthcare Global?

UnitedHealthcare Global provides global assistance services to traveling students including medical referral, evacuation, repatriation, return of mortal remains and much more.

What does UnitedHealthcare Global pay for?

UnitedHealthcare Global pays for the services listed under Medical Evacuation and Repatriation. Medical treatment expenses are still covered by the health insurance policy, just as if the event happened at home.

Are there limitations to UnitedHealthcare Global services?

Compared to other assistance providers, UnitedHealthcare Global has very few exclusions or limitations, and these are outlined on the back page of your brochure. Examples include illness or injury resulting from commission of an unlawful act, participation in acts of war or insurrection, or pregnancies of over six months.

How do I contact UnitedHealthcare Global if I have an emergency?

Call UnitedHealthcare Global 24/7 at the number provided on your membership card. Remember that UnitedHealthcare Global will only pay for services it arranges and provides, and that no requests for reimbursement will be honored.