A comprehensive Travel Assistance Services program (the “Program”) providing all covered employees ("Participants") of Liberty Life Assurance Company of Boston (“Liberty”) group life insurance customers with 24/7 emergency medical and concierge assistance services when a Participant is outside his Home Country or 100 or more miles away from his primary residence in his Home Country. The Program also provides emergency security assistance services when a Participant is outside of his Home Country. Dependents of Participants are only eligible for UnitedHealthcare Global (“UHCG”) services if traveling with the Participant. 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

If a Participant has a medical, personal safety or travel problem, simply call UHCG for assistance. UHCG’s toll-free and collect-call telephone numbers are printed on the Participant’s ID card. A Participant should either call the toll-free number of the country he is in, call the Emergency Response Center collect, or email the Emergency Response Center at:

Baltimore, MD, USA  +1-410-453-6330
Assistance@uhcglobal.com

A multilingual case manager will ask for the Participant’s name, employer or group name, the group number shown on the ID card, and a description of the situation. UHCG will immediately begin assisting the Participant. A full listing of services follows.

If the condition is a medical emergency, the Participant 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, the Participant should immediately get to a safe location and then contact the Emergency Response Center.

Once eligibility is confirmed, UHCG will then take the appropriate action to assist and monitor the Participant's situation until it is resolved.

The Program provides Medical Evacuation & Repatriation Services, Medical Assistance Services, Security & Political Evacuation Services, Destination Intelligence, and Concierge Assistance Services as described below. These Travel Assistance Services will be provided to the extent commercially reasonable and subject to the Conditions and Limitations outlined below.

UnitedHealthcare Global
8501 LaSalle Road, Suite 200
Baltimore, MD USA 21286
www.uhcglobal.com
MEDICAL EVACUATION & REPATRIATION SERVICES

If a Participant sustains an Illness or Injury, UHCG, upon the Participant’s request, will coordinate or provide the services specified below and Liberty will pay for the Eligible Costs and Expenses incurred in connection with the provision of such services to a Participant. Liberty will only pay for such Eligible Costs and Expenses to the extent UHCG has pre-approved and arranged the services. In all cases, the Participant is responsible for any costs associated with medical care and/or treatment.

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

Dispatch of Doctors/Specialists: If a Participant experiences an Emergency Medical Event and UHCG determines that a Participant cannot be adequately assessed by telephone for possible evacuation from the current medical facility or that the Participant cannot be moved and local treatment is unavailable, UHCG will arrange to send an appropriate medical practitioner to the Participant’s location when it deems it necessary for medical management of the Emergency Medical Event.

Medical Repatriation: Following stabilization of a Participant’s medical condition and discharge from the hospital, UHCG will coordinate the transportation of the Participant to his 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 UHCG determines either is necessary during the transportation. UHCG 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, UHCG will coordinate transportation to the Participant’s Home Country or Host Country.

Transportation to Join a Hospitalized Participant: If a Participant who is traveling alone is or will be hospitalized for more than 7 days due to an Illness or Injury, UHCG will coordinate round-trip economy airfare for a person of the Participant’s choice to join the Participant. UHCG 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, UHCG will coordinate airfare to send them back to the Participant’s Home Country or Host Country. UHCG will also arrange for the services, transportation expenses, and accommodations of a non-medical escort, if required as determined by UHCG.

Repatriation of Mortal Remains: In the event of a Participant’s death, UHCG will assist in obtaining the necessary clearances for the Participant’s cremation or the return of the Participant’s mortal remains. UHCG will coordinate the preparation and transportation of the Participant’s mortal remains to the Participant’s Home Country or place of primary residence, and will obtain the number of certified death certificates required by the Host Country and Home Country to release and receive the remains.

The Eligible Costs and Expenses in connection with the Medical Evacuation and Repatriation Services are as follows.

a) The costs associated with an Emergency Medical Evacuation;

b) Transportation costs and expenses associated with dispatching a medical practitioner to a Participant’s location;

c) In connection with a Medical Repatriation, transportation to a Participant’s Home Country or Host Country, mobile medical equipment and/or medical escort(s), and a change to a Participant’s existing return travel arrangement;

d) In connection with arranging transportation for a Participant once stabilized, economy transportation (or upgraded transportation to a Participant’s originally booked travel arrangements) to the Participant’s Home Country or Host Country;
e) In connection with arranging transportation for a person to join a Participant who is traveling alone and is or will be hospitalized for more than 7 days, an economy round-trip airfare for the person;

f) In connection with arrangement of the return of a Participant’s minor children, an economy one-way airfare for the minor children (or upgraded transportation to match the Participant’s originally booked travel arrangement) to send the minor children back to the Participant’s Home Country or Host Country and, if required, the cost of the services, transportation expenses, and accommodations of a non-medical escort to accompany the minor children back to the Participant’s Home Country or Host Country;

g) In connection with the Repatriation of a Participant’s Mortal Remains, the certified death certificates required by the Home Country or Host Country to release the remains and expenses of the preparation and transportation of the Participant’s mortal remains to the Participant’s Home Country or place of primary residence.

MEDICAL ASSISTANCE SERVICES

UHCG will provide the services specified below to a Participant, upon the Participant’s request. The Participant is responsible for any associated costs and expenses.

Worldwide Medical and Dental Referrals: Upon a Participant’s request, UHCG will provide referrals to pre-approved physicians, hospitals, dentists, and dental clinics in the area the Participant is traveling in order to assist the Participant in locating appropriate treatment and care.

Monitoring of Treatment: As and to the extent permissible by the Participant, UHCG will continually monitor the Participant’s case. Physician Advisors will provide consultative and advisory services to UHCG 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, UHCG will either wire or guarantee funds needed for admitting a Participant into a hospital for medical treatment. The Participant is responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Relay of Insurance and Medical Information: Upon a Participant’s request and authorization, UHCG 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, to help prevent delays or denials of medical care. UHCG will also assist with hospital admission and discharge planning.

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

Hotel Arrangements: UHCG 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: UHCG will assist with the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.
SECURITY & POLITICAL EVACUATION SERVICES

UHCG will provide the services specified below to a Participant, upon the Participant’s request, should an Emergency Security Event or Political Event arise. The Participant is responsible for any associated costs and expenses, including but not limited to transportation costs.

Transportation to Departure Point: As part of a Security Evacuation or Political Evacuation, UHCG will coordinate the arrangement of a Participant’s ground transportation to the designated international airport or other safe departure point.

Security Evacuation: In the event of an Emergency Security Event, UHCG will arrange for the Participant’s evacuation from an international airport or other safe departure point UHCG designates to the nearest safe haven or directly to the Participant’s Home Country, if possible, and at the discretion of UHCG. Evacuation must be requested within 5 days (120 hours) from the time the order to evacuate is issued by the recognized government of the Participant’s Home Country or Host Country. If evacuation becomes impracticable due to hostile or dangerous conditions, UHCG will maintain contact with the Participant and advise the Participant until evacuation becomes viable or the Emergency Security Event has passed.

Political Evacuation: In the event of a Political Event, UHCG will arrange for the Participant’s evacuation from an international airport or other safe departure point UHCG designates to the nearest safe haven or directly to the Participant’s Home Country, if possible, and at the discretion of UHCG. Evacuation must be requested within 5 days (120 hours) from the time the order to evacuate is issued by the recognized government of the Participant’s Home Country or Host Country.

Transportation after Security Evacuation or Political Evacuation: Following a Security Evacuation or Political Evacuation and when safety allows, UHCG will coordinate for one-way airfare to return the Participant to either the Participant’s Host Country or the Participant’s Home Country if Participant was evacuated to a safe haven.

DESTINATION INTELLIGENCE

Destination Profiles: When preparing for travel, the Participant may contact the Emergency Response Center to have a pre-trip destination report sent to him. This report draws upon UHCG’s intelligence database of over 280 cities covering subjects such as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency. UHCG’s global medical and security database of over 170 countries and 280 cities is continuously updated and includes intelligence from thousands of worldwide sources.

CONCIERGE ASSISTANCE SERVICES

UHCG will provide the services specified below to a Participant, upon the Participant’s request. The Participant is responsible for any associated costs and expenses.

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

Emergency Travel Arrangements: UHCG will make new reservations for airlines, hotels, and other travel services for a Participant in the event of: (a) an Illness or Injury, to the extent such Participant is entitled to receive Medical Evacuation and Repatriation Services; (b) an Emergency Security Event, to the extent such Participant is entitled to receive Security Evacuation Services; and (c) a Political Event, to the extent such Participant is entitled to receive Political Evacuation Services.

Transfer of Funds: UHCG will provide the Participant with an emergency cash advance subject to UHCG first securing funds from the Participant (via a credit card) or his family.
**Legal Referrals:** Should Participants require legal assistance, UHCG will direct the Participant to a duly licensed attorney in or around the area where the Participant is located.

**Language Services:** UHCG 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, UHCG 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 to the Participant.

**Message Transmittals:** Participants may send and receive emergency messages toll-free, 24-hours a day, through the UHCG Emergency Response Center.

**DEFINITIONS**

“Dependent” means the Participant’s legal spouse; the Participant’s unmarried children from birth and under age 26; 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 Participant for support and maintenance and must live in a parent-child relationship with the Participant. A spouse or child who is otherwise included under this Program as a Participant will not be eligible as a Dependent. Dependents are only eligible for UnitedHealthcare Global services if traveling with the covered employee.

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

“Emergency Security Event” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Participant’s Host Country, which results in either the Participant’s Home Country or Host Country ordering the immediate departure of Participants. An Emergency Security Event does not include a Natural Disaster (as defined below) or Emergency Medical Event.

“Enrollment Period” means the period of time for which the Participant is validly enrolled for the Program and for which UHCG 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 (180) 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.

“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 UHCG based on the information provided by the Participant; or (b) psychiatric, psychological, or emotional disorders.

“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.

“Insurance Plans” means any occupational benefit plan, health insurance, travel insurance or other insurance plan or public assistance program.

“Liberty” means Liberty Life Assurance Company of Boston, a Liberty Mutual company.
“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) either the Participant’s Home Country or Host Country ordering the immediate departure of the Participant; and (c) the Participant’s location is Uninhabitable.

“Participant” means all covered employees of Liberty Life Assurance Company of Boston group life insurance customers.

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

“Political Event” means a situation in which the officials of a Participant’s Home Country issue a written order requiring such Participant to leave his or her Host Country for non-medical reasons or if a Participant is expelled or declared a “persona non grata” on the written authority of the Participant’s Host Country.

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

“UHCG” means UnitedHealthcare Global.

“Uninhabitable” means that Participant’s Host Country location is deemed unfit for residence, as determined by UHCG 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 AND LIMITATIONS

Travel Assistance Services, as outlined in the Program, are only available to a Participant during the Enrollment Period.

Concierge 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 not eligible for services under this Program.

Security and Political Evacuation and Repatriation Services are only available to Participants when they are outside of their Home Country. Expatriates are not eligible for services under this Program.

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

UHCG acts as a referral service and facilitator of the Travel 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 UHCG. UHCG shall not be responsible for any services performed by Providers, and the Participants hereby waive any and all claims against UHCG 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.

Transportation costs under the Medical Evacuation and Repatriation Services will only be reimbursed 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 USD per person per incident.
Liberty will decide whether the cost of Emergency Medical Evacuations will be reimbursed. With respect to any evacuation requested by a Participant, UHCG 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 non-medical evacuation has been requested by a Participant, UHCG will use commercially reasonable efforts to adhere to any announcement made by the Participant’s Home or Host Country ordering the departure of personnel. In the event a Participant refuses an evacuation, UHCG shall not be responsible for expenses incurred for evacuation after the date for which the original evacuation is scheduled by UHCG. The decision to travel is the sole responsibility of the Participant.

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.

UHCG may limit Medical Evacuation, Repatriation and related services upon reasonable notice in the event of an epidemic. Limitations may involve geographies and services provided under the Program. In the event of any limitation, UHCG shall provide as much advance written notice as possible.

In the event a Participant is incapacitated or deceased, his designated or legal representative shall have the right to act for and on behalf of the Participant.

UHCG 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 UHCG’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.

UHCG and Liberty shall be subrogated fully and completely to any and all 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 Travel Assistance Services provided by UHCG including without limitation hospital expenses in the event that UHCG or Liberty pays or contributes to the payment of such expenses.

In no event shall UHCG nor Liberty be responsible for providing Travel 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 UHCG;
- b) Taking part in military or police service operations;
- c) Participant committing or attempting to commit, an unlawful act;
- d) Participant’s failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents;
- e) Incidental expenses, including but not limited to accommodations, local transportation, meals, and telecommunication charges;
- f) 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;
- g) Any Emergency Medical Evacuation or Medical Repatriation that requires a Participant to be transported in a biohazard-isolation unit;
- h) Any Security or Political Evacuation or Repatriation when the order to evacuate issued by the recognized government of the Home Country or Host Country has been posted for a period of more than 5 days (120 hours);
- i) Hospital or medical treatment expenses of any kind or nature;
- j) Security or Political Evacuations from a Participant’s Home Country;
k) Security or Political Evacuations when the Emergency Security Event or Political Event precedes a Participant’s arrival in the Host Country;
l) Security or Political Evacuation assistance directly or indirectly related to a Natural Disaster;
m) Medical Evacuations from a marine vessel, ship, or watercraft of any kind;
n) Medical Evacuations directly or indirectly related to a Natural Disaster that precedes a Participant’s arrival;
o) Initial transportation to local facilities, including ground ambulance fees;
p) 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 organized sports undertaken on a professional or sponsored basis;
q) Injury or Illness caused by, resulting from, or contributed to by use of drugs or alcohol;
r) Suicide, attempted suicide, or willful self-inflicted injury;
s) Subsequent Medical Evacuations for the same or related Illness, Injury or Emergency Medical Event regardless of location.

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FREQUENTLY ASKED QUESTIONS

How do you access the services?
Members simply call a toll-free phone number to access the worldwide UnitedHealthcare Global network. If a toll-free number is not available from within a country to which the individual is traveling, they can call UnitedHealthcare Global collect. The telephone access numbers are printed on the fulfillment material or ID card the members receive.

When do you utilize the services?
UnitedHealthcare Global is available 24 hours a day, every day of the year. Many times people are under the impression that the services are used only in serious cases. Be assured that we are here to help with any type of illness or injury, regardless of the severity.

Is there a part of the world where UnitedHealthcare Global cannot provide services?
UnitedHealthcare Global services extend worldwide. In just the last two years, we have helped people in 200 different countries around the world. However, we must adhere to any restrictions where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

How many cases does UnitedHealthcare Global handle a year?
UnitedHealthcare Global manages approximately 30,000 cases per year in virtually every country of the world; of which, approximately one half are emergency medical cases.

How does UnitedHealthcare Global help locate appropriate medical care?
UnitedHealthcare Global has a global network of more than 59,000 providers worldwide. The network contains hospitals, clinics and physicians, as well as other providers geared uniquely to the travel insurance industry, such as air ambulances, house-call physicians and medical escorts. We have rigorous credentialing and recredentialing standards. UnitedHealthcare Global members are provided referrals based on the medical specialty needed, location, language, office hours, training, etc.

Does UnitedHealthcare Global require that members go to specific hospitals, doctors, or clinics?
In order to reap the full benefits of our service, we strongly recommend that our members contact us before entering hospitals so that we can refer them to facilities that we have worked with in the past. UnitedHealthcare Global refers its members to the best providers in the area. If our members go to other providers, we cannot be certain of the level of treatment. However, we will provide the same assistance services regardless of where the individuals are treated.
What happens in the event of a hospitalization?

It is important that UnitedHealthcare Global is notified as soon as possible. We will then monitor your care and work through the complex details of foreign hospitalizations. We will immediately speak with your treating doctor to assess your condition, your treatment plans, and whether or not an evacuation is necessary. UnitedHealthcare Global will update your family, employer and personal physician as appropriate. In addition, we will coordinate all insurance verifications and admission details.

How does UnitedHealthcare Global facilitate hospital admissions?

UnitedHealthcare Global will coordinate all billing and insurance verifications, including settling any guarantees of payment. This ensures that there is no delay or denial of medical treatment because a Member is unable to make the up-front payment or because a Member's insurance is not recognized.

What if the local facilities are not capable of providing treatment?

In evaluating the local facilities, UnitedHealthcare Global considers such factors as the quality of the blood supply, medical technology and specialties available, use of sterile equipment and the patient's medical requirements. If facilities are inadequate, the Regional Medical Advisor will report on the safety of such an evacuation, any medical needs the patient may require en route and the evacuation plan details. We will consult with all parties involved and fully manage the issues surrounding the evacuation.

What is actually involved in an evacuation?

Many people are under the impression that an evacuation is simply one call to an air ambulance; however, evacuations are much more complex and involve:

- Evaluation of the transport requirements (such as oxygen requirements, doctors necessary, any special equipment, altitude specifications, etc.)
- Discharge administration
- Admission into a new facility
- Identifying qualified aeromedical escorts and air ambulances
- Coordinating ground transportation on both ends of the evacuation
- Immigration and flight clearances
- Assistance with family travel arrangements

What are the types of medical evacuations?

The evacuation method is determined based on the patient's condition and location.

- Commercial Airline Transfer (for less severe medical problems, such as a broken arm)
- Commercial Airline Transfer with Medical or Non-medical Escort
- Stretcher Commercial Airline Transfer (several seats are removed for the stretcher)
- Air Ambulance Transfer

**Once a member is released from the hospital, do the services end?**

UnitedHealthcare Global assists with a Member’s case until they have returned home or have received final treatment.

**What if a Member has a non-medical problem?**

Members simply call the UnitedHealthcare Global’s access numbers and we can assist with lost or stolen passports, legal referrals, translation services, emergency transfer of funds and a host of other non-medical problems.

**What if there is a political situation and the Member needs evacuation or security services?**

If a client wishes to conduct an evacuation due to a deteriorating security situation, UnitedHealthcare Global can assist with the coordination of such transport. We have 24-hour capabilities to book commercial airline reservations or arrange charter flights according to the requirements of the client. Cases can be coordinated urgently, based on the availability of aircraft. If a client is not sure about the relative cost effectiveness of numerous commercial flights versus a charter, (assuming that both options are available), we can obtain a price comparison. UnitedHealthcare Global can also assist with determining any visa regulations that would apply to the travelers, and confirming hotel and ground transportation arrangements in the destination city. If provided with specific demographics and location information, we can formulate more specific Contingency Plans with pricing for clients at an additional charge.

In a more acute security situation, where special security personnel and arrangements are needed, UnitedHealthcare Global can assist clients in accessing appropriate services.