

Emergency Assistance: *UnitedHealthcare Global*

With your insurance program, you have access to the 24-hour UnitedHealthcare Global Emergency Response Center (ERC) for emergency assistance anywhere in the world. Simply call the UnitedHealthcare Global ERC using the toll-free, direct, or collect telephone numbers listed below. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. Services include: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by UnitedHealthcare Global Physician Advisors; urgent message relay between family, friends, personal physician, school, and insured; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating Emergency Medical Evacuations, Remains Repatriations, and Emergency Reunion; Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen travel documents, and more.

UnitedHealthcare Global is under contract with ACE American Insurance Company to provide international services in conjunction with the insurance benefits. The following is a brief summary of the UnitedHealthcare Global services:

24-Hour Access

You can reach the multilingual UnitedHealthcare Global Emergency Response Center, by calling toll-free or collect using the phone numbers below, or by emailing assistance@uhcglobal.com. UnitedHealthcare Global is available 24-hours a day, 365 days a year to confirm your coverage and give you access to the following services.

Emergency Medical Assistance

- **Location of Medical Providers**

UnitedHealthcare Global can provide contact information for physicians, hospitals, dentists, and dental clinics in the area where you're traveling. UnitedHealthcare Global can also attempt to confirm the availability of the provider, ascertain payment requirements and make an appointment for you with the medical provider of your choice.

In a serious medical emergency, you should seek immediate care before contacting UnitedHealthcare Global. UnitedHealthcare Global medical experts will then consult with the local physician and determine the next most appropriate steps to provide proper care.

- **Medical Monitoring**

UnitedHealthcare Global Assistance Coordinators will continually monitor your case. In addition, UnitedHealthcare Global Physician Advisors will provide consultative and advisory services, including review and analysis of the quality of medical care you are receiving.

- **Emergency Medical Transport**

If you sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is not available in your current location, UnitedHealthcare Global will arrange and pay for a medically supervised evacuation to the nearest medical facility determined 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.

- **Repatriation of Remains**

If you sustain an injury or suffer a sudden and unexpected illness that results in your death, UnitedHealthcare Global will assist in obtaining the necessary clearances for your cremation or the return of your mortal remains. We will coordinate and pay for the preparation and transportation of your mortal remains to your Home Country.

- **Emergency Reunion**

UnitedHealthcare Global will arrange for a family member to be involved according to the benefits of the insurance.

- **Trip Interruption**

UnitedHealthcare Global will arrange for your return home due to a Trip Interruption according to the benefits of the insurance.

- **Replacement of Medication**

If you have an unexpected need for prescription medication while on a covered trip, or you lose, forget, or run out of prescription medication while traveling, UnitedHealthcare Global will attempt to locate the medication or its equivalent and attempt to arrange for you to obtain it locally, where it is available, or to have it shipped to you, subject to local laws, if it is not available locally. You will be provided with a cost estimate for the replacement medication and/or shipment costs that are subject to your approval.

- **Guarantee of Payments and Method of Payment**

Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, UnitedHealthcare Global will work with ACE American Insurance Company to make that guarantee under the insurance benefits. UnitedHealthcare Global may further assist you by advancing money in dollars or local currency to medical providers according to repayment provisions worked out with ACE, you or a family member.

- **Travel and Communication Assistance/Telephone Interpretation Service**

If you need help communicating in an emergency, UnitedHealthcare Global will provide telephonic interpretation services in all major languages. In emergency situations that require extensive translation, UnitedHealthcare Global will make referrals to local translators.

- **Transmission and Retention of Urgent Messages**

In an emergency, UnitedHealthcare Global will use its best efforts to transmit an urgent message to your family, friends, and/or business associates.

- **Legal Assistance**

In an emergency, UnitedHealthcare Global will use its best efforts to provide you with the names, addresses and telephone numbers of lawyers in the area in which you are traveling in case of a car accident, traffic violations, and other civil offenses. However, the selection of and the expenses associated with a particular attorney will be your responsibility.

The above description is a brief summary and not the contract of insurance. Please refer to the stated Description of Coverage for the insurance benefits provided under the plan.

UnitedHealthcare Global Assistance Coordinators are available 24/7 to help you with travel emergencies.

UNITEDHEALTHCARE GLOBAL ASSISTANCE EMERGENCY RESPONSE CENTER
Baltimore, Maryland, USA
Call Collect: +1-410-453-6330
assistance@uhcglobal.com

TOLL-FREE ACCESS - The numbers below must be dialed from within the country.

If your location is not listed or the call will not go through, call the 24-hour UnitedHealthcare Global Emergency Response Center COLLECT +1-410-453-6330.

Australia and Tasmania	1-800-127-907
Austria	0-800-29-5810
Belgium	0800-1-7759
Brazil	0800-891-2734
China (northern regions)	108888 (pause for tone) 800-527-0218
China (southern regions)	10811 (pause for tone) 800-527-0218
Dominican Republic	1-888-567-0977
Egypt (inside Cairo)	2-510-0200 (pause for tone) 877-569-4151
Egypt (outside of Cairo)	022-510-0200 (pause for tone) 877-569-4151
Finland	0800-114402
France and Monaco	0800-90-8505
Germany	0800 1 811401
Greece	00-800-4412-8821
Hong Kong	800-96-4421
Indonesia	001-803-1471-0621
Israel *	1-809-41-0172
Italy, Vatican City and San Marino *	800-877-204
Japan *	00531-11-4065
Mexico *	001-800-101-0061
Netherlands	0800-022-8662
New Zealand	0800-44-4053
Philippines	1-800-1-111-0503
Portugal	800-84-4266
Republic of Ireland (Eire)	1-800-409-529
Republic of South Africa	0800-9-92379
Singapore	800-1100-452
South Korea	00798-1-1-004-7101
Spain and Majorca	900-98-4467
Switzerland and Liechtenstein	0800-55-6029
Thailand	001-800-11-471-0661
Turkey	00-800-4491-4834
UK & N. Ireland, Isle of Jersey and Isle of Man	0800-252-074
United States, Canada, Puerto Rico, US Virgin Islands, Bermuda	1-800-527-0218

*** - PLEASE NOTE:**

- The toll-free number for Israel is not available from payphones and there is a local access charge.
- The toll-free number for Italy, Vatican City and San Marino has a local charge for access.
- The toll-free number for Japan is only available from touchtone phones (including payphones) equipped for International dialing.
- If dialing the toll-free access number for Mexico from a payphone, the payphone must be a La Datel payphone.