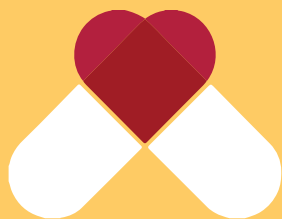


Safeguarding Your Health and Wellbeing Across the Globe



Program Guidelines:

Students studying outside the US

You're eligible for services both at and away from your campus location during your 2015-2016 UnitedHealthcare StudentResources policy period, however, you must be at least 100 miles away from your permanent residence.

U.S. students studying in US

location You're eligible for services when you're more than 100 miles away from your permanent residence or your US campus location.

Foreign national students studying in the US

You're eligible for services for the duration of your studies while in the US and traveling outside of your home country.

Global Assistance Services include:

- Medical Assistance Services
- Medical Evacuation and Repatriation Services
- Security and Natural Disaster Evacuation Services
- Worldwide Destination Intelligence
- Travel Assistance Services

You now have access to doctors, hospitals, pharmacies, and certain other services when faced with a travel or medical emergency while traveling. One phone call to UnitedHealthcare Global connects you 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 medical assistance services arranged and provided by UnitedHealthcare Global. This alleviates many of the obstacles and potential transportation expenses medical emergencies away from home can pose.

Please visit www.uhcsr.com/UHCGlobal for the UnitedHealthcare Global brochure which includes service descriptions and program conditions and limitations. To access services, call or email:

Toll-free within the US: 1-800-527-0218

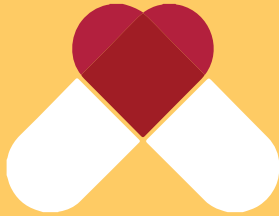
Collect outside the US: 1-410-453-6330

Email: assistance@uhcglobal.com

When calling the UnitedHealthcare Global Operations Center, please be prepared to provide:

- Caller's name, telephone and, if possible, fax number, along with the relationship to the patient;
- Patient's name, age, sex, and UnitedHealthcare Global ID Number as listed on your Medical ID Card;
- Description of the patient's condition;
- Name, location, and telephone number of hospital, if applicable;
- Name and telephone number of the attending physician; and
- Information of where the physician can be immediately reached.





Key Services include:

- Monitoring of Treatment
- Transfer of Medical Records
- Medication, Vaccine
- Worldwide Medical and Dental Referrals
- Dispatch of Doctors/Specialists
- Emergency Medical Evacuation
- Transportation to Join a Hospitalized Participant
- Transportation After Stabilization
- Coordinate the replacement of Corrective Lenses and Medical Devices
- Emergency Travel Arrangements
- Hotel Arrangements for Convalescence
- Continuous Updates to Family and Home Physician
- Return of Dependent Children
- Replacement of Lost or Stolen Travel Documents
- Repatriation of Mortal Remains
- Worldwide Destination Intelligence Destination Profiles
- Legal Referral
- Transfer of Funds
- Message Transmittals
- Translation Services
- Security and Political Evacuation Services
- Natural Disaster Evacuation Services

This is only a summary of your services, conditions, and limitations. For a full list, please refer to the Program Guide posted on www.uhcsr.com/UHCGlobal.

The Emergency Medical Evacuation services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. 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. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.

UnitedHealthcare Global is not travel or medical insurance but a service provider for emergency medical assistance services. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage. **All assistance services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted.** Please refer to the UnitedHealthcare Global information in *My Account* at www.uhcsr.com/MyAccount for additional information, including limitations and exclusions.

Conditions and Limitations

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, UnitedHealthcare Global 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.

