UNIVERSITY OF MINNESOTA
EMERGENCY ASSISTANCE PROGRAM

Please keep this document with you while you travel.

A comprehensive program providing You with 24/7 emergency medical, security, and travel assistance - including emergency medical evacuation and repatriation. The medical and travel services described are available to You only during the time You are covered by the University and only when You are 100 or more miles away from Your residence. Security and natural disaster services are available to You only when You are outside of Your Home Country.

PROGRAM DESCRIPTION

How to Access 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, 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, or call the Emergency Response Center collect at:

Baltimore, Maryland  +1-410-453-6330

assistance@uhcglobal.com

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. We will then take the appropriate action to assist you and monitor your care until the situation is resolved.

If you are admitted to the hospital, you should contact your University Administrator within 48 hours, or as soon as possible, by calling the Member Services phone number listed on your University member card.

The Emergency Assistance program provides You with Medical Assistance Services, Travel Assistance Services, Medical Evacuation and Repatriation Services, Security and Political Evacuation Services, Natural Disaster Evacuation Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions, Limitations, and Exclusions also described below.

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, Our 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 reimbursing Us for any deposits or advances We make that are not reimbursed by the University.

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 and Vaccine Transfers:** In the event medication or vaccine 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.

**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.

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**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 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. When required, We will either wire funds or guarantee required deposits or advances. Medically necessary transportation is covered under Your University medical plan, but You are ultimately responsible for reimbursing Us for any deposits or advances We make that are not reimbursed by the University medical plan.

**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 pay for economy round-trip airfare for a person of Your choice to join You.

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

**Transportation After Stabilization:** Following emergency medical evacuation and stabilization, We will assist you in making arrangements to return home or to the place of your choice.

**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 pay for the expenses of the preparation and transportation of Your mortal remains to Your Home Country.

**Medical Repatriation (Non-Immigrant Visa Holders Only):** If it is determined by the treating physician that You are unable to perform Your duties at the University for a period of more than 28 days as a result of Your Illness or Injury, with Your consent We will coordinate and pay for Your repatriation to Your Home Country.

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**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.
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.

SECURITY AND POLITICAL EVACUATION SERVICES

Transportation To Departure Point: As part of a Security or Political Evacuation, UnitedHealthcare Global will coordinate the arrangement of Your ground transportation to the designated international airport or other safe departure point.

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.

NATURAL DISASTER EVACUATION SERVICES

Transportation To Departure Point: As part of a Natural Disaster Evacuation, UnitedHealthcare Global will on a coordinate the arrangement of ground transportation to the designated international airport or other safe departure point.

Natural Disaster Evacuation: In the event of a Natural Disaster, We will, to the extent commercially reasonable, arrange 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 issuance of the UnitedHealthcare Global Natural Disaster evacuation support notification. 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 for one-way airfare to return You to either Your Host Country or Your Home Country.

DESTINATION INTELLIGENCE

Global Intelligence Center: You will have online access to information about Your program including information about UnitedHealthcare Global services, an electronic version of this program description as well as Your ID card, a listing of telephone numbers for contacting UnitedHealthcare Global, and any online intelligence tools included in this program.
**Medical Intelligence:** You will have online access to continuous updates on health information pertinent to Your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information. You can also review certain preferred facilities for Your travel destinations. Risk Ratings are provided for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges.

**World Watch® Global Security Intelligence:** You will have online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings, and a broad array of destination information including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency. Our global security and medical databases are continuously updated and include intelligence from thousands of worldwide sources.

**Pre-Travel Reports:** Using information from the Medical Intelligence and World Watch® online intelligence tools, You can create customized, printable health and security profiles for your destination.

**PROGRAM DEFINITIONS**

The following definitions apply:

“You” and “Your” means a person validly enrolled for UnitedHealthcare Global Assistance through the University of Minnesota.

“We,” “Us,” and “Our,” means 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.

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

“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.

“Enrollment Period” means the period of time for which You are validly enrolled for UnitedHealthcare Global Assistance through the University of Minnesota.

“Natural Disaster” means an unforeseen 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 results in a Natural Disaster evacuation notification being issued by UnitedHealthcare Global, 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.

“Inhabitable” 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.

**CONDITIONS AND LIMITATIONS**

The medical and travel services described are available to You only during the time You are covered by the University and only when You are 100 or more miles away from Your residence. Security and Natural Disaster services are available to You only when You are outside of Your Home Country.
We will only cover the transportation costs under the Medical Evacuation and Repatriation Services 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, Our 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.

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.

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

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 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. You will be responsible for all transportation and living expenses while at the safe haven. The decision to travel is the sole responsibility of the traveler.

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.

We shall not be responsible for providing any assistance services for a situation arising from:

1. Taking part in military or police service operations.
2. The commission of, or attempt to commit, an unlawful act.
3. Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
6. 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.
7. Natural Disaster Evacuations from Your Home Country.
8. Natural Disaster Evacuations when the Natural Disaster or the event directly giving rise to it precedes Your arrival.
EXPENSES NOT COVERED

This Emergency Medical Assistance Program does not cover any hospital or medical expenses. Those are generally covered by the University of Minnesota. This Emergency Assistance Program only covers those expenses expressly described herein under Transportation to Join a Hospitalized Member, Repatriation of Mortal Remains, and Medical Repatriation.

With respect to the Transportation to Join a Hospitalized Member, Repatriation of Mortal Remains, and Medical Repatriation benefits, We shall not be responsible for any costs or expenses arising from:

1) Travel arrangements that were neither coordinated by nor approved by Us in advance.
2) Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
3) Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.
4) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
5) Any Evacuation or Repatriation that requires You to be transported in a biohazard-isolation unit.

Although there will be no additional cost for Our coordination services, You will be responsible for any additional travel expenses that occur under the Return of Dependent Children, Emergency Travel Arrangements, Security Evacuation Services, and the Natural Disaster Evacuation Services provisions.

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.

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