

Standard Insurance Company
Emergency Travel Assistance Program
Employee Program Description
Group #9061

Standard Insurance Company is pleased to share that per the Master Marketing Agreement for Group effective January 1, 2012, between Standard Insurance Company ("Standard") and FrontierMEDEX d/b/a UnitedHealthcare Global, your eligible employees have access to UnitedHealthcare Global travel assistance services, outlined in the attached Program Description. The information below serves to outline the responsibilities of the various parties to facilitate the assistance of your company's travelers.

RESPONSIBILITIES OF UNITEDHEALTHCARE GLOBAL

UnitedHealthcare Global 24/7/365 operations will assist your eligible employees with their travel needs in accordance with the attached Program Description, which describes the terms and conditions of the services including limitations and exclusions. Upon being contacted by your employee, UnitedHealthcare Global will confirm with your company's designated contact person that the person requesting assistance is indeed an active eligible employee. UnitedHealthcare Global, which is not affiliated in any way with Standard, is solely responsible for the delivery of the services outlined in the Program Description.

SERVICE PERIOD

Services will remain in effect until the earlier of the date of cancellation or termination of the Employer's group insurance policy with Standard or the termination of the Master Marketing Agreement between Standard and UnitedHealthcare Global. In the event of any termination, UnitedHealthcare Global shall complete any assistance cases that arose prior to the date of termination or the event giving rise to termination.

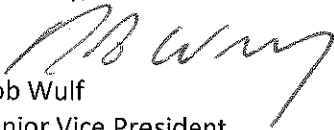
RESPONSIBILITY OF EMPLOYER

As a condition of obtaining Services, Employer will make a "contact person" available to UnitedHealthcare Global to verify an individual's eligibility for Services prior to UnitedHealthcare Global rendering services. The need to verify eligibility can happen on the weekend and during night time hours.

RESPONSIBILITY OF STANDARD INSURANCE COMPANY

Standard will provide the Employer's Contact information to UnitedHealthcare Global in a timely manner.

Sincerely,



Rob Wulf
Senior Vice President
UnitedHealthcare Global, Operations



THE STANDARD TRAVEL ASSISTANCE PROGRAM DESCRIPTION

UnitedHealthcare Global Assistance ID Number 9061

A comprehensive program providing You with 24/7 emergency medical, security, and travel assistance services – including emergency medical evacuation and repatriation - when You are outside Your Home Country for up to 180 continuous days or 100 or more miles away from Your permanent residence in Your Home Country. Persons who travel internationally more than 180 continuous days in a 12-month period are excluded from this program. The 12-month period coincides with Your Standard policy anniversary date.

How To Use UnitedHealthcare Global Assistance Services

24 hours a day, 7 days a week, 365 days a year

UnitedHealthcare Global is your key to travel safety. If You have a medical, security, 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

A UnitedHealthcare Global assistance coordinator will ask for Your name, Your company or group name, the UnitedHealthcare Global ID 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 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.

UnitedHealthcare Global Travel Assistance provides You with Medical Assistance Services, Travel Assistance Services, Medical Evacuation and Repatriation Services, Security and Political Evacuation Assistance Services and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions and Limitations also described below.

UnitedHealthcare Global
8501 LaSalle Rd, Suite 200
Baltimore, MD 21286
www.uhcglobal.com

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help You locate appropriate treatment or care.

Monitoring of Treatment: Our assistance coordinators will continually monitor Your case. In addition, Our 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 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 the payment of the cost of medical care and treatment, including hospital expenses.

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, Vaccine and Blood Transfers: In the event medication, vaccines, or blood 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.

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.

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.

Continuous 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.

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.

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.

Pet Care and Return: If You are unable to travel and require hospitalization due to Injury or Illness, UnitedHealthcare Global will arrange for any pet(s) traveling with You to be cared for at a local kennel. As part of a Transportation After Stabilization or a Repatriation of Mortal Remains, UnitedHealthcare Global will assist with pet return requirements and assist in making arrangements for the pet(s) to be returned to a family member or friend. You will be responsible for all costs of transportation, housing, and the care of pet(s).

Baggage Assistance: UnitedHealthcare Global can assist You if Your baggage is lost, stolen, or delayed while traveling on a common carrier. We will advise You of the proper reporting procedures and will assist You in maintaining contact with the appropriate companies or authorities to resolve the problem.

Emergency Credit Card Replacement: UnitedHealthcare Global can assist you with emergency credit card replacement if You should experience a loss, theft, or damage to Your credit card.

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.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury or a sudden and unexpected Illness and Your medical condition requires these emergency 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.

Transportation to Join a Hospitalized Participant: 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 and pay for one-way economy airfare to send them back to Your Home Country. We will also arrange and pay for the services and transportation expenses of a qualified escort, if required and as determined by UnitedHealthcare Global.

Transportation After Stabilization: Following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for transportation to Your point of origin.

Alternatively, We will coordinate and pay for transportation to Your Home Country if We determine that You should return for continuing medical care. 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 UnitedHealthcare Global.

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.

Return of Travel Companion(s): If You require Emergency Medical Evacuation, Transportation After Stabilization, or Repatriation of Mortal Remains, We will coordinate and pay for one-way economy airfare to send up to two (2) Travel Companions back to their Home Country.

Vehicle Return: We will, on a best-effort basis, arrange and pay for the return of Your non-commercial vehicle if: (1) We approved transporting You under either the Transportation After Stabilization or Repatriation of Mortal Remains services and (2) no one in Your traveling party is capable of driving Your vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. You must pay any costs required to maintain the safe operation of the vehicle during the return. The return must be approved and coordinated by UnitedHealthcare Global and must be performed by one of Our contracted service providers.

SECURITY AND POLITICAL EVACUATION SERVICES

Political Evacuation Services: 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 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. You will be responsible for payment of any costs incurred.

Security Evacuation Services: In the event of an Emergency Security Situation, 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. You will be responsible for payment of any costs incurred.

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. You will be responsible for payment of any costs incurred.

PROGRAM DEFINITIONS

The following definitions apply:

“Dependent” means a Participant’s lawful Spouse or Domestic Partner; or a Participant’s married or unmarried child, from the moment of birth through age 25. A child, for eligibility purposes, includes a Participant’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the Participant or depends on the Participant for financial support. A Dependent may also include any person related to the Participant by blood or marriage and for whom the Participant is allowed a deduction under the Internal Revenue Code.

Eligibility will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is disabled 2) is not capable of self-support and 3) depends mainly on the Participant for support and maintenance. The Participant must send Us satisfactory proof that the child meets these conditions, when requested. We will not ask for proof more than once a year. If the policy in place with The Standard has a more liberal definition of Dependent, The Standard’s definition will be upheld.

“Domestic Partner” means a person of the same or opposite sex of the Participant who is registered in the state which he or she resides. The term “Spouse” wherever used, will include a Domestic Partner.

“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 immediate evacuation. Emergency Security Situation does not include Natural Disasters.

“Enrollment Period” means the period of time for which You are validly enrolled for UnitedHealthcare Global Travel Assistance and for which We have received the appropriate enrollment fee.

“Home Country” means the country as shown on Your passport or the country where You have Your permanent 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. This includes complications of pregnancy no matter the gestational period in the case of a major, vital complication 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

“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 Home or Host Country.

“Participant” means a person validly enrolled for UnitedHealthcare Global Travel Assistance and for whom We have received the appropriate enrollment fee.

“Spouse” means a person to whom the Participant is married, or with whom the Participant lives in a spousal relationship

“Travel Companion” means any individual traveling on the same itinerary, and accompanying the Participant on the Participant’s trip.

“We,” “Us” and “Our” means UnitedHealthcare Global.

“You” and “Your” means the Participant and Dependents.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period. Services are available to You only when You are outside of Your Home Country for up to 180 continuous days or 100 or more miles away from Your permanent residence in Your Home Country. Persons who travel internationally more than 180 continuous days in a 12 month period are excluded from this program. The 12-month period coincides with your Standard policy anniversary date.

We will only cover the transportation costs under the Medical Evacuation, Repatriation Services, and Vehicle Return 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 Your Transportation After Stabilization. Our determination will be based on Your need for continuing medical care. We will not return You to Your Home Country for the sole sake of Your convenience.

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.

UnitedHealthcare Global is not responsible for loss or damage to Your vehicle during the return of the vehicle, or loss or damage to any personal belongings.

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 any costs or expenses for a situation arising from:

- (1) Hospital or medical expenses of any kind or nature unless those expenses are part of the Emergency Medical Evacuation or Transportation After Stabilization.
- (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.
- (4) Security assistance directly or indirectly related to a Natural Disaster.
- (5) Suicide, attempted suicide, or willful self-inflicted injury.
- (6) Taking part in military or police service operations.
- (7) The commission of, or attempt to commit, an unlawful act.
- (8) Injury or illness caused by or contributed to by use of drugs or alcohol unless taken as prescribed by a physician.
- (9) Participation as a professional in athletics.
- (10) Psychiatric, psychological, or emotional disorders unless hospitalized.
- (11) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- (12) Evacuation assistance due to Your failure to properly procure or maintain immigration, work, residence or similar type visas, permits, or documents.
- (13) Political and Security Evacuation Assistance 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 seven (7) days.
- (14) 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 except those policies underwritten by Standard or plans sponsored by the Employer unless otherwise provided in this Program Description.

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

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