GLOBAL INSURANCE WELCOME GUIDE

Business Travel Insurance **Member ID cards**

Worldwide 24-Hours a Day

When traveling for business, you can now feel confident that you are in safe hands if an emergency or urgent need arises. The UnitedHealthcare Business Travel Insurance Program provides medical and travel-related assistance services.

How to use these services



Always carry your member ID card with you when traveling in a foreign country.



If you have a medical or travel problem, call UnitedHealthcare Global. If you are experiencing a medical emergency, you should immediately go to the nearest physician or hospital before calling UnitedHealthcare Global.

Printed on your member ID card are Business Travel telephone numbers. Call toll free +1-866-870-3475 or international calls are accepted at +1-763-274-7364.



When you call, be prepared with as much of the following information as possible:

- your name
- your organization's name and ID number
- description of the situation
- phone number to reach you



A multilingual Assistance Coordinator will render whatever assistance is necessary, and UnitedHealthcare Global will monitor your case until the situation is resolved.



Please cut your ID card along the dotted line and fold in the center.



BUSINESS TRAVEL INSURANCE

Client Name: ADP TotalSource, Inc.

Group ID #: 908505

(Provide this number when calling UHCG)

UHCG ID #: 902250073

(Use this number when creating your Intelligence Center account)

UnitedHealthcare Business Travel Insurance Underwritten by UnitedHealthcare Insurance Company This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites or call.

Business Travel Toll Free: +1 866-870-3475
Business Travel International: +1-763-274-7364

businesstravel@uhcglobal.com http://members.uhcglobal.com

Claim Submission:

UnitedHealthcare Global PO Box 740836 Atlanta, GA 30374-0836 USA Fax: +1-248-524-5729 businesstravel@uhcglobal.com

Notice to Physicians/Hospitals: Call immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email businesstravel@uhcglobal.com

GLOBAL INSURANCE WELCOME GUIDE

You Should Know...

The UnitedHealthcare Global Customer Care Center is available 24-hours a day, every day of the year.

Coordinators are available 24-hours a day, every day of the year. Many times people assume that the services are to be used only in serious cases. Be assured that our team is there to help you with any type of problem regardless of the severity.

If you have questions about local medical facilities, call us. We will help you locate appropriate care. If our clinical care team determines that local medical facilities are inappropriate for treatment, we will arrange for a medically safe evacuation to a facility capable of providing the necessary care.

If you are hospitalized, it is important to notify us as soon as possible. Our clinical care team will contact your treating physician to assess your condition and treatment plans, which helps ensure your safe recovery. We will then update those persons you want us to, as appropriate, and assist you until you have returned home or have received final treatment.



- ¹ Benefits and services vary depending on your organization's program.
- ² Non-insurance assistance services are offered as part of a group business travel program. Some services may be at an additional cost. Additional optional assistance services may be available.
- $^{\mbox{\tiny 3}}$ Denotes medical benefits filed in Certificates of Coverage.
- ⁴ Some assistance services are delivered by third-party providers, coordinated by UnitedHealthcare Global.
- $^{\rm 5}$ Security and natural disaster evacuation coverage is not available in New York, Florida and Georgia.

Portfolio of services

When traveling for business, you can now feel confident that you are in safe hands if an emergency or urgent need arises. The UnitedHealthcare Global Business Travel Insurance Program¹ provides medical, security and travel-related assistance services. Please refer to the program description details regarding the benefits, paid services, conditions and limitation of your program.

Insurance Benefits³

Out-of-country benefits are fully integrated with in-house response services, resulting in superior communication and cost control.

- Medical treatment and prescriptions needed due to accidents or unexpected illness
- Dental emergencies
- Accidental death and dismemberment¹
- Medical evacuations and repatriations
- Return of minor children during evacuation
- Transportation to join a hospitalized participant

Non-Insurance Assistance Services^{2,4}

Medical Assistance

- Medication and vaccine transfers
- Medical provider and dental referrals
- Monitoring of treatment
- · Facilitation of hospital payment
- Relaying of medical and insurance information
- Updates to family and employer
- Replacement of corrective lenses and medical devices
- Medical and security destination intelligence

Travel Assistance

- Transfer of funds
- Lost document replacement assistance
- Legal referrals
- Translation facilitation and referral
- Help with emergency travel arrangements
- Message transmittal

Intelligence Center

- Medical and security intelligence by destination
- Immunization requirements and recommendations
- Medical provider search and information

Optional Insurance and Services⁴

Security & Natural Disaster Evacuation Coverage⁵

- Evacuation due to natural disaster, political or security risk⁵
- Transportation to and from evacuation

Intelligence Alerts

 Proactive administrator alerts when global events occur that may impact travelers or business continuity

Sojourn Travel Coverage (i.e., Personal Travel Immediately Before or Following a Business Trip)¹

Family/Dependent Coverage