

SECURE (IEES ID # 319691)

Please keep this document with you while you travel.

A comprehensive program providing You with 24/7 emergency medical and travel assistance services when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. The program also provides emergency security, political and natural disaster evacuation and repatriation services when You are outside of Your Home Country. Expatriates are eligible regardless of distance from your expatriate residence while outside of Your Home Country.

PROGRAM DESCRIPTION

How To Use FrontierMEDEX SECURE Services
24 hours a day, 7 days a week, 365 days a year

FrontierMEDEX 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

A multilingual assistance coordinator will ask for Your name, Your company or group name, the group 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.

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

FrontierMEDEX
P.O. Box 19056
Baltimore, MD 21284
www.frontiermedex.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, FrontierMEDEX Physician Advisors provide Us consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

Facilitation of Hospital Payment: 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.

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.

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 subjects 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 intelligence database is continuously updated and includes information from thousands of worldwide sources.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury a sudden and unexpected Illness:

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 FrontierMEDEX, 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 three 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 FrontierMEDEX.

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 FrontierMEDEX. All such arrangements must be coordinated and approved in advance by FrontierMEDEX.

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. In addition, We will coordinate and pay for the transportation home of personal effects (up to \$2,500 US) in the event of Your death.

SECURITY AND POLITICAL EVACUATION SERVICES

Security Evacuation: In the event of an Emergency Security Situation, We will on a best-effort basis arrange and pay for Your evacuation from an international airport or other safe departure point We designate to the nearest safe haven. We will pay for Your evacuation up to and including seven (7) days from the date of the FrontierMEDEX evacuation alert. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with You and advise You until evacuation becomes viable or the Emergency Security Situation has passed.

Political Evacuation: In the event the officials of Your Home Country issue a written order that You depart 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 on a best-effort basis arrange and pay for Your evacuation from an international airport or other safe departure point We designate to the nearest safe haven. We will pay for Your evacuation up to and including seven (7) days from the date of evacuation notice given by the recognized government of Your Home Country or Host Country.

Transportation to Departure Point: As part of a Security or Political Evacuation, FrontierMEDEX will arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to house You and protect Your safety while assembled or during evacuation, if required and as determined by FrontierMEDEX.

Transportation After Security or Political Evacuation: Following a Security or Political Evacuation and when safety allows, We will coordinate and pay for one-way economy airfare to return You to either Your Host Country or Your Home Country.

Other Evacuation Assistance Services: In the event You feel Your personal safety is threatened, but the situation does not dictate a Security or Political Evacuation and You none-the-less wish to be evacuated, We will assist You on a best-effort basis in making evacuation arrangements. This may include 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 costs associated with this type of voluntary evacuation.

NATURAL DISASTER EVACUATION SERVICES

Natural Disaster Evacuation: In the event of a Natural Disaster, We will, on a best-effort basis, arrange and pay for Your evacuation from a safe departure point We designate to a safe haven of Our selection. We will pay for Your evacuation up to and including seven (7) days from the date an evacuation alert is issued by FrontierMEDEX. 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 to Departure Point: As part of a Natural Disaster Evacuation, We will arrange and pay for ground transportation to the designated international airport or other safe

departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation After Natural Disaster Evacuation: Following a Natural Disaster Evacuation and when safety allows, We will coordinate and pay for one-way economy airfare to return You to either Your Host Country or Your Home Country.

PROGRAM DEFINITIONS

The following definitions apply:

"Dependent" means the Participant's legal spouse; the Participant's unmarried children from birth and under age 19; or under age 23, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Participant for support and maintenance and must live in a parent-child relationship with the Participant. A spouse or child who is included under this program as a Participant will not be eligible as a Dependent.

"Emergency Security Situation" means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which results in FrontierMEDEX issuing an evacuation alert through the Evacuation Notification service included in this program. At a minimum, Our evacuation alert will adhere to any formal order to evacuate made by your Home Country or Host Country. Emergency Security Situation does not include Natural Disasters.

"Enrollment Period" means the period of time for which You are validly enrolled for SECURE and for which We have received the appropriate enrollment fee.

"Expatriate" means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

"Home Country" means the country or territory as shown on Your passport.

"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.

"Injury" means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

"FrontierMEDEX Physician Advisors" means physicians, retained by FrontierMEDEX 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 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 an evacuation alert is issued by FrontierMEDEX. In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

"Participant" means a person validly enrolled for SECURE and for whom We have received the appropriate enrollment fee.

"We," "Us," and "Our" and means FrontierMEDEX.

"You" and "Your" means the Participant.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period. Medical services are available to You only when You are outside of Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. Security services are available to You only when You are outside of Your Home Country. Expatriates are eligible for medical and security services regardless of the distance from your Expatriate residence while outside of Your Home Country.

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, FrontierMEDEX 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.

We reserve the right to determine, at Our sole discretion, the means, method and timing of a Security, Political or Natural Disaster Evacuation. Our security personnel will consult with interested governments, security analysts, and the sponsor of Your FrontierMEDEX program. Evacuations will be from an international airport or other safe departure point We designate. We will arrange and pay for Your transportation to the nearest safe haven We designate. The decision to travel is the sole responsibility of the traveler. If the Participant refuses an evacuation, We will not be liable for expenses incurred after the date for which the evacuation is scheduled.

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 and, if required, costs to protect Your safety while assembled or during evacuation.

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, including Medical, Security, and Political Evacuations from Cuba 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 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) Taking part in military or police service operations.
- (4) The commission of, or attempt to commit, an unlawful act.
- (5) Pregnancies except 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.
- (6) Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.
- (7) Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planning, or bungee jumping unless otherwise agreed in writing by Us prior to Your Enrollment Period.
- (8) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- (9) Subsequent Medical Evacuations for the same or related medical condition, regardless of location, or more than one Security or Political Evacuation from a country or territory per individual per annual term.
- (10) Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
- (11) Security or Political Evacuations from Your Home Country.
- (12) Security or Political Evacuations 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.
- (13) Natural Disaster Evacuations when the Natural Disaster or the event directly giving rise to it precedes Your arrival.
- (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 FRONTIERMEDEX 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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