

TRAVEL ASSISTANCE

OVERVIEW

Travel assistance services from **RedpointWTP LLC** – Helps when unexpected and costly events happen on the road. Travel assistance services provide all active U.S. employees covered under the group life insurance program, and their spouses and dependents, with 24/7/365 access to emergency assistance, and transport services when traveling 50 or more miles away from home for up to 180 days. Online pre-trip resources are also available.

MEDICAL EVACUATION SERVICES:

- Pre-hospital assistance
 - o Redpoint will coordinate, but not pay for, emergency transportation services to a clinic or medical facility if the traveling member needs to be hospitalized and contacts Redpoint prior to hospitalization
- Nearest appropriate
 - o Redpoint will provide, arrange and pay all necessary and ordinary expense for air, and/or surface transport for a hospitalized traveling member to the nearest appropriate medical facility, as identified by Redpoint, if the traveling member is administered to a facility that cannot provide adequate care, as determined by Redpoint in consultation with the local attending physician. Up to \$500,000.
- Medically necessary repatriation
 - o Following an illness or accident requiring a traveling member to obtain further medical treatment or to recover, if medically necessary, Redpoint shall arrange and pay for repatriation of the travel member. Transport can be to a home or medical facility close to home and based on the nature of the patient's condition. The means and timing of the transportation, and its medical necessity shall be made by a physician designated by Redpoint after consultation with the traveling member's attending physician. Up to \$500,000
- Mortal remains repatriation
 - o Redpoint will provide, arrange, and pay for reasonable expenses related to transporting a traveling member's mortal remains from a morgue or hospital to a morgue, funeral home, or mortuary designated by a family member and within the United States. Up to \$500,000.
- Return of dependent children
 - o If a traveling member is medically evacuated by Redpoint and hospitalized, Redpoint will arrange and pay the commercial airfare for the return of dependent children to the permanent home residence, if such dependent children would be left unattended. Up to \$5,000 in aggregate.
- Family member visitation
 - o If a traveling member is medically evacuated and hospitalized for more than 7 days, Redpoint will arrange and pay for the commercial airfare for 1 direct family member to visit the traveling member. Redpoint will also assist with hotel and ground transportation if requested (cost paid for by family member). Up to \$5,000.
- Transportation of Travel Companion
 - o If a traveling member is medically evacuated and hospitalized, Redpoint will arrange but not pay for the transportation for 1 travel companion to the same hospital destination as the traveling member.
- Pet Return Services
 - o If a traveling member is medically evacuated and hospitalized, Redpoint will assist with but not pay for returning domestic pets, which are owned by the traveling member, to the permanent home residence.
- Rental Vehicle Assistance
 - o If a traveling member is medically evacuated by Redpoint and hospitalized, Redpoint will provide up to \$500 of service toward rental vehicle return to the closest rental facility.
- Dispatch of Physician
 - o If a traveling member is medically evacuated by Redpoint and hospitalized, Redpoint shall arrange and pay, if Redpoint determines it is medically necessary, for the dispatch of a physician to assist in the assessment and care of the traveling member. A determination of medical necessity shall be made by a physician designated by Redpoint after consultation with the traveling member's attending physician.

SECURITY EVACUATION SERVICES:

- In the event of a security emergency affecting a traveling member, Redpoint provide, arrange, and pay for air and/or surface transport to the nearest safe area. Up to \$100,000

OTHER SERVICES:

- Pre-trip planning services: Passport/visa information, immunization requirements, currency conversion information, and more
- ID Theft Services: assistance for Traveling Member who has experience loss or theft of travel or personal identity documents
- Medical locator/dispatch services, transport of medication and medical supplies, transport of medical records, telephonic interpretation services, lost luggage, passport and visa assistance, emergency cash advance, inpatient medical expense guarantee, emergency message relay, legal and bail bond referrals, and more
- The cost associated with such services shall be paid by the Traveling Member.

LIMITATIONS:

- Redpoint reserves the right to determine, in its sole discretion:
 - Whether a traveling member's condition is sufficiently serious to warrant transport and/or services under these terms of use and the mode of transport
- Redpoint shall not be under any obligation to provide more than one such transport to any traveling member in any twelve-month period. Redpoint shall not be under any obligation to provide transport and/or services to a traveling member or mortal remains if, in Redpoint's sole discretion:
 - The traveling member is not reasonably accessible or cannot be transported safely;
 - The Traveling Member is located in a region that is not safely accessible;
 - The Traveling Member has a contagious or infectious disease which would endanger the Traveling Member, those in contact with the Traveling Member or whose transport is prohibited by law;
 - The Traveling Member's primary diagnosis is psychiatric in nature;
 - The Traveling Member's condition is self-inflicted;
 - The Traveling Member has committed or is accused of committing a criminal act;
 - The Traveling Member was on an organ transplant list at the time such Traveling Member embarked on his or her trip and such transport is related to such transplant;
 - The Traveling Member is Hospitalized due to circumstances that were diagnosed or treated within forty-five (45) days prior to traveling, or for which symptoms existed which would cause an ordinarily prudent person to seek such diagnosis or treatment;
 - The Traveling Member's condition is a result of nuclear reaction or radioactive contamination, or the Traveling Member has been exposed to ionizing radiation or radioactivity from irradiated nuclear fuel which would endanger the Traveling Member, those in contact with the patient or whose transport is prohibited by law;
 - The Traveling Member is traveling against the advice of a Physician, while waiting for treatment, or is traveling for the purpose of obtaining medical treatment;
 - The Traveling Member is beyond her second trimester of pregnancy;
 - The Traveling Member is engaged in an armed conflict, as a member of any army, guerrilla, terrorist or other armed force, or is serving in a security function in any capacity;
 - The Traveling Member has a condition caused by the intentional ingestion and/or overdose of a controlled or banned substance, or is Hospitalized due to the use of drugs or intoxicants not prescribed by a physician;
 - The Traveling Member failed to maintain immigration, work residence or similar visas, permits, or other documentation;
 - The Traveling Member is traveling above the Arctic Circle parallel north or below the 60th parallel south.

This is only a brief description of the coverage(s) available. The policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. All services must be provided and arranged by Redpoint. No claims for reimbursement will be accepted.