



## Major Medical Insurance

Carrier: CIGNA  
Effective: 11/01/2024 through 10/31/2025  
Website: [www.cigna.com](http://www.cigna.com)  
Phone: 866.494.2111



**Open Access Plus (OAP)** – You have the flexibility to see any doctor or visit any hospital of your choice. However, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventive care services are covered at 100% as long as your physician bills your visit as preventive. For most doctor and specialist visits, you simply pay a copayment at the time of service. You have a great deal of flexibility and choice with an OAP, and can manage your out-of-pocket costs by remaining in network.

### High Deductible Health Plan (HDHP) with Health Savings Account (HSA) –

Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventive care services are covered at 100% as long as your physician bills your visit as preventive. For other services, including routine office visits, procedures, lab work, prescription drugs, etc., no benefits will be paid until you have met your annual deductible.

The HSA is a bank account paired with your HDHP that allows you to save money on a tax-free basis to pay your deductible and other out-of-pocket medical expenses in the current year or in the future. Qualified medical expenses that can be paid using this account include doctor visits, prescription drugs, and even dental and vision expenses. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses.

	OAP	HDHP 1	HDHP 2
<b>Network</b>	Open Access Plus		
<b>Calendar Year Deductible</b>			
Employee Only Plan (In-Network / Out-of-Network)	\$750 / \$1,500	\$2,500 / \$5,000	\$1,600 / \$3,200
All Other Plans (In-Network / Out-of-Network)	\$1,500 / \$3,000	\$5,000 / \$10,000	\$3,000 / \$6,000
<b>Coinsurance (Member pays)</b>			
In-Network / Out-of-Network	20% / 40%	0% / 20%	20% / 40%
<b>Out-of-Pocket Max</b>			
Employee Only Plan (In-Network / Out-of-Network)	\$2,500 / \$5,000	\$2,500 / \$10,000	\$5,000 / \$10,000
All Other Plans (In-Network / Out-of-Network)	\$5,000 / \$10,000 Includes Deductible, Coinsurance, Copays and RX copays	\$5,000 / \$20,000 Includes Deductible, Coinsurance and Prescription Drugs	\$10,000 / \$20,000 Includes Deductible, Coinsurance and Rx copays
<b>Physician Services:</b> Well Adult / Well Child Physician Office Visit (In-Network) Specialist (In-Network) X-Rays / Lab Diagnostics (QUEST LABS) Major Diagnostic Testing (In-Network)	100% \$20 Copay \$40 Copay Deductible then 20% \$150 Copay	100% Deductible Deductible Deductible Deductible	100% Deductible then 20% Deductible then 20% Deductible then 20% Deductible then 20%
<b>Inpatient Hospital (per admission)</b>			
In Network	Deductible then 20%	Deductible	Deductible then 20%
Out-of-Network	Deductible then 40%	Deductible then 20%	Deductible then 40%
<b>Emergency Room</b>	\$200 Copay	Deductible	Deductible then 20%
<b>Urgent Care Centers</b>	In-Network Out-of-Network	\$45 Copay Deductible then 40%	Deductible Deductible then 20% Deductible then 40%
<b>Prescription Drugs (In-Network)</b>			
Generic / Formulary / Non-Formulary Mail Order Program	\$10 / \$30 / \$50 \$20 / \$80 / \$140	Deductible	Deductible then \$10 / \$30 / \$50 \$25 / \$75 / \$125
<b>Lifetime Maximum</b>	Unlimited		

	OAP	HDHP 1	HDHP 2
	Employee Cost per pay period		
Employee Only	\$92.50	\$80.00	\$72.50
Employee & Spouse	\$305.00	\$300.00	\$250.00
Employee & Child(ren)	\$230.00	\$220.00	\$182.50
Family	\$392.50	\$372.50	\$317.50

*\*Please Note: InspereX contributes \$1,500 for employee only coverage and \$3,000 for all other coverage level plans annually towards members' HSA bank accounts. HSA accounts are administered by Further.*

## HSA Limits and Banking Information

Administrator: Health Equity  
Effective: 01/01/2025 through 12/31/2025  
Website: [www.healthequity.com](http://www.healthequity.com)  
Phone: 866.346.5800



The HSA is a bank account paired with your HDHP Cigna Medical coverage that allows you to save money on a tax-free basis to pay your deductible and other out-of-pocket medical expenses. Qualified medical expenses that can be paid using this account include doctor visits, prescription drugs, chiropractic treatment, acupuncture, adult braces, and dental and vision expenses. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses.

Contributions Limits:	2024 IRS Maximum	2025 IRS Maximum
Individual Maximum Contribution	\$4,150	\$4,300
Family Maximum Contribution	\$8,300	\$8,550
Catch-Up Contribution (55 years old or older)	\$1,000	\$1,000

## Flexible Spending Account

Carrier: Chard Snyder  
Effective: 01/01/2025 through 12/31/2025  
Website: [www.chard-snyder.com](http://www.chard-snyder.com)  
Phone: 800.982.7715



**Medical Flexible Spending Accounts (FSA)** – A medical FSA allows you to put pre-tax dollars into an account to pay for you and your family's medical expenses such as doctors office visits, hospital visits, prescription drugs, dental services and vision services. **You may contribute up to \$3,200 (this figure may change) in 2024 for the medical FSA.** Note: This option will be available only to those employees electing coverage under the medical OAP plan.

**Dependent Care Flexible Spending Account (DCA):** Regardless of medical plan selected, employees can establish a separate FSA to pay for eligible dependent care expenses with pre-tax dollars. **You may contribute up to \$5,000 in 2025 for the DCA.** Note that funds can only be used to cover select costs for your eligible dependents (ages 12 and under) to enable you to work. In two-parent households, both parents must work-full time to qualify.

**Note: For all FSA plans, the contributed money must be used for qualifying expenses during the calendar year – it cannot be rolled over to the next year.**

Questions? Contact the HR team at [HR@InspereX.com](mailto:HR@InspereX.com)  
Via Teams: Sara Wehmeyer, Jamie Franco or Ana Chacon



## Hospital Indemnity

Carrier: Cigna  
Effective: 11/01/2024 through 10/31/2025  
Website: www.cigna.com  
Phone: 866.494.2111



Hospital Care provides a fixed benefit when a Covered Person incurs a Hospital stay resulting from a Covered Injury or Covered Illness. The benefit amounts shown in this summary will be paid regardless of the actual expenses incurred.

Hospital Benefits	Benefit Amount*
<b>Hospital Admission</b> No Elimination Period. Limited to 1 day. 1 benefit(s) every 90 days.	\$1,000
<b>Hospital Chronic Condition Admission</b> No Elimination Period. Limited to 1 day. 1 benefit(s) every 90 days.	\$50
<b>Hospital Stay</b> No Elimination Period. Limited to 30 days. 1 benefit(s) every 90 days.	\$100 per day
<b>Hospital Intensive Care Unit Stay</b> No Elimination Period. Limited to 30 days. 1 benefit(s) every 90 days.	\$200 per day
<b>Hospital Observation Stay</b> 24 hour elimination period. Limited to 72 hours.	\$100 per day
<b>Newborn Nursery Care Stay</b> Limited to 30 days, 1 benefit per newborn child. This benefit is payable to the employee even if child coverage is not elected	\$200 per day

### Cost per Pay Period:

Age	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
0-49	\$6.39	\$15.87	\$11.33	\$20.81
50-59	\$6.12	\$14.78	\$11.06	\$19.73
60-69	\$8.43	\$22.38	\$13.38	\$27.33
70+	\$52.05	\$108.62	\$57.00	\$113.57

## Critical Illness

Carrier: Cigna  
Effective: 11/01/2024 through 10/31/2025  
Website: www.cigna.com  
Phone: 866.494.2111



Critical illness pays a fixed, lump-sum cash benefit directly to you when you are diagnosed with a covered health condition, such as a heart attack or stroke

Employee	\$10,000, \$20,000 \$20,000 (Guaranteed Issue)
Spouse	100% of issued employee benefit amount (Guaranteed Issue)
Children	100% of issued employee benefit amount

### A sample of covered conditions

Covered Critical Illness	Benefit Amount %
Invasive Cancer	100 %
Heart Attack	100 %
Stroke	100 %
End-Stage Renal (Kidney) Disease	100 %
Major Organ Failure	100 %
Blindness	100 %
Paralysis	100 %
Amyotrophic Lateral Sclerosis	25 %
Coronary Artery Disease	25 %
Carcinoma in Situ	25 %

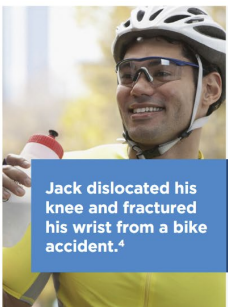
Employees pay 100% of the insurance premium. See page 22 of InspereX Full Benefit Guide for rate information

## Accidental Injury

Carrier: Cigna  
Effective: 11/01/2024 through 10/31/2025  
Website: www.cigna.com  
Phone: 866.494.2111



Accidental Injury Accidental Injury coverage provides a fixed cash benefit when a Covered Person suffers certain Injuries or undergoes a broad range of medical treatments or care resulting from a Covered Accident.



Jack dislocated his knee and fractured his wrist from a bike accident.<sup>4</sup>

### Accidental Injury Benefit

- Doctor's office visit \$50
- Diagnostic exam (X-ray) \$50
- Dislocated knee \$2,000
- Fractured wrist \$400
- Follow-up appointment \$50
- Five physical therapy sessions \$125

Accidental Injury coverage paid: \$2,675

	Cost Per Pay Period Plan 1	Cost Per Pay Period Plan 2
Employee Only	\$2.48	\$4.29
Employee & Spouse	\$4.51	\$7.89
Employee & Children	\$5.88	\$10.45
Employee & Family	\$7.91	\$14.05



## Dental Insurance

Carrier: Principal  
Effective: 11/01/2024 through 10/31/2025  
Website: www.principal.com  
Phone: 800.986.3343



**Preferred Provider Organization (PPO)** – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services—even to non-covered services like cosmetics and adult orthodontia—and to services provided after the annual benefit maximum has been exceeded. Out-of-Network fees are based on the 99th percentile of Reasonable and Customary charges.

Plan option:	PPO
	In-Network / Out-of-Network
Individual Deductible (Family = 2x)	\$0 / \$25
Office Visit Copay	None
Preventive Coinsurance	100% / 100%
Basic Coinsurance	100% / 80%
Major Coinsurance	60% / 50%
Annual Plan Maximum	\$1,500
Orthodontia Coinsurance	50% / 50%
Orthodontia Lifetime Maximum	\$1,000 (Child only)

	Employee Cost per pay period
Employee Only	\$ 5.00
Employee & Spouse	\$ 15.00
Employee & Child(ren)	\$ 17.50
Family	\$ 25.00

## Vision Insurance

Carrier: EyeMed  
Effective: 11/01/2024 through 10/31/2025  
Website: www.eyemed.com  
Phone: 866.939.3633



The vision insurance plan provides reimbursement for vision related services (Eye exams, glasses, contact lenses, etc.), however, you can manage your out-of-pocket costs by utilizing in-network vision providers.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	\$10 copayment	\$35 max allowance
Materials	Every 12 months	\$25 copayment	Allowance varies
Frames	Every 24 months	\$120 allowance	\$48 max allowance
Elective Contacts	Every 12 months	\$135 allowance	\$95 max allowance

	Employee Cost per pay period
Employee Only	\$ 1.50
Employee & Spouse	\$ 3.00
Employee & Child(ren)	\$ 3.00
Family	\$ 4.00

## Short & Long Term Disability Insurance

Carrier: Mutual of Omaha (MOO)  
Effective: 11/01/2024 through 10/31/2025  
Website: www.mutualofomaha.com  
Phone: 800.769.7159



**Short Term Disability (STD) Program** – If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

**Long Term Disability (LTD) Program** – If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this program will replace a portion of your income for a defined period of time.

### Plan details:

- STD benefit begins after 0 days of injury or 7 days of illness; LTD benefit begins after 90 days of continuous injury or illness
- STD benefit pays up to 60% of pre-disability earnings to a maximum of \$2,500 per week, up to 13 weeks
- LTD benefits pay up to 60% of pre-disability earnings to a maximum of \$10,000 per month, to age 65 or your Social Security Normal Retirement Age
- No insurance premium cost to employees

## Sam by UCM

Carrier: UCM Digital Health  
Website: www.sambyucm.com  
Hours: 24 hours, 365 days  
Phone: 844.484.7362



Sam by UCM offers 24/7 on-demand virtual care, providing comprehensive health services to meet your physical and mental health needs at any time. With easy access via phone, app, or online, their team provides convenient, cost-effective care anytime you need it. **This benefit is provided at no cost to employees and their dependents.**

- **Primary Care:** Provides ongoing, comprehensive care to address general health needs such as wellness visits, routine screenings (for hypertension, diabetes, etc.), chronic disease management, and preventive care like smoking cessation and lab tests.
- **Emergency and Urgent Care:** Offers immediate medical attention for non-life-threatening conditions, providing a cost-effective and faster alternative to traditional emergency room visits. Common issues treated include upper respiratory infections, abdominal pain, and headaches.
- **Mental Health Care:** Provides confidential consultations with master's and Ph.D.-level counselors, addressing issues like anxiety, depression, substance abuse, family matters, grief, and more. It also supports caregivers and offers help for relationship or parenting challenges



## Basic Life

Carrier: Mutual of Omaha (MOO)  
Effective: 11/01/2024 through 10/31/2025  
Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)  
Phone: 800.769.7159



Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

### Plan details:

- All full-time employees are eligible for Basic Life/AD&D insurance
- Basic Group Term Life Insurance equal to 2x your basic annual salary or draw, up to \$500,000.
- Basic AD&D Insurance benefit amount is 100% of the life amount
- No insurance premium cost to employees

## Voluntary Term Life / AD&D

Carrier: Mutual of Omaha (MOO)  
Effective: 11/01/2024 through 10/31/2025  
Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)  
Phone: 800.769.7159



### Plan details:

- **Employee** — Elect \$10,000 increments to 5 times annual salary or draw or \$500,000 maximum benefit
  - Employee Guaranteed Issue is up to \$150,000 upon initial employment
  - 35% reduction of benefits at age 70 and an additional 15% reduction at age 75
- **Spouse** — Elect \$5,000 increments can apply for the lesser of 50% of the employee life amount or \$250,000
  - Spouse Guaranteed Issue is up to \$30,000 upon initial employment
  - Spouse life benefit amount will reduce by the same percentage as the employee reductions
- **Child** — Elect \$10,000
  - Regardless of how many children you have, they are ALL included under one flat premium amount (\$1 per pay period)

Employees pay 100% of the insurance of the premium. See pages 24-25 of InspereX Benefits Guide for rate information.

## Employee Assistance Program (EAP)

Carrier: Mutual of Omaha (MOO)  
Effective: 11/01/2024 through 10/31/2025  
Website: [mutualofomaha.com/eap](http://mutualofomaha.com/eap)  
Phone: 800.316.2796



**Employee Assistance Program (EAP)** – A *free* and *confidential* counseling service available to you and your eligible dependents, the EAP service offers caring, professional help for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help.

### Plan details:

- Services that address issues such as: relationships, job pressures, substance abuse, grief and loss, etc.
- Legal assistance, financial services and additional resources
- Unlimited telephone access to EAP professionals 24 hours a day, seven days a week
- Three face-to-face sessions with a counselor (per household per calendar year)
- No insurance premium cost to employees



## Generic Prescription Savings Programs

You may be paying too much for your prescription medications. Have you heard of the \$4 Generic Prescription Program? All you have to do is ask your doctor to prescribe the generic version of your medication, if one is available, and drop off that prescription at your local Wal-Mart or Publix. If your prescribed medication falls under the \$4 Generic Prescription Program, you will pay only \$4 (or your prescription co-pay amount, whichever is less). The list of applicable medications is extensive, covering more than 350 generic medications.

Meijer also has created a program that offers leading antibiotics and pre-natal vitamins for FREE - no strings attached. The program covers leading, oral generic antibiotics with a special focus on the prescriptions most often filled for children. In order to take advantage of this program, you must have a doctor's prescription and pick up the medication at a local Meijer pharmacy.

Note: These programs can be used by all individuals, regardless of insurance or copays. Even those individuals without any insurance may take advantage of these savings.

Visit any of the following websites for a complete list of available generic medications and more details on these programs:

Wal-Mart: [www.walmart.com](http://www.walmart.com) Publix: <http://www.publix.com> Meijer: [www.meijer.com](http://www.meijer.com)

Questions? Contact the HR team at [HR@InspereX.com](mailto:HR@InspereX.com)  
Via Teams: Sara Wehmeyer, Jamie Franco or Ana Chacon



### Legal Shield

Carrier: Legal Shield  
Effective: 11/01/2024 through 10/31/2025  
Website: [www.legalshield.com](http://www.legalshield.com)  
Phone: 866.470.1694



LegalShield provides you and your family direct access to a dedicated law firm who can review and prepare legal documents such as Wills and assist with other personal legal matters such as speeding tickets, neighbor disputes and family related matters such as adoption.

Legal Need	Typical Attorney Cost*	LegalShield Cost
General Legal Consultation (per hour)	\$300	\$0
Will Preparation	\$1,500	\$0
Representation in Traffic Matter	\$1,000	\$0
Prepare Purchase/Selling Agreement	\$500	\$0
Review Lease/Rental Agreement	\$750	\$0
Prepare a Prenuptial Agreement	\$2,000	\$0
<b>Total:</b>	<b>\$6,050</b>	<b>\$0</b>

Employee cost per pay period	\$11.87
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### Pet Savings, Accident/Illness & Wellness Insurance

Carrier: Pet Benefit Solutions  
Effective: Rolling (in/out anytime)  
Phone: 800.891.2565  
Website: [www.petbenefits.com](http://www.petbenefits.com)  
<https://www.wishboneinsurance.com/inspex>



**Four program options :**

- Total Pet Plan Savings Program** – Provides everything pets need for one low price! Our pet care bundle includes everyday savings on veterinary care and pet products, and access to other pet care services.
- Wishbone Accident & Illness** - 80% reimbursement for accident and illness vet claims (no coverage for pre-existing conditions) with an \$250 annual deductible \$10k annual limit
- Wishbone Wellness Essential & Premium** - You get reimbursement on routine wellness care such as annual check-ups, vaccinations, preventatives, and more.

Plus all program offer unlimited assistance via 24/7 pet telehealth service & Durable ID tags to help bring pets home if they go missing

\*Find additional information in the Full Benefit Guide\*

**Cost per pay period:**

"Total Pet" One Pet	"Total Pet" (2+Pets)	Wellness Essential	Wellness Premium	Accident/ Illness
\$5.88	\$9.25	\$7	\$12.50	Varies – visit website

### Medical Transportation (MASA)

Carrier: Medical Transportation Solutions  
Effective: Rolling (in/out anytime)  
Website: [www.masamts.com](http://www.masamts.com)  
Phone: 877.503.0585



A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation service within the United States and Canada, regardless of whether the provider is in or out of a given group healthcare benefits network. After the group health plan pays its portion, MASA MTS works with providers to deliver our members' \$0 in out-of-pocket costs for emergency transport.

Benefit	Platinum	Emergent Plus
Emergency Air Transport	U.S./Canada	U.S./Canada
Emergency Ground Transport	U.S./Canada	U.S./Canada
Non-Emergent Interfacility Transport	Worldwide	U.S./Canada
Repatriation/Recuperation	Worldwide	U.S./Canada
Escort Transportation	Worldwide	
Mortal Remain Transportation	Worldwide	
Visitor Transportation	Basic Coverage Area	
Minor Return	Basic Coverage Area	
Vehicle Return	Basic Coverage Area	
Pet Return	Basic Coverage Area	
Organ Retrieval/Organ Recipient	U.S./Canada	
<b>Employee Cost per pay period</b>	Single: <b>\$12.09</b> Family: <b>\$16.25</b>	Single & Family: <b>\$7.00</b>

### IDX Protection

Carrier: IDX/ZeroFox  
Effective: Rolling (in/out anytime)  
Website: [www.idx.us](http://www.idx.us)  
Phone: 800.939.4170



**IDX Privacy** includes:

- Basic monitoring
- Full privacy protection
- Extensive concierge support, alerts and mobile app access

**IDX Complete** includes all IDX Privacy service plus:

- \$1M insurance benefit for personal expenses and lawyer expert coverage
- Full range of monitoring services

	IDX Privacy	IDX Complete
Individual Plan	\$2.90 semi-monthly	\$5.80 semi-monthly
Family Plan	\$5.63 semi-monthly	\$11.25 semi-monthly

\*Find additional information in the Full Benefit Guide\*



## CIGNA at a Glance - Value Added Benefits

- For your medical benefit questions, claims information, or any other CIGNA benefit related inquiry contact CIGNA at 866.494.2111 or visit [www.mycigna.com](http://www.mycigna.com)
- Access valuable health information and resources including care decision support, the CIGNA provider directory and other interactive tools.
- Compare quality and cost before you go, by using the cost estimating tool through mycigna.com, and then decide what's best for your care.
- General health information and guidance for specific conditions from fevers to bee stings.
- Coaching on appropriate treatment paths
- A secure member website that gives you immediate access to health care benefit information and easy-to-use tools such as check claim status; confirm coverage for you and your dependents, use "Find a Doctor" to locate a contracting doctor or hospital, access interactive tutorials
- Hospital Comparison and Treatment Cost
- **Mail Order Prescriptions: 800.285.4812**  
Through CIGNA, you may be able to save time and get more for your money by getting your prescriptions through mail order.

### Cigna Healthy Rewards® Helping you stay healthy

## Discounts on a full range of health and wellness programs and services\*



- Eye care – exams, frames and lenses, laser vision correction
- Weight management – Jenny Craig®
- Smoking cessation programs
- Hearing care
- Fitness club memberships
- Alternative medicine – acupuncture, chiropractic care, massage therapy
- Mind/body – *Yoga Journal* and *SpaFinder™* and much more
- Find under the **My Health Tab**, in Programs and Resources
- As a member you have access to additional special program discounts through CIGNA. Details can be accessed at [www.mycigna.com](http://www.mycigna.com) under the "Review My Coverage" tab or you can call 800.870.3470

## Mutual of Omaha's Worldwide Travel Assistance



Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, currency exchange issues or lost luggage is critical. Take comfort in knowing that Travel Assistance\* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

### MEDICAL ASSISTANCE

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

### IDENTITY THEFT

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

**WORLDWIDE TRAVEL ASSISTANCE**

Services available for business and personal travel.

For inquiries within the U.S. call toll free:	Outside the U.S. call collect:
<b>1-800-856-9947</b>	<b>(312) 935-3658</b>

### ENJOY YOUR TRIP – WE'LL BE THERE IF YOU NEED US

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

### PRE-TRIP ASSISTANCE\*\*

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

### IMMEDIATE ATTENTION FOR EMERGENCIES WHILE TRAVELING

While traveling more than 100 miles from home you may access Travel Assistance services 24/7 by calling the toll-free number for immediate help from a travel assistance professional.

### EMERGENCY TRAVEL SUPPORT SERVICES

- Telephonic translation and interpreter services – 24/7 access to telephone translation services
- Locating legal services – referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement – coordination of credit card, airline ticket or other documentation replacement
- Vehicle return – if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.