

ING Travel Assistance

ING and STARLINE GROUP are pleased to provide you with the *ING Travel Assistance service program*.

We live in a highly connected world where frequent domestic and international travel is the norm. *ING Travel Assistance* offers you enhanced security for your leisure and business trips.

You and Your dependents will have toll-free or collect-call access to the *ING Travel Assistance* customer service center or access to the services provided on the website 24 hours a day, 7 days a week – from anywhere in the world.

Covered Services

When traveling more than 100 miles from home, *ING Travel Assistance* offers you and your dependents four types of services: Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

Pre-Trip Information

These valuable services help you start your trip the right way, *ING Travel Assistance* can provide you with the important, up-to-date travel information including:

- Immunization requirements
- Visa & passport requirements
- Foreign exchange rates
- Embassy/consular referral
- Travel/tourist advisories
- Temperature & Weather conditions
- Cultural information

Emergency Personal Services

In the event of an unexpected situation of a non-medical nature, *ING Travel Assistance* offers access to several valuable services, including:

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage or personal possessions
- Legal assistance and/or bail bond

Medical Services Include:

- Medical referrals for local Physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Arrangement and payment of emergency medical services (up to \$10,000 with a written guarantee of reimbursement from the eligible participant.)

*Medical Emergency Assistance and Transportation Services

Should you need medical care or assistance while traveling, *ING Travel Assistance* can help. When deemed medically necessary by an *ING Travel Assistance* designated Physician, evacuation and transportation to the nearest adequate medical facility that can properly treat your condition will be arranged and paid for on your behalf. Additional transportation services include:

- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle

*Return of Mortal Remains

In the event of a death, *ING Travel Assistance* will arrange and pay for all necessary government authorizations and cover travel expenses associated with the return of mortal remains.

*The services listed above are subject to a maximum combined single limit of \$150,000. Various sublimits may apply for certain services, please refer to the Description of Covered Services for details.

How It Works

At any time before or during a trip, you may contact *ING Travel Assistance* for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Use the wallet cards below to have convenient access to the numbers that you need.

Clip and Save!

If you need emergency or pre-trip services, use the contact information on the reverse and identify yourself as an eligible participant in the *ING Travel Assistance* program.

You will be asked to provide some additional information in order to confirm your eligibility under this program. Once your eligibility has been verified, *ING Travel Assistance* will arrange and provide the Emergency Transportation Services previously described.

Please note: Covered services are only eligible for payment through *ING Travel Assistance* if *ING Travel Assistance* was contacted at the time of service and arranged for the service. If costs are incurred for other services, you are responsible for those costs or reimbursement of those costs if initially paid by *ING Travel Assistance*; *ING Travel Assistance* will ask for your credit card and debit your account for the required amount.

ING Travel Assistance

Contact *ING Travel Assistance* 24 hours a day, 7 days a week for: Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

In the US, Toll Free: 800-859-2821

Worldwide, Collect: 202-296-8355

Email: ops@worldwideassistance.com

Web: <https://www.worldwideassistance.com/login.asp>

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Exclusions and Limitations

A. *ING Travel Assistance* shall not provide covered services enumerated if the covered service is sought as a result of you or your dependents:

- Involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power;
- Travel against the advice of a Physician;
- Travel for the purpose of obtaining medical treatment;
- Travel in any country in which the U.S. State Department issued travel restrictions;
- Commission of or attempt to commit an unlawful act;
- Being under the influence of drugs or intoxicants unless prescribed by a Physician;
- Pregnancy and childbirth (except for complications of pregnancy);
- Mental or emotional disorders, unless hospitalized;
- Participation as a professional in athletics;
- Services provided for which no charge is normally made;
- Travel within 100 miles of your permanent residence, unless in a foreign country;
- Travel in a foreign location in excess of 90 days for any one trip.

B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, *ING Travel Assistance* may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is “open” for assistance prior to your departure and during your stay.

ING Travel Assistance also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit *ING Travel Assistance* to fully provide services.

C. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by *ING Travel Assistance* in consultation with a local attending Physician or to any condition excluded hereunder, and your Employer agrees to be financially responsible for all expenses related to that transport, *ING Travel Assistance* will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if *ING Travel Assistance* was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

D. *ING Travel Assistance* shall not be responsible for any claim, damage, loss, costs, liability or expense which arises in whole or in part as a result of *ING Travel Assistance*'s inability to reach the authorized Contact person for any reason beyond *ING Travel Assistance*'s control or as a result of the failure and/or refusal of your Employer to authorize services proposed by *ING Travel Assistance*.

Group Accident Insurance products provided by ReliaStar Life Insurance Company, 20 Washington Avenue South, Minneapolis, MN, 53401. ING Travel Assistance services provided by Worldwide Assistance Services, Inc., 1133 15th Street N.W., Suite 400, Washington, DC 20005 (Contact: 800-859-2821 and/or www.worldwideassistance.com).
Group Accident Insurance products administered by STARLINE Group, 180 Teaticket Highway, Suite 203, Falmouth, MA. 02536. Worldwide Assistance Services, Inc. is not owned by or affiliated with ReliaStar Life Insurance Company or STARLINE GROUP.

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EMPLOYEE BENEFITS

