

Emergency Medical Assistance Service Certificate

MEDEX Assistance Company ("MEDEX"), shall provide to Employer and be solely responsible for certain emergency assistance services outlined in the attached MEDEX Program Description ("Services"), subject to the terms and conditions stated herein. The Services shall be available to eligible employees of Employer who are covered by the terms and conditions of a group life insurance policy issued by Standard Insurance Company ("Standard"), in consideration of a premium paid by Employer. An eligible employee's spouse and any unmarried dependent children under age 19 (through age 24 if a registered full-time student at an accredited educational institution) are also covered.

DEFINITIONS

"Employer" means an employer or employer group to which Standard has issued a group life insurance policy.

RESPONSIBILITY OF MEDEX

The Services are provided by and the sole responsibility of MEDEX, which is not affiliated in any way with Standard. The Services described herein are offered in conjunction with Standard's group life insurance policies and are subject to the terms and conditions, including limitations and exclusions, outlined in the Program Description.

SERVICE PERIOD

Services will remain in effect until the earlier of the date of cancellation or termination of the Employer's group life insurance policy with Standard or the termination of the Master Marketing Agreement between Standard and MEDEX. In the event of any termination, MEDEX shall complete any assistance cases that arose prior to the date of termination or the event giving rise to termination.

RESPONSIBILITY OF EMPLOYER

As a condition of obtaining Services, Employer will make a "contact person" available to MEDEX to verify an individual's eligibility for Services prior to MEDEX rendering services. Employer will provide Standard with the contact person's name and business phone.



Ronald Varlotta
Chief Financial Officer
MEDEX Assistance Corporation

MEDEX® Assistance Corporation
8501 LaSalle Road, Suite 200
Baltimore, Maryland 21286
(800) 537-2029 toll-free
www.medexassist.com

MEDEX PROGRAM DESCRIPTION

A comprehensive program providing You with 24/7 emergency medical assistance - including emergency evacuation and repatriation - and other travel assistance services when You are 100 or more miles away from home or out of Your home country.

How To Access MEDEX Services

24 hours a day, 7 days a week, 365 days a year

Your MEDEX identification card is Your key to travel security. If You have a medical 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 Assistance Center *collect* at:

410-453-6330 (Baltimore, Maryland)

A multilingual assistance coordinator will ask for Your name, Your company or group name, the group number shown on Your ID card (**Group Number 7088**), 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 Assistance Center. We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

MEDEX provides You with Emergency Transportation Services, Medical Assistance Services, Pre-Trip Assistance Services, and Travel Assistance Services as described below. These services are subject to certain Conditions, Limitations, and Exclusions also described below.

EMERGENCY TRANSPORTATION SERVICES*

Emergency Evacuation: If You suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of MEDEX's Medical Director, MEDEX will provide emergency evacuation (under medical supervision, if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging and paying for transportation and related medical services (including cost of medical escort) and medical supplies necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After Your initial treatment and stabilization for an Injury or Sickness, if the attending Physician and MEDEX's Medical Director deem it medically necessary, MEDEX will transport You back to Your permanent place of residence for further medical treatment or to recover. Services include arranging and paying for transportation and related medical services (including escort, if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Remains: In the event of Your death, MEDEX will render assistance and provide for the return of Your mortal remains. Services include: location of a sending funeral home; transportation of Your body from the site of death to the sending funeral home; preparation of Your remains for either burial or cremation; transportation of Your remains from the funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of Your remains from the airport to the receiving funeral home. Other Services that might be performed in conjunction with those listed above include making travel arrangements for any traveling companions and identification and/or notification of next of kin.

Family or Friend Transportation Arrangements: If You are hospitalized for more than seven (7) days and are traveling alone, MEDEX will arrange and pay for round-trip economy airfare transportation costs for one (1) family member or friend to hospital locale.

Return of Dependent Children: If You are hospitalized for more than seven (7) days, MEDEX will pay for one-way economy airfares to return Your dependent children who are under eighteen (18) years of age and accompanying You on the trip to their permanent residence, and MEDEX will arrange and pay for an escort, if necessary.

Vehicle Return: If You have been Evacuated or Repatriated and Your non-commercial vehicle is left unattended, MEDEX will arrange and pay for the return transportation for the stranded vehicle.

** Emergency Transportation Services arranged and provided by MEDEX are covered up to a Combined Single Limit of \$150,000.*

MEDICAL ASSISTANCE SERVICES

Locating Medical Care: MEDEX will assist You in locating medical care providers or local sources of medical care referral.

Case Communications: MEDEX is available to monitor the status of Your medical case and to communicate between You and Your Employer, family, physicians, school, travel company, consulate, or others as needed.

Translation and Interpreter Services: Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpretation assistance during emergency situations while traveling internationally.

Hotel Convalescence Arrangements: MEDEX will assist You with hotel arrangements if You or Your companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: MEDEX will assist You by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical coverage, and arranging any guarantee of medical payments.

Prescription Drug Assistance: When permitted by law and approved by Your physician, MEDEX will assist You in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

PRE-TRIP ASSISTANCE *(available at any time; not subject to 100-mile requirement)*

Passport and Visa Information: MEDEX can advise You of the required documentation to enter and depart foreign destinations.

Health Hazards Advisory: MEDEX can provide You with up-to-date travel advisories.

Inoculation Requirements: MEDEX can provide You with medical entry requirements prior to Your departure.

Weather Information: MEDEX maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to You through the MEDEX Assistance Center.

Currency Exchange Information: MEDEX can provide You with the daily currency exchange rate for a specified country.

Consulate and Embassy Locations: MEDEX maintains a complete listing of consulates and embassies. The locations can be provided to You by calling the MEDEX Assistance Center.

Travel Locator Service: You can contact the MEDEX Assistance Center 24 hours a day for assistance in locating hotels or airports.

TRAVEL ASSISTANCE SERVICES

Locating Legal Services: MEDEX can assist You in contacting a local attorney or the appropriate consular officer if You are arrested or detained, are in an automobile accident, or otherwise require legal representation or advice. MEDEX will maintain communications with You, Your family and employer until You retain legal counsel.

Locating Bail Bond Services: MEDEX can coordinate bail bond services for You in all available locations.

Emergency Payment Assistance: MEDEX can assist You in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating funds transfer with Your credit card company, bank, family, or other sources of credit.

Pet Care and Return: If You are unable to travel and require hospitalization due to Injury, Sickness, or death, MEDEX will arrange for any pet(s) traveling with You to be cared for at a local kennel. If Your medical condition requires transportation to another hospital or health-care facility, or Your permanent residence, MEDEX will assist with pet return requirements, and assist in making arrangements for the pet(s) to be returned to a family member or friend. You will be responsible for all costs of transportation, housing and the care of pet(s).

Baggage Assistance: MEDEX can assist You if Your baggage is lost, stolen, or delayed while traveling on a common carrier. MEDEX will advise You of the proper reporting procedures and will assist You in maintaining contact with the appropriate companies or authorities to resolve the problem.

Emergency Message Assistance: MEDEX can relay emergency messages to family members. You or Your family members may retrieve these messages at any time.

Emergency Cash Assistance: MEDEX can assist You with arranging emergency cash. Arrangements may be made through a friend, family member or Your credit card company in the event of an emergency.

Emergency Ticket Replacement: MEDEX can assist You in replacing lost or stolen airline tickets.

Emergency Credit Card Replacement: MEDEX can assist You with emergency credit card replacement if You should experience a loss, theft, or damage to Your credit card.

Emergency Passport and Document Replacement: MEDEX can assist You with replacing Your passports or other travel documents that are lost, stolen or damaged beyond use.

PERSONAL SECURITY SERVICES

Real-time Security Intelligence: In the event You feel threatened by political unrest, social instability, weather conditions, or health or environmental hazards, MEDEX will provide You with the latest authoritative information and guidance for over 180 countries and select cities. MEDEX's global intelligence database is continuously updated and includes destinations from over 5,000 worldwide sources.

Security Evacuation Services: In the event of a threatening situation, MEDEX will assist You in making evacuation and logistical arrangements such as ground transportation and housing. In more complex situations, MEDEX will assist You in making arrangements with providers of specialized security services.

DEFINITIONS

The following definitions apply:

"Accident" means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place.

"Injury" means identifiable injury caused by an Accident.

"MEDEX" means MEDEX Assistance Corporation.

"Sickness" means a sickness that declares itself during the period when Services are available under this Agreement.

"You" and "Your" means an eligible employee validly covered under a Standard group life policy, the employee's spouse/domestic partner and any unmarried dependent children under age 19 (through age 24 if a registered full-time student at an accredited educational institution) and for whom the appropriate fee has been paid.

CONDITIONS AND LIMITATIONS

The services described are only available to You when You are traveling 100 or more miles away from Your residence or traveling outside Your home country, and only so long as the applicable fees have been paid by Standard.

MEDEX will only cover the transportation costs under the Emergency Transportation Services if MEDEX has given its prior approval and all services are coordinated by MEDEX.

All coverage provided under the Emergency Transportation Services will be by the most direct and economical routing possible.

MEDEX has sole discretion in making the determination as to whether it will cover the cost of Emergency Evacuations. Our decision will be based on medical considerations, including the opinions of the treating physicians and MEDEX medical director with respect to Your condition and ability to travel. MEDEX 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 MEDEX.

MEDEX has sole discretion in making the coverage determination for Your Medically Necessary Repatriation. MEDEX's determination will be based on Your need for continuing medical care. MEDEX will not return You to Your home country for the sole sake of Your convenience.

If You request a transport related to a condition that has not been deemed medically necessary by MEDEX's medical director in consultation with a local attending Physician, or to any condition excluded hereunder, and You agree to be financially responsible for all expenses related to that transport, MEDEX will arrange but not pay for such transport to a medical facility or to

Your residence and MEDEX will make such arrangements using the same degree of care and completeness as if MEDEX was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

A waiver of liability may be required if any evacuation is not deemed by MEDEX's Medical Director to be in Your best interest. A copy of the waiver is available for review.

In the event MEDEX is arranging transportation by commercial air under the Emergency Transportation Services, and You hold an original return airline ticket, MEDEX may use that ticket and is only responsible for any applicable change fees.

MEDEX will only direct-pay any transportation costs under the Emergency Transportation Services to the transportation providers.

MEDEX is not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond its control. This includes Your failure to obtain care or service, or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

MEDEX is not responsible and cannot be held liable for damages caused by any provider of services unless they are employees of MEDEX. Providers are generally independent contractors who are not controlled by MEDEX. Doctors and lawyers are providers who are independent and not controlled by MEDEX. Any malpractice performed by a local physician or attorney is not the responsibility of MEDEX.

MEDEX is not responsible for loss or damage to Your vehicle during the return of the vehicle, or loss or damage to any personal belongings.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

MEDEX reserves the right to suspend, curtail or limit its Services in any area in the event of rebellion, riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal of the authorities in a country to permit MEDEX to fully provide services. MEDEX will, however, endeavor to provide services to the best of its ability during any such occurrence. It is Your responsibility to inquire whether a country is "open" for assistance Services.

Legal actions arising hereunder shall be barred unless written notice thereof is received by MEDEX within one (1) year from the date of the event giving rise to any such cause of action.

EXPENSES NOT COVERED

MEDEX will not be responsible for any costs or expenses arising from:

1. 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;
2. Traveling against the advice of a physician;
3. Traveling for the purpose of obtaining medical services or treatment;
4. The commission of, or attempt to commit, an unlawful act;
5. Injury or Illness caused by or contributed to by use of drugs or intoxicants, unless prescribed by a Physician;
6. Psychiatric, psychological, or emotional disorders, unless hospitalized;
7. Pregnancy and childbirth, except for complications of pregnancy;
8. Participation as a professional in athletics;
9. Expenses incurred for emergency evacuation or repatriation services as a result of Injury or Sickness while traveling within 100 miles of Your place of residence;
10. Traveling outside Your home country for more than 90 days for any one trip.

REIMBURSEMENT TO MEDEX 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 MEDEX upon demand for all such costs and expenses which may be imposed upon MEDEX 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 MEDEX under urgent medical circumstances, to the extent that such expenses are not MEDEX's 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 MEDEX or medical care and treatment, including hospital expenses, in the event that MEDEX pay or contribute to the payment of them. You must assign to MEDEX 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 MEDEX, except those policies underwritten by Standard or plans sponsored by the Employer.

MEDICAL KITS: In addition to all the services outlined within this Program Description, please note that when you are traveling where you may be concerned about receiving appropriate care, you can purchase medical kits, needle kits and medical packs from MEDEX. Call MEDEX direct for further details, or visit our website at: www.medexassist.com.