New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

<table>
<thead>
<tr>
<th>Pre-trip planning</th>
<th>Traveling assistance</th>
<th>Emergency assistance*</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Immunization requirements</td>
<td>• 24-hour multilingual assistance and referral to interpretation and translation services</td>
<td>• Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***</td>
</tr>
<tr>
<td>• Visa and passport requirements</td>
<td>• Referrals to physicians, dentists, medical facilities and legal assistance providers</td>
<td>• Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person’s medical emergency</td>
</tr>
<tr>
<td>• Embassy/consular referrals</td>
<td>• Arrangements for payment of medical expenses up to $10,000 if required prior to treatment**</td>
<td>• Cover round-trip transportation as well as accommodations, up to $150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days</td>
</tr>
<tr>
<td>• Foreign exchange rates</td>
<td>• Assistance with lost or stolen items, including luggage and prescription replacement services**</td>
<td>• Arrange and cover the costs associated with returning a deceased covered person’s remains to his or her place of residence for burial</td>
</tr>
<tr>
<td>• Travel advisories and weather conditions</td>
<td>• Emergency cash advances, up to $1,500**</td>
<td>• Emergency message relay, toll-free</td>
</tr>
<tr>
<td>• Cultural information</td>
<td>• Advancement of bail**</td>
<td>• Assistance with making emergency travel arrangements**</td>
</tr>
</tbody>
</table>

NYL GBS Secure Travel

From the United States and Canada, call (888) 226-4567
From other locations, call collect (202) 331-7635
Fax: (202) 331-1528
Email: ops@us.generaliglobalassistance.com
Emergency services must be coordinated through Generali Global Assistance. Services coordinated outside of this program may not be eligible for payment.

Policyholder name: Chapman University
Policy # OK 0967785
Group#57

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person’s right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Generali Global Assistance is not affiliated with New York Life Insurance Company.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010
© 2021, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

81136110521 SMRU 1903054 Exp. Date 06.09.2023

To learn more, call (888) 226-4567
* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.
** Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.
*** Initial transport by ambulance following a covered medical emergency is excluded.