

Frequently Asked Questions:

1. How can **TravelConnect®** help?

Lincoln Financial Group has partnered with On Call to provide access to immediate support should you experience any challenges when you are traveling. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip, or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review your Description of Services for full details.

If you are, or will be, hospitalized following an accident or illness that occurs while traveling, contact the Global Response Center as soon as possible after seeking initial medical attention. On Call will facilitate payment of your medical expenses if authorized by your primary health insurer. In the event the medical facility you are in is not adequate to treat you, On Call will arrange for your medically supervised evacuation to the closest appropriate facility.

If you need an outpatient or physician appointment for an accident or illness, you can contact the On Call Global Response Center for a referral and to make an appointment.

In the event of a political or natural disaster event which threatens your safety, contact On Call immediately. You will be connected to a security professional who will provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps.

2. Who is covered?

The employee who is enrolled in a group insurance program through Lincoln Financial Group and his/her dependents. Dependents do not need to be traveling with the employee to gain access to the 24-Hour Global Assistance Program.

Dependents are the employee's civil union partner, domestic partner, or lawful spouse; the employee's unmarried child, from birth and under age 19; or under age 26 if enrolled as a full-time student in an accredited college, university, vocational or technical school. A child includes a natural child; an adopted child, beginning with any waiting period pending finalization of the child's adoption; a child whose support is required by court decree; a civil union partner's child, a domestic partner's child, or a stepchild, who resides with the employee or depends on the employee for financial support. A child also includes any child who is disabled on the day before child's insurance would otherwise end due to his or her age, and who continues to meet the following conditions: the child is unable to earn a living because of a physical or mental disability; and depends mainly on the Participant for support and maintenance.

3. When am I covered?

Any time the employee and/or his/her dependents are traveling more than 100 miles from home. They can be traveling for business or for leisure purposes.



GLOBAL ASSISTANCE PROGRAM

TravelConnect®



4. Does this cover any medical expenses I incur from visiting a medical provider or hospital?

The Global Assistance Services Program does not cover medical expenses of any kind. The program does not take the place of a travel insurance plan or health insurance coverage. The employee is encouraged to review his/her primary/secondary health insurance coverage to determine if coverage applies out of network, and if so, review the deductible and co-insurance amounts. It may be beneficial for the employee to purchase a separate travel insurance plan to cover medical expenses among other expenses.

5. What information should I be prepared to give the representatives when calling for assistance?

The Global Response Center will ask basic question to identify your specific needs including: your first and last name, date of birth, current location, name of employer, which insurance policy you're enrolled in, and other information about your inquiry or emergency. You do not need an ID number to access the program benefits.

6. Who can call to report a new case?

Anyone can call the Global Response Center to notify of a new emergency – the patient, the insured, the hospital, the hotel, a tour operator, an employer group, another employee, etc. The Global Response Center does abide by all HIPAA requirements, and therefore, will only update the parties whom the patient designates as authorized representatives on their completed medical release.

7. What if I can't talk on the phone? How else can I communicate with the Global Response Center?

The Global Response Center can be reached 24/7/365 via phone, fax, and email.

Toll-Free Within the US & Canada: 1-866-525-1955

Collect from Outside the US & Canada: +1-603-328-1955

Fax: +1-603-898-9172

Email: mail@oncallinternational.com

The TravelConnect® program is not available to insured employees and dependents of policies issued in the state of New York.

TravelConnect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group® company and Lincoln Financial Group® does not administer these services. Each independent company is solely responsible for its own obligations. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The TravelConnect® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.

Not for use in New York or Washington.

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TravelConnect® Services Provided by:



On Call International
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Salem, NH 03079