

You'll never travel alone again. Your employer's travel assistance program, available in connection with the Minnesota Life group life insurance plan and provided by Europ Assistance USA (EA), puts over 850,000 multilingual service professionals at your disposal — 24 hours a day in more than 200 countries and territories worldwide — when you or your family needs emergency travel assistance.

Europ Assistance USA

For nearly 45 years, Europ Assistance USA (EA) has been helping travelers in emergency situations. Today, EA has 5,000 employees and a network of 850,000 multilingual service professionals — doctors, nurses, dentists, translators, drivers, pilots, escorts, attorneys, triage specialists — serving members in over 200 countries and territories worldwide.

Travel assistance services are provided by and are the sole responsibility of Europ Assistance USA. The services are not affiliated with Minnesota Life or its policyholders and may be discontinued at any time.

Conditions and Exclusions: *Europ Assistance USA (EA) shall not evacuate or repatriate you if an EA-designated physician determines that such transport is not medically advisable or necessary, or if the injury or illness can be treated locally. EA cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.*

MINNESOTA LIFE

Minnesota Life Insurance Company
A Securian Financial Group Affiliate

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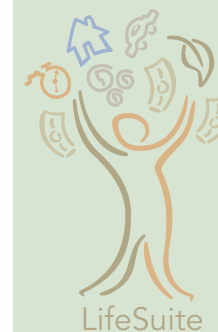
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You've got friends
in all kinds of places.



**Travel assistance provided
by Europ Assistance USA**



MINNESOTA LIFE

LifeSuite
from
Minnesota Life

When the unexpected happens

Run out of medication? Lost your wallet? Suddenly taken ill in a strange city? When you're traveling for business or pleasure more than 100 miles from home and things go wrong, as they sometimes do, Europ Assistance USA (EA) is your emergency "safety net." Help is just a phone call away.

The service — at no cost to employees and their eligible dependents* — includes assistance in locating and accessing physicians, dentists, medical facilities and pharmacies, arranging and paying for medical evacuation or returning mortal remains, providing interpreters or relaying messages to friends and family. Think of virtually any travel emergency or issue — the professionals at EA have been trained to manage it to make a bad situation better.

** Students who are eligible as dependents under the group life insurance plan and living more than 100 miles from home are covered at school.*

A little (or a lot of) help from your friends

Key services provided under the travel assistance program include:

Locating and monitoring medical services —

EA will help you find physicians, dentists and medical facilities and assist in gaining admission to a treatment facility. During a medical emergency, professional case managers, including physicians and nurses, will monitor your case to assure proper care is given and to determine if evacuation/repatriation is required.

Medical evacuation/return home —

When an EA-designated physician determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, EA will arrange and pay (up to the plan limit) for the transport under proper medical supervision.

Assistance for those traveling with you — If a travel companion loses previously-made travel arrangements due to your medical emergency, EA will arrange for the traveling companion's return home. If any dependent children under the age of 16 traveling with you are left unattended because you are hospitalized, EA will arrange and pay for their economy class transportation home. EA also will arrange for a qualified escort to accompany the children if necessary.

Visit by family member/friend — If you are traveling alone and must be or are likely to be hospitalized for seven consecutive days, EA will arrange and pay for round-trip transportation via the most direct route for one family member or friend you designate from his or her home to the place where you are hospitalized.

Europ Assistance: the travel assistance experts

- 4,500 permanent employees
- 14 million cases opened (more than one case every two seconds)
- 63 million calls taken (more than one call every two seconds)
- 8,000+ medical transports annually

Replacement of medication and eyeglasses —

EA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law. EA also will arrange for shipment of replacement eyeglasses. The cost of the refill and shipping are your responsibility.

Emergency messages, travel arrangements and cash —

Emergency messages can be relayed to and from friends, relatives, and business associates on your behalf. If appropriate, EA will make new travel arrangements or change airline, hotel and car rental reservations. EA will advance up to \$500 of emergency cash upon guarantee of reimbursement. Fees associated with the transfer or delivery of funds are the employee's responsibility.

Locating lost or stolen items — EA will assist in locating and replacing lost or stolen luggage, documents and personal possessions.

Legal assistance/bail — EA will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement. You are responsible for attorney's fees.

Interpretation/translation — EA will assist with telephone interpretation in all major languages or will refer the employee to an interpretation or translation service for written documents.

Return of mortal remains — If you should die while traveling, EA will arrange and pay (up to the plan limit) for all necessary government authorization and for the return of the remains to your place of residence for burial.

Be "in the know" before you go!

Before you ever leave home, Europ Assistance USA provides a wealth of pre-trip resources — offering information about passports and visas, immunization requirements, currency conversion, time zones, weather conditions, travelers' alerts and more. Learn more at www.europassistance.com.

Start meeting your new friends

Visit the web site at www.lifebenefits.com/travelassistance or call 1 (877) 708 6992 in the U.S. and Canada, +1 (202) 296 8728 from other locations.

Before you travel or when the unexpected happens on your trip

Help is just a click or a call away

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