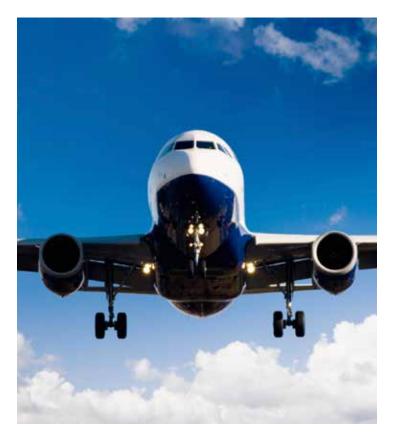
Travel Assistance (UniCare)

As a UniCare Term Life and AD&D member, you automatically receive UniCare Travel Assistance, a 24/7 service that offers assistance during medical emergencies, helpful travel benefits and valuable pre-departure information.

UniCare Life & Health Insurance Company has teamed up with Europ Assistance USA1 to provide important travel assistance services when you or your family are 100 miles or more from home, including personal and business travel.

If you have an emergency medical situation while traveling, you can call toll-free and a representative can help you:

- · Find doctors, dentists and medical facilities
- coordinate and pay for medical evacuation to the nearest appropriate treatment facility or back home, when medically necessary, up to \$100,000
- send your dependent children home if they are left unattended due to your emergency
- · send your traveling companion home
- arrange a bedside visit for a family member or friend if you are hospitalized for more than seven days, or if you are in critical condition
- arrange and pay for repatriation services, up to \$10,000



Your travel companion

In addition to helping out during medical emergencies, your coverage also provides the following personal services:

- · receive and transmit emergency messages
- emergency cash advances, up to \$500
- emergency medical payments, up to \$10,000
- legal assistance/bail, up to \$5,000

Easy access to travel information

Europ Assistance USA can provide valuable information before you travel including immunization and passport requirements, foreign exchange rates, travel advisories and weather conditions.

You can obtain information by calling EuropAssistance USA:

- From U.S. and Canada: 866-295-4890
- · From other countries (call collect): 202-296-7482

You can also visit europassistance-usa.com. For a complete description of covered services, as well as detailed contact information for inquiries, go to europassistance-usa.com and click on the "GO" button. Log in with the following information:

- Username: unicare
- · Password: assist43

For easy access to your Travel Assistance protection, cut out and carry the wallet card below while traveling.

UNICARE TRAVEL ASSISTANCE Provided by Europ Assistance USA

For travel emergency assistance services:

- visit europassistance-usa.com (Username: unicare Password: assist43)
- e-mail ops@europassistance-usa.com
- or call one of the following numbers:
 - From U.S. and Canada: 866-295-4890
 - From other countries (call collect): 202-296-7482

Please call 1-866-688-9727.