

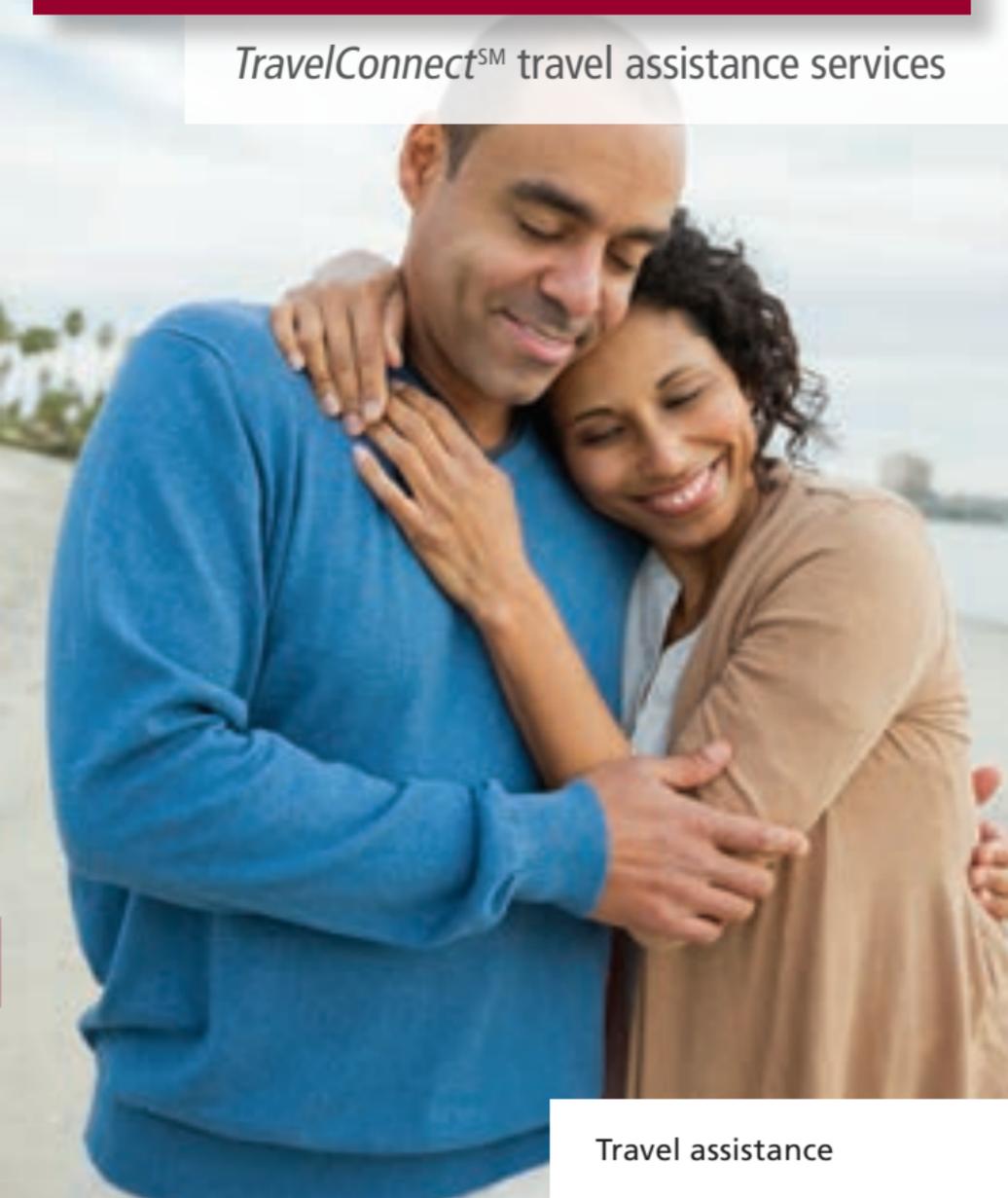


You're In Charge®

GROUP BENEFITS

Travel more. Worry less.

*TravelConnect*SM travel assistance services



Travel assistance

Employee Guide

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

GP-TRAV-SJM001_Z04

Travel made easier

You know your Lincoln Financial Group life insurance coverage helps protect your family's financial future ... but did you know it also includes helpful services you can use right now?

Those services include the *TravelConnect*SM program, which provides a wealth of travel, medical and safety-related services you can access while traveling. Lincoln has partnered with UnitedHealthcare Global, a worldwide leader in travel assistance, to make this valuable service available.

Travel more than 100 miles from home

Business and leisure travel

Staff and resources provide 24/7 travel support

Your comprehensive coverage includes emergency services ...

Medical emergency evacuation and transportation

Includes arrangement and payment for transportation of the patient to the nearest medical facility able to treat the injury or illness. Once the patient can travel home, includes arrangement and payment for the trip.

Dependent child transportation

If a medical emergency leaves no parents available, includes arrangement and payment for the child's trip home or arrangement and payment for a family member to travel to and care for the child.

Travel monitoring

Includes care management when the traveler has a medical emergency. Services vary from case to case but can include: medical record requests and reviews to ensure treatment is appropriate; intermediary services; medical translation services for the patient and/or the family; or communication between the patient and family back home.

... and much more

Destination info—weather, currency and more

Emergency travel arrangements and funds transfer

Lost or stolen travel documents assistance

Language translation services

Medical and dental referrals

Assistance with corrective lenses or medical device replacement

Arrangement for the delivery of medications, vaccines or blood

Updates to family, employer and/or home physician

Repatriation of a deceased traveler

Security and political evacuation assistance

Detach this card and keep it with you for quick reference.

Travel with confidence

UnitedHealthcare Global ID: 322541

Group name: Lincoln Financial Group

Notice to Physicians/Hospitals:

Call UnitedHealthcare Global immediately for benefits verification and procedures.

Call 24 hours a day (multilingual). If you do not have access to a phone, email assistance@uhcglobal.com for assistance.

www.uhcglobal.com



Travel assistance services are subject to specific terms, conditions and limitations. A program description is available at www.Lincoln4Benefits.com. To use *TravelConnect*SM services, call UnitedHealthcare Global at 800-527-0218 or 410-453-6330, and provide them with ID number 322541.

*TravelConnect*SM travel assistance services are provided by UnitedHealthcare Global, Baltimore, MD. UnitedHealthcare Global is not a Lincoln Financial Group[®] company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL1101) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group[®] companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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POD 2/15 **Z04**

Order code: GP-TRAV-SJM001

**UnitedHealthcare Global EMERGENCY RESPONSE CENTER:
United States, Baltimore, MD 1-410-453-6330**

TOLL-FREE ACCESS—The numbers below must be dialed from within the country. If your location is not listed or the call will not go through, call the 24-hour Emergency Response Center COLLECT.

Australia: 1-800-127-907

Austria: 0-800-29-5810

Belgium: 0800-1-7759

Brazil: 0800-891-2734

China (northern regions):

108888*800-527-0218

China (southern regions):

10811*800-527-0218

Dominican Republic:

1-888-567-0977

Egypt (inside Cairo):

2-510-0200*877-569-4151

Egypt (outside Cairo):

022-510-0200*877-569-4151

Finland: 0800-114402

France and Monaco:

0800-90-8505

Germany: 0800-1-811401

Greece: 00-800-4412-8821

Hong Kong: 800-96-4421

Indonesia:

001-803-1471-0621

Ireland: 1-800-409-529

Israel: 1-809-41-0172

Italy, Vatican City and

San Marino: 800-877-204

Japan: 00531-11-4065

Mexico: 001-800-101-0061

Netherlands:

0800-022-8662

New Zealand:

0800-44-4053

Philippines:

1-800-1-111-0503

Portugal: 0800-84-4266

Singapore: 800-1100-452

South Africa: 0800-9-92379

South Korea:

00798-1-1-004-7101

Spain: 900-98-4467

Switzerland and

Liechtenstein:

0800-55-6029

Thailand:

001-800-11-471-0661

Turkey: 00-800-4491-4834

United Kingdom:

0800-252-074

U.S., Canada, Puerto Rico,

U.S. Virgin Islands and

Bermuda: 1-800-527-0218

* Dial the first portion of the phone number, wait for tone, and then dial remaining numbers.