

December 14, 2018

To our valued clients:

We are writing to let you know that Liberty Life Assurance Company of Boston, a Lincoln Financial Group Company (Lincoln), has a new travel assistance service that will begin administering TravelConnect<sup>SM</sup> effective January 1, 2019. While UnitedHealthcare Global (UHCG) will continue to administer Lincoln's travel assistance program through the end of 2018, On Call International (On Call) will begin to administer Lincoln's new program, TravelConnect<sup>SM</sup>, on January 1, 2019. Customers with a Lincoln group term life policy will be impacted by this change.

TravelConnect<sup>SM</sup> is a comprehensive program that can bring help, comfort, and reassurance if the employee or his/her eligible dependent(s) faces a medical emergency while traveling 100 or more miles from home. The TravelConnect<sup>SM</sup> program provides valuable benefits, including but not limited to, coordinating and providing transportation to the nearest medical facility if the current facility is inappropriate to treat the medical condition, monitoring medical care and recovery, and coordinating travel and airfare home once an employee or his/her eligible dependent is deemed medically stable for safe transport.

For over 20 years, On Call International has provided travel risk management services protecting millions of travelers and their families. On Call integrates world-class medical and security resources with proactive health and safety initiatives to help travelers stay safe.

There will be no change to eligibility for the program. The services offered under the new program are substantially similar to the existing program. Please review the brief summary of changes below and refer to the program description (link included towards the end of this letter) for a full list of benefits, terms, conditions and limitations.

- **Key benefits & enhancements:** Similar to our current TravelConnect<sup>SM</sup> program, the new program effective January 1, 2019, On Call must coordinate and provide all arrangements for eligible services to be covered. The program benefit maximum under UHCG is up to \$40,000 per person per incident. With the new TravelConnect<sup>SM</sup> program, the maximum benefit is \$1,000,000 per participant, per event and a \$10,000,000 aggregate, per event.

Lincoln's TravelConnect<sup>SM</sup> program, supported by On Call provides the following new benefits to the employee and his or her eligible dependents, including, but not limited to:

- **Evacuation:** coordinating and paying for a safe evacuation when a natural disaster, political or security threat occurs.
- **Emergency pet boarding and/or pet return:** coordinating and paying for the return of the employee's dog or cat if he/she is hospitalized for three or more days and their pet is left unattended.
- **Return of traveling companion:** coordinating and paying for a one-way airline ticket if the employee's traveling companion loses previously made arrangements caused by the employee's medical emergency or death.

- **Vehicle return:** coordinating and paying for the return of the employee's personal vehicle to their primary residence in the event he/she has a medical evacuation, medical repatriation or passes away while travelling.
- **ID recovery assistance:** If the employee's identity is compromised while travelling, On Call will notify credit card companies and all three credit card bureaus. In the event the employee's passport is stolen while travelling internationally, a meeting with the consulate will be scheduled for emergency passport replacement.
- **Travel requirements:** Under the new program, the employee's dependent will no longer need to be traveling with the employee to use the TravelConnect<sup>SM</sup> services.
- **24-hour contact:** Under the new program, a 24-hour contact will no longer be needed to verify eligibility. Instead, we'll provide the new vendor with a Lincoln 24-hour contact.
- **Contact information:** Should there be a medical emergency prior to January 1, 2019, please direct your employee to United Healthcare Global at (410) 453-6330. On or after January 1, 2019, employees can reach On Call International for support at (866) 525-1955 or [mail@oncallinternational.com](mailto:mail@oncallinternational.com). If an employee contacts UnitedHealthcare Global after January 1, 2019 s/he will be provided with On Call's contact information.
- **Website:** A new user-friendly website has been developed to enhance the employee's user experience.
  - Historically, a unique user name and password was needed to access the website. Going forward, employees will be directed to <https://mysearchlightportal.com> and enter the Group ID "LFGTravel123" to access the site.

Below are links to TravelConnect<sup>SM</sup> materials that can be used to help provide more education regarding the new program and benefits to you and your employees.

- **Employer TravelConnect<sup>SM</sup> materials:**
  - Employer overview: <http://bit.ly/TravelConnectOverview>
  - Employee sample letter: <http://bit.ly/EmployeeSampleLetter>
- **Employee TravelConnect<sup>SM</sup> materials:**
  - Group term life brochure with ID card: <http://bit.ly/EmployeeTravelConnectFlier>
  - Program description: [http://bit.ly/TravelConnect\\_ProgramDescription](http://bit.ly/TravelConnect_ProgramDescription)

If you have any questions, or for additional printed/electronic materials, please contact Lincoln's Client Services team at [clientservices@lfg.com](mailto:clientservices@lfg.com) or your Lincoln account manager.

Sincerely,

Ray DiGiovanni  
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 Lincoln Financial Group