New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

<table>
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<th>Pre-trip planning</th>
<th>Traveling assistance</th>
<th>Emergency assistance*</th>
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| • Immunization requirements  
• Visa and passport requirements  
• Embassy/consular referrals  
• Foreign exchange rates  
• Travel advisories and weather conditions | • 24-hour multilingual assistance and referral to interpretation and translation services  
• Referrals to physicians, dentists, medical facilities and legal assistance providers  
• Arrangements for payment of medical expenses up to $10,000 if required prior to treatment**  
• Assistance with lost or stolen items, including luggage and prescription replacement services**  
• Emergency cash advances, up to $1,500**  
• Advancement of bail** | • Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***  
• Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person’s medical emergency  
• Cover round-trip transportation as well as accommodations, up to $150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days  
• Arrange and cover the costs associated with returning a deceased covered person’s remains to his or her place of residence for burial  
• Emergency message relay, toll-free  
• Assistance with making emergency travel arrangements** |

NYL GBS Secure Travel
From the United States and Canada, call (888) 226-4567
From other locations, call collect (202) 331-7635
Fax: (202) 331-1528
Email: ops@us.generiglobalassistance.com

Emergency services must be coordinated through Generali Global Assistance. Services coordinated outside of this program may not be eligible for payment.

Policyholder name: ____________________________
Policy # ____________________________ Group#57

To learn more, call (888) 226-4567

* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.

** Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.

*** Initial transport by ambulance following a covered medical emergency is excluded.