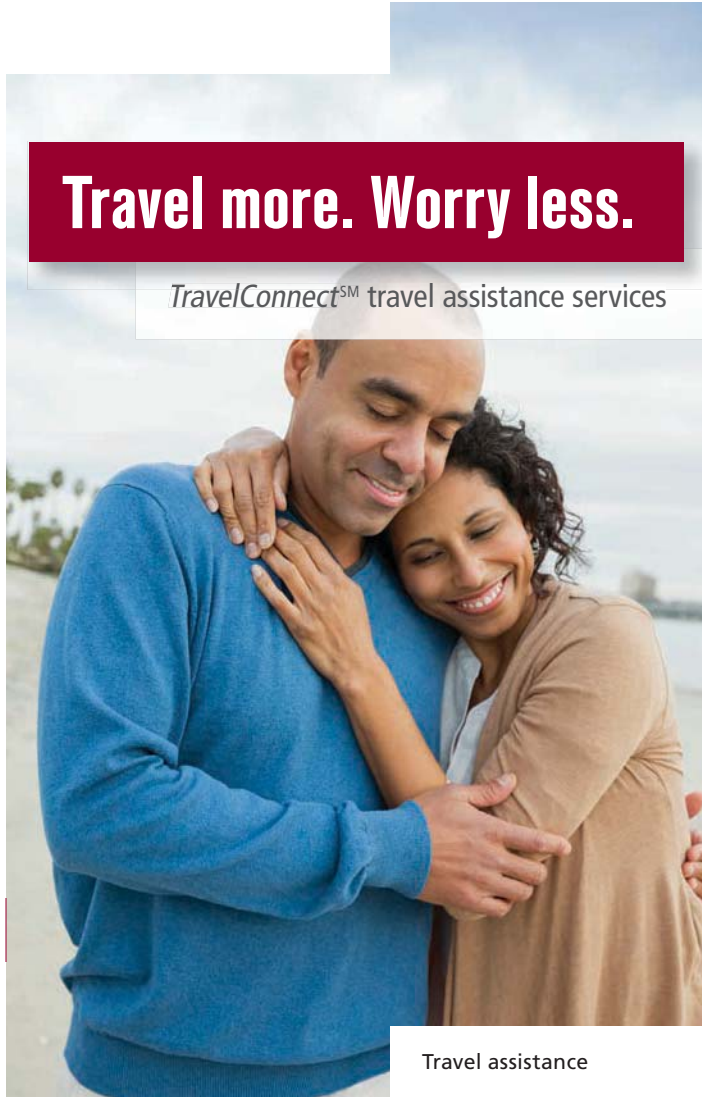




GROUP BENEFITS

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 *Travel/Connect*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.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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LCN-1097271-011315

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	Germany: 0800-1-811401	Portugal: 0800-84-4266
Austria: 0-800-29-5810	Greece: 00-800-4412-8821	Singapore: 800-1100-452
Belgium: 0800-1-7759	Hong Kong: 800-96-4421	South Africa: 0800-9-92379
Brazil: 0800-891-2734	Indonesia:	South Korea:
China (northern regions):	001-803-1471-0621	00798-1-1-004-7101
108888*800-527-0218	Ireland: 1-800-409-529	Spain: 900-98-4467
China (southern regions):	Israel: 1-809-41-0172	Switzerland and
10811*800-527-0218	Italy, Vatican City and	Liechtenstein:
Dominican Republic:	San Marino: 800-877-204	0800-55-6029
1-888-567-0977	Japan: 00531-11-4065	Thailand:
Egypt (inside Cairo):	Mexico: 001-800-101-0061	001-800-11-471-0661
2-510-0200*877-569-4151	Netherlands:	Turkey: 00-800-4491-4834
Egypt (outside Cairo):	0800-022-8662	United Kingdom:
022-510-0200*877-569-4151	New Zealand:	0800-252-074
Finland: 0800-114402	0800-44-4053	U.S., Canada, Puerto Rico,
France and Monaco:	Philippines:	U.S. Virgin Islands and
0800-90-8505	1-800-1-111-0503	Bermuda: 1-800-527-0218

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