

TRAVELERS AND EXPATRIATES - Frequently asked questions

Your company has partnered with International SOS to provide you with medical and security advice and assistance before, during and after assignments overseas. Prior to travel, it is highly recommended you view our online country guides. If you need more in-depth information, or have questions specific to your personal health and safety, call the International SOS assistance center before you travel. While away from home, the services are for your everyday assistance needs as well as any emergency assistance needs including, but not limited to:

- Medical advice on vaccinations and travel safety tips before traveling overseas
- If you become unwell with a cold or experience a minor cut
- You are injured in a car accident, or have concerns for your safety

Speak to your company's program manager today to find out more about what is available to you under the membership.

Q. Who is International SOS?

International SOS is the world's leading medical and travel security risk services company. We care for clients across the globe, from more than 850 locations in 92 countries. Our expertise is unique: More than 11,000 employees are led by 1,400 doctors and 200 security specialists. Teams work night and day to protect our members. We have pioneered a range of preventive programs strengthened by our in-country expertise. We deliver unrivaled emergency assistance during critical illness, accident, or civil unrest. We are passionate about helping clients put Duty of Care into practice. With us, multinational corporate clients, governments, and NGOs can mitigate risks for their people working remotely or overseas.

Q. Who is Control Risks?

Control Risks is a global risk consultancy specializing in helping organizations manage political, integrity, and security risks in complex and hostile environments. Since their inception in 1975, Control Risks have worked with more than 5,000 clients in almost every country in the world. Control Risks' renowned expertise, breadth of services, and the geographical reach of the organization enables the firm to assist clients meet their challenges and realize new business opportunities across the world.

Q. What is an Assistance Center?

Our Assistance Centers are 24/7/365 call centers staffed by doctors and nurses, security experts, multilingual coordinators, and logistics support personnel. **We can respond rapidly to any type of call for routine assistance or in an emergency.**

Q. When should I call an Assistance Center?

You can call International SOS with a simple medical or security question or in an emergency. As a member you get 24-hour expert advice and assistance.

Pre travel advice and assistance:

- Consult Country Medical Guides and Travel Security Online for your destination
- Call an Assistance Center to ask about any specific medical or security concerns (i.e. what vaccinations do I need? Is it safe in the east part of the city?)
- Subscribe to medical, travel and/or risk email alerts through your International SOS online site

Advice and assistance while you're away:

- Call an Assistance Center if you have routine or emergency medical and/ or travel security concerns
- Call an Assistance Center if you need to find a medical service such as doctor, clinic, or dentist
- International SOS can arrange hospital admission and take care of the medical expenses on behalf of your company or insurer

Response in an emergency:

- Call an Assistance Center immediately
- We'll provide immediate advice and then start making necessary arrangements
- We will coordinate emergency medical care or security support

Advice and assistance post travel:

- Call an Assistance Center if you feel unwell
- We'll provide immediate advice and recommendations
- International SOS can assist with arranging follow-up care or hospital admission and if required

Q. How can I contact an Assistance Center?

1. Call the Philadelphia Assistance Center 24/7 at + 1-215-942-8226, or one of the other 26 Assistance Centers
2. Call an Assistance Center which is local to you via the International SOS Assistance App

Q. Is there any helpful pre-travel information available?

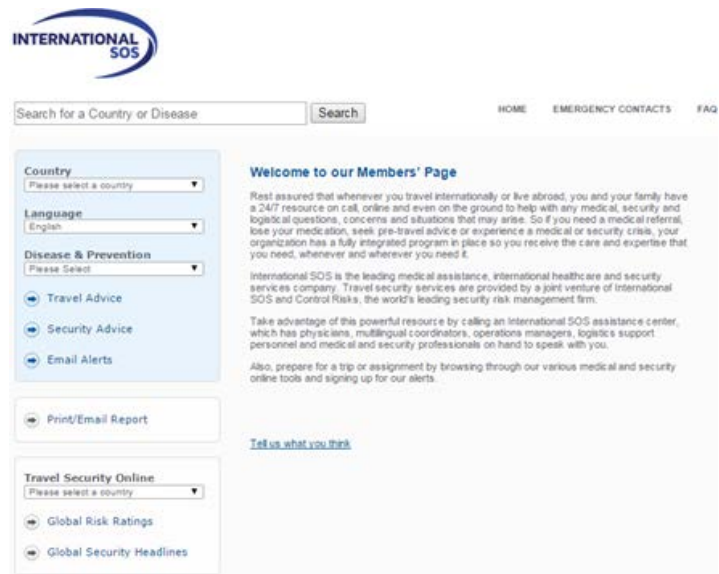
In addition to calling the Assistance Center for any pre-trip questions you may have, as we strongly encourage, you can log in with your membership number at www.internationalsos.com to view country guides and online medical and security reports, and sign up for email alerts. Members can access this comprehensive and up-to-date site providing essential information including the following: vaccination requirements, passport and visa requirements, quality of health care, advice on prevalent diseases, personal and driving safety information, hygiene: quality of food and water, culture and customs, currency, weather and what clothes to take, compatibility of electrical items, and personal safety advice. The better prepared you are for your trip, the more you may mitigate potential risks.

Q. Are there online resources I can access?

Accessed via the International SOS homepage, the website provides detailed information covering all medical and healthcare issues. These range from clinics, local medical facilities, vaccination requirements, advice on prevalent diseases and special precautions regarding your destination. The Travel Security element provides up-to-date advice and information for the business traveler on a range of issues. These include travel security threats and short term travel disruption, how to get around, staying safe, embassy contact details and a range of practical considerations regarding your destination.

To subscribe to email alerts:

- Log onto www.internationalsos.com
- Input your membership number then click on the arrow to enter site
- Click on "Email Alerts" (see picture)
- Register for alerts as required



Also download the International SOS Assistance App prior to travel via <http://app.internationalsos.com>. The App allows you to access your membership easily and read our latest travel security and medical advice wherever you are. It also provides you with a one-click dial to your nearest Assistance Center; so you can stay in touch with us and informed on the go wherever you are.

Q. Do I have to pay to use my membership?

As a member, our services are complimentary to you. Your organization has placed their trust in the worldwide capability and experience of International SOS.

Q. Do I need to activate my membership?

No, your membership is already active. Simply carry the card in your wallet at all times while traveling. Whenever you need assistance, contact one of our Assistance Center numbers listed on the back of the card.

Q. What if I need medical advice or a referral to a doctor or dentist?

If you have any medical concerns, minor or serious, your first contact should be our Assistance Center. Our multilingual medical staff will listen to your concerns and offer advice and if necessary, direct you to the appropriate local healthcare provider for treatment. Also, we can help you arrange an appointment at the nearest center of medical excellence. International SOS also operates wholly owned, international standard clinics around the world. Each clinic offers primary care, diagnostic care and 24/7 emergency care. Additionally, many clinics have international-standard pharmacies, laboratory services and diagnostic services. Many are also equipped to offer x-ray and ultrasound tests, dentistry, physical therapy and counseling. Whenever possible, please call your nearest Assistance Center before visiting an International SOS clinic. They can provide initial medical advice and inform you of clinic access requirements.

Q. What if I am hospitalized?

Call International SOS as soon as possible or have someone do so on your behalf. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery.

Q. What if I need medicine or equipment?

If you've lost or run out of medication, first aid equipment or other supplies, we can help you replace it (in accordance with local and international regulations). In some cases we send fresh supplies, get you a prescription from your doctor at home, or if required arrange a prescription from a local physician.

Q. What if local medical facilities are not adequate?

If you are hospitalized in an area where adequate medical facilities are not available, International SOS will obtain approval from your company to move you to a medical facility capable of providing the required care. A physician supervises these movements, and when necessary, a medical specialist or nurse will accompany you during the transportation. A commercial flight or air ambulance will be used when required.

Q. What happens when I am released from the hospital and still need help?

When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will again obtain approval from your company and arrange the repatriation under medical supervision.

Q. What other travel assistance services do you help members with?

International SOS assists you with replacing important travel documents (e.g. passport, credit cards). If you have a change in plans we can advise you on how to extend your visa or get further vaccinations. International SOS can refer you to a lawyer or interpreter, help to replace lost tickets, and if your company authorizes, we can also provide emergency cash advances. However, for routine travel arrangement please use your company's travel management provider.