

TRAVELLERS AND EXPATRIATES - Frequently asked questions

Your company has partnered with International SOS to provide you with medical advice and assistance before, during and after assignments overseas. Prior to travel, it is highly recommended you view our online country guide. 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 travelling 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

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 2,000 security specialists. Teams work night and day to protect our members. We pioneer a range of preventive programs strengthened by our in-country expertise. We deliver unrivalled 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. What is an Assistance Center?

Our Assistance Centers are 24/7/365 call centers staffed by doctors and nurses, 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 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 Online for your destination
- Call an Assistance Center to ask about any specific medical concerns (i.e. what vaccinations do I need?)
- · Subscribe to medical 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 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 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 if required



Q. How can I contact an Assistance Center?

- 1. Call the Assistance Center 24/7 at +1 215-942-8226 (Philadelphia), + 33 155 633 155 (Paris), or +44 (0) 208 762 8008 (London) or one of the other 26 Assistance Centers
- 2. Call an Assistance Center which is local to you via the International SOS mobile App

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

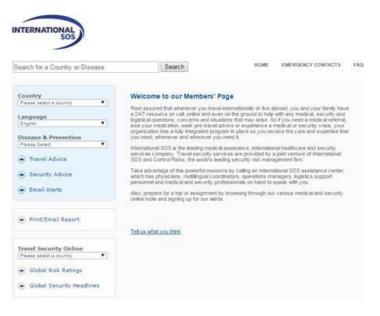
In addition to calling the Assistance Center for any pre-trip questions you may have, as we strongly encourage, you can <u>log in with your membership number</u> at www.internationalsos.com to view country guides and online medical reports, and sign up for email alerts. Members can access this comprehensive 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, hygiene: quality of food and water, weather, what clothes to take, and compatibility of electrical items. 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.

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 App prior to travel via http://app.internationalsos.com The App allows you to access your membership easily and read our latest 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 as an international traveler or foreign country assignee. 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 travelling and/or download the Assistance Phone APP. 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.



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.