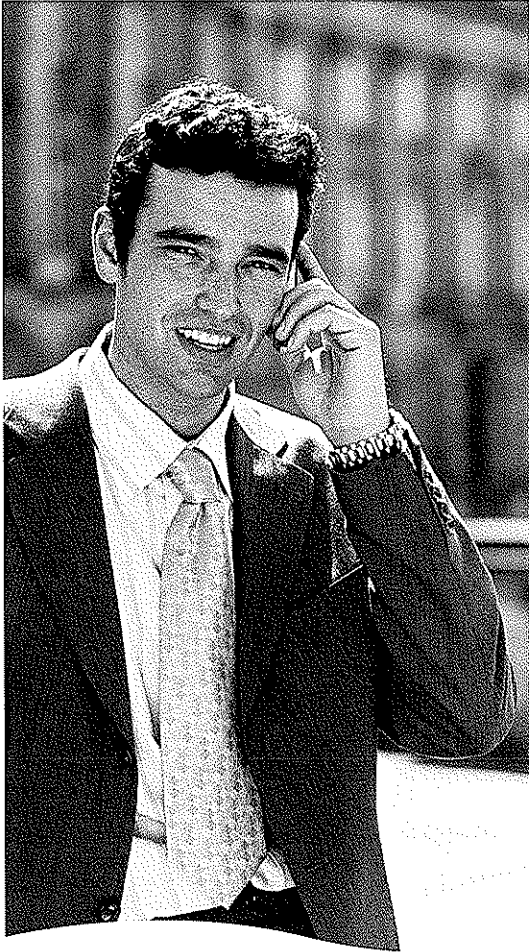


Access to emergency

TRAVEL ASSISTANCE

for employees and family members



More people are traveling for business – nearly 152 million predicted for 2006. On the leisure side, Americans are expected to take nearly one billion domestic leisure trips in 2006.¹

Whether your travel is for business or pleasure, our worldwide emergency travel assistance program² is there to help you when an unexpected emergency occurs. With only one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling 100 or more miles from home.

You're covered for business or personal travel

While vacationing in Italy, an employee broke her ankle.³ The fracture required surgical repair. The worldwide emergency travel assistance medical team, in consultation with the treating physician, determined that the surgery could be performed after she returned home if she had a cast on her leg to stabilize the fracture. Travel assistance coordinated with the patient's home physician and relayed information back to her family. Once stabilized, travel assistance arranged and paid for her repatriation home to Arizona with a friend acting as her non-medical escort.

An employee on a business trip to Louisiana was involved in a near fatal car accident.⁴ She suffered a fractured pelvis and lower back. Once her condition was stabilized and she was ready for long-term rehabilitation therapy, the travel assistance team arranged and paid for her repatriation to Indiana via a private jet ambulance.

Your dependents are covered

While skiing in New Hampshire with his father, an eight-year-old boy⁵ broke his leg and had to be placed in a cast that extended from hip to toe on both legs. He was unable to return home by commercial airlines. The father's health insurance carrier informed him they would only cover a small portion of the cost of a ground ambulance from New Hampshire to his home in Baltimore. Fortunately, the father knew his company provided this employee benefit. He made one phone call and the son was brought home in a private jet ambulance with a full medical team.

Worldwide travel assistance services arranged and paid for the boy's medically supervised return home.

Your spouse⁶ and minor, dependent children whether traveling with you or separately, are automatically eligible for worldwide emergency travel assistance services as part of your company's disability and life insurance policies offered through UnumProvident.

UnumProvident's travel assistance services are provided by Assist America Inc., the nation's largest provider of emergency travel services through employee benefit plans.⁸

Assist America has emergency medical dispatch-certified personnel on call 24-hours-a-day, 365-days-a-year. Assist America has access to a worldwide network of pre-qualified, English-speaking, western-trained medical providers with global response capabilities.

A global network of professionals is ready to help

At any hour of the day, one simple phone call will connect you to:

- multilingual crisis management professionals
- a state-of-the-art global response operations center
- a worldwide network of qualified medical providers

Services include:

- medical consultation and evaluation
- hospital admissions guarantee⁷
- emergency medical evacuation
- critical care monitoring
- prescription replacement assistance
- medically supervised repatriation
- emergency message service
- transportation for a friend or family member to join hospitalized patient
- care for minor children
- emergency trauma counseling
- assistance in the return of a vehicle
- legal and interpreter referrals

With Assist America's worldwide emergency travel assistance there are no geographical or pre-existing condition exclusions, and no exclusions on scholastic, professional or adventure sports. Assist America arranges and pays for 100% of the services provided without any caps or chargebacks either to the employer or the employee. *See note two below for further clarification.*

All services must be arranged and paid for by Assist America. No claims for reimbursement are accepted. So call Assist America and get the help you need in the event of a travel emergency.

Call the number on your emergency travel assistance wallet card in the event of a travel emergency. If you have misplaced your wallet card, contact your human resources department and ask for a replacement.

Learn more about your emergency travel assistance program at
www.unumprovident.com/travelassistance.

¹ Travel Industry Association of America, Outlook for Travel and Tourism, 2006.

² Worldwide emergency travel assistance services are provided by Assist America Inc. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. Services are available with selected UnumProvident insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your UnumProvident representative for full details.

^{3,4} These stories are based on the experiences of employees covered by UnumProvident group insurance products available through their employers.

⁵ This child was covered by a UnumProvident group insurance product available through his father's employer.

⁶ Spouses traveling on business for their employer are not covered by this program.

⁷ May require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days.

⁸ Based on customer data provided by Assist America Inc., 2004.