

Service Certificate

Unum Group (hereinafter "Unum") has arranged through an agreement with Assist America, Inc., 202 Carnegie Center, Suite 302A, Princeton, NJ 08540, (hereinafter known as "AAI") to make available to employers the following Assist America Services.

Effective July 1, 2004, employees of the National College & University Trust ("the Company") and their dependents ("Participants") are eligible for the services described herein, namely those employees covered under the provisions of LTD provided through Unum, policy #335732-026.

Now, therefore, AAI agrees to provide Participants the Assist America Services as described below under Service membership #01-AA-EB-836-2 (10-07). All services described below, subject to certain limited exclusions as set forth in this Certificate, are provided by AAI when Participants are traveling 100 miles or more from their legal residence or in another country that is not their country of residence for less than 90 days. All services must be arranged by AAI. No claims for reimbursement are accepted.

AAI's Assist America Services program makes the following benefits available to Eligible Participants:

Medical Consultation, Evaluation and Referral: Telephone access to operations center staffed twenty- four hours a day, every day of the year, with multilingual, emergency certified personnel for medical consultation, evaluation and referral to Western-trained physicians.

Hospital Admission Guarantee: Issue a prompt financial guarantee to facilitate admittance to a foreign (non-U.S.) medical facility and/or validate Eligible Participant's medical insurance; provided that the Eligible Participant must repay all funds advanced for hospital admittance within forty-five days of the date funds advanced without interest.

Emergency Medical Evacuation: When an adequate medical facility is not available to the Eligible Participant, as determined by the AAI physician and the consulting physician, evacuation under appropriate medical supervision, by the mode of transport necessary, to the nearest medical facility capable of providing required care.

Medical Repatriation: When medically necessary as determined by the AAI physician and the attending physician, repatriation under medical supervision to the Eligible Participant's residence, at such time as the Eligible Participant is medically cleared for travel by commercial carrier. If the time period to receive medical clearance to travel by common carrier exceeds fourteen days from the date of discharge from the hospital, an alternative, appropriate mode of transportation may be arranged, such as an air ambulance. Medical or non-medical escorts may be provided as necessary.

Medical Monitoring: Monitoring of Eligible Participant's condition by medical personnel who will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

Transportation to Join Eligible Participant. When an Eligible Participant is traveling alone and will be hospitalized for more than seven consecutive days, AAI will provide economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalization to a person designated by the Eligible Participant. It is the responsibility of the family member or the friend to meet all visa and document requirements, if applicable.

Prescription Transfer or Replacement: AAI will aid in transferring and/or replacing a prescription when possible and legally permissible, upon authorization of the Participant's then attending physician. Participant is responsible for the cost of the prescription.

Care of Minor Children: When the minor children are left unattended as a result of medical

emergency of an Eligible Participant, AAI will provide one-way economy transportation, with attendants if required, of minor children to the place of Eligible Participant's residence or to a person designated by the Eligible Participant provided the cost of transportation is not exceed the transportation cost to the place of the Eligible Participant's residence,

Emergency Message Transmission: AAI will receive and transmit emergency messages to/from home.

Return of Mortal Remains: In the event of a Participant's death, AAI will arrange and pay for the return of mortal remains. AAI will render any assistance necessary in the transport including locating a local, licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining all legal clearances, procuring consular services (for death overseas), providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains, including retrieval from site of death and delivery to receiving funeral home.

Emergency Trauma Counseling: Provide Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Return of Vehicle: Arrange for the return of Eligible Participant's fully operable, non-commercial vehicle when necessary due to Eligible Participant's medical condition, AAI will arrange for the vehicle to be returned to the place of residence.

Legal and Interpreter Referrals: Upon request, provide referrals to interpreters, counselors or legal personnel.

Bail Bond Coordination: Assist in coordinating bail bond, wherever legally permissible, as requested for Eligible Participants from their own financial resources.

Emergency Cash Assistance: Assist in coordinating the transfer of emergency cash for an Eligible Participant, provided Eligible Participant is the source of the funds.

Lost Luggage or Document Assistance. Assist America helps Eligible Participants locate lost luggage, personal belongings, and helps with the replacement of lost or stolen travel documents including passports, permits, credit cards, travelers checks, tickets and other documents,

Pre-trip Information. AAI offers Participants Web-based country profile that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

Assist with change in travel plans. Assistance in re-arranging travel plans when a repatriation is required.

The Company and Participant hereby acknowledge that AAI's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

Conditions:

AAI will not provide any of the above services to an Eligible Participant if:

- ◆ Travel undertaken specifically for securing medical treatment
- ◆ Injuries are sustained as a result of participation in acts of war or insurrection
- ◆ Injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs

- ◆ Injuries are sustained as a result of attempted suicide
- ◆ The Eligible Participant is transferred or is to be transferred from one medical facility to another medical facility of similar capabilities and providing a similar level of care

AAI will not evacuate or repatriate an Eligible Participant if the Eligible Participant has:

- ◆ No medical authorization
- ◆ Mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Eligible Participant from continuing his/her trip or returning home
- ◆ A pregnancy with a term of over six months
- ◆ A mental or nervous disorder unless hospitalized

Exclusions:

AAI will not provide services:

- ◆ To a Participant's spouse if such spouse is traveling on behalf of the spouse's employer.
- ◆ For trips exceeding 90 days from legal residence with out prior notification to AAI. Separate purchase of expatriate coverage is available by enrollment.
- ◆ To students at home/school campus address, as they are not considered to be in travel status, unless otherwise agreed in writing.

Legal actions arising hereunder shall be barred unless written notice thereof is received by AAI within one (1) year from the date of event giving rise to such legal action.

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. AAI is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of AAI. AAI is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.

The Company must reimburse AAI for any service rendered upon its request that is beyond the scope of this Certificate.

The Company is responsible for issuing Identification Cards (as described above) to Participants. The Company's failure to maintain in-force the insurance policy cited above will invalidate the described program as to the Participant and AAI will have no obligation to provide any service to the Participant.

The Company hereby acknowledges its appointment of Metropolitan Community College to be available to verify a Participant's participation under this Certificate ("Designee"). There may be circumstances under which AAI reasonably believes that a sick or injured person is a Participant but cannot verify participation through the Designee, and, in the opinion of that person's then attending physician, an evacuation or repatriation is medically imperative. In such an event, the Company acknowledges its responsibility to verify participation at the earliest possible time but in no event shall the verification be later than 72 hours from AAI's initial verification inquiry. AAI will not hold the Company financially responsible for services rendered pending verification during the 72-hour period.

AAI is not affiliated with the underwriter of the Company's group insurance cited above, and such underwriter shall not be held liable or responsible for any acts or omissions by AAI in connection with or arising under the rendering of services described herein.

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