

ING TRAVEL ASSISTANCE DESCRIPTION OF COVERED SERVICES

The following is a detailed Description of Services provided under the ING Travel Assistance program to ReliaStar Life Insurance Company or ReliaStar Life Insurance Company of New York Group Life policyholders, their employees and eligible dependents.

All services in connection with Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Mortal Remains, Visit by Family Member or Friend, Traveling Companion Transportation, and Return of Dependent Children are subject to a maximum Combined Single Limit of one hundred fifty thousand dollars (\$150,000) per event. All services in connection with Vehicle Return are subject to maximum coverage limit of \$2,500 per event.

All services must be provided by ING Travel Assistance. No claims for reimbursement will be accepted. Any expenses associated with these services are your responsibility except as provided within this Description of Services.

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of ING Travel Assistance's Medical Director, ING Travel Assistance will provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging and paying for transportation and related medical services (including cost of medical escort) and medical necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization for an Injury or Sickness, if the attending Physician and ING Travel Assistance's Medical Director deem it medically necessary, ING Travel Assistance will transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging and paying for transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Mortal Remains: In the event of your death, ING Travel Assistance will render assistance and provide for the return of mortal remains. Services include arranging and paying for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include making travel arrangements for any traveling companions and identification and/or notification of next-of-kin. Repatriation of Mortal Remains services are subject to a maximum coverage limit of \$15,000.

Visit by Family Member or Friend: If you are hospitalized for more than seven (7) days and are traveling alone, ING Travel Assistance will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services are subject to a maximum coverage limit of \$7,500, to include meals and accommodations subject to a daily maximum of \$175, up to a maximum of 7 days.

Traveling Companion Transportation: If your travel companion loses previously made travel arrangements due to your medical emergency, ING Travel Assistance will arrange and pay for your traveling companion's return home by the most direct and economical route, up to a maximum coverage limit of \$7,500.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, ING Travel Assistance will arrange and pay for the return of your minor children who are under nineteen (19) years of age, and if necessary, accompany him/her with an attendant, up to a maximum coverage limit of \$7,500.

Vehicle Return: In the event of an emergency evacuation, medically necessary repatriation, or repatriation of remains, ING Travel Assistance will arrange to return your non-commercial vehicle that is left behind unattended, up to the maximum coverage limit of \$2,500.

MEDICAL ASSISTANCE SERVICES

Medical Referrals

ING Travel Assistance will assist you in finding Physicians, dentists, and medical facilities.

Medical Monitoring

During the course of a medical emergency, ING Travel Assistance's professional case managers, including Physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed. ING Travel Assistance will provide case notification, both foreign and domestic, between the patient, family, Physician, employer, travel company, and consulate as needed. ING Travel Assistance will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Emergency Medical Payments

When it is necessary for you to obtain needed medical services, upon request, ING Travel Assistance will advance in local currency, up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after ING Travel Assistance has secured funds from you or your family.

Replacement of Medication and Eyeglasses

ING Travel Assistance will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. ING Travel Assistance will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are your responsibility.

Hotel Convalescence Arrangements: ING Travel Assistance can assist you with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: ING Travel Assistance can assist you by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

Prescription Drug Assistance: When permitted by law and approved by the patient's Physicians, ING Travel Assistance will assist you in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

LEGAL ASSISTANCE

Locating Legal Services: ING Travel Assistance can assist in contacting a local attorney or the appropriate consular officer if you are arrested or detained, involved in an automobile accident, or otherwise need legal help. ING Travel Assistance will maintain communications with you, your family, and employer until legal counsel has been retained by you.

Bail Bond Services: ING Travel Assistance can assist in securing bail bond services in all available locations.

BAGGAGE ASSISTANCE

ING Travel Assistance can assist you if your baggage is lost, stolen, or delayed while traveling on a common carrier. ING Travel Assistance will advise you of the proper reporting procedures and will help you maintain contact with the appropriate companies or authorities to help resolve the problem.

EMERGENCY PAYMENT ASSISTANCE

ING Travel Assistance can assist you in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with your family, or your credit card company, bank, employer, plan sponsor or other sources of credit.

PRE-TRIP ASSISTANCE – available at any time, not subject to 100 mile travel requirement.

Passport and Visa Information: ING Travel Assistance can advise you of the required documentation to enter and depart foreign destinations.

Health Hazards Advisory: ING Travel Assistance can provide you with up-to-date travel advisories.

Inoculation Requirements: Medical entry requirements can be provided to you prior to your departure.

Weather Information: ING Travel Assistance maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to you through the ING Travel Assistance Center.

Currency Exchange Information: ING Travel Assistance can provide you with the daily currency exchange rate for a specified country.

Consulate and Embassy Locations: ING Travel Assistance maintains a complete listing of consulates and embassies. These locations are accessible to you by calling the ING Travel Assistance Center.

Translation and Interpreter Services: Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.

Travel Locator Service: You can contact the ING Travel Assistance Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

EMERGENCY MESSAGE ASSISTANCE

ING Travel Assistance can record emergency messages from you or emergency messages for you for 24-hour periods. These messages may be retrieved at any time by you, your family, or business associates.

EMERGENCY CASH ASSISTANCE

ING Travel Assistance can assist you with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or your credit card in the event of an emergency. All fees associated with the transfer or deliveries of funds are your responsibility.

EMERGENCY TICKET REPLACEMENT

ING Travel Assistance can assist you in replacing lost or stolen airline tickets.

EMERGENCY CARD REPLACEMENT

ING Travel Assistance can assist you with emergency card replacement if you should experience a loss, theft, or damage to your credit card or membership card.

EMERGENCY PET RETURN

In the event of an emergency evacuation, medically necessary repatriation, or repatriation of remains, and your pet is left unattended, ING Travel Assistance will assist in the arrangements to have your pet transported to your place of residence.

EXCLUSIONS AND LIMITATIONS

- A. ING Travel Assistance shall not provide benefits and/or services enumerated if the coverage is sought as a result of your or your dependents involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; commission of or attempt to commit an unlawful act; being under the influence of drugs or intoxicants unless prescribed by a Physician; pregnancy and childbirth (except for complications of pregnancy); mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; travel within 100 miles of your permanent residence, unless in a foreign country, or up to a maximum trip duration of 90 days.
- B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, ING Travel Assistance may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay.
- ING Travel Assistance also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit ING Travel Assistance to fully provide services.
- C. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by ING Travel Assistance in consultation with a local attending Physician or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, ING Travel Assistance will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if ING Travel Assistance was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- D. ING Travel Assistance shall not be responsible for any claim, damage, loss, cost, liability or expense which arises in whole or in part as a result of ING Travel Assistance's inability to reach the authorized Employer or Plan Sponsor Contact person for any reason beyond ING Travel Assistance's control, or as a result of the failure and/or refusal of the Employer or Plan Sponsor to authorize services proposed by ING Travel Assistance.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

For the purposes of this Agreement, the following definitions shall apply; "Injury" means identifiable injury caused by an Accident. "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place. "Sickness" means a sickness of the Participant which declares itself during the period when services are available under this Agreement.

ING Travel Assistance is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of ING Travel Assistance or for any loss or damage to your vehicle during the return of the vehicle, or for any loss or damage to any personal belongings.

Insurance products and services provided by ReliaStar Life Insurance Company or ReliaStar Life Insurance Company of New York. ING Travel Assistance services provided by Europ Assistance USA, 1825 K St. NW, Suite 1000, Washington, DC 20006.