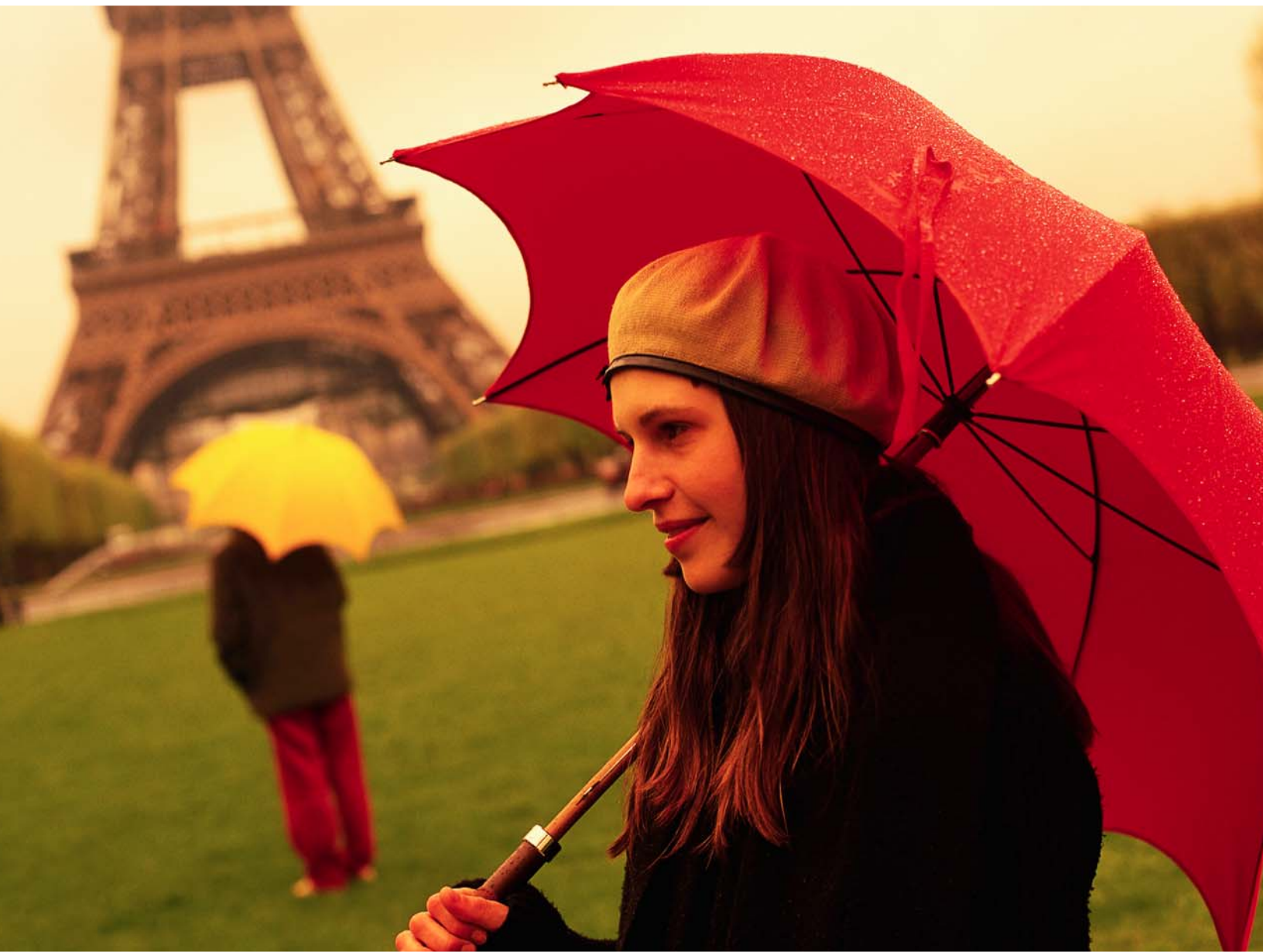


CitizenSecureSM

Health Coverage that goes Far & Beyond



- **Annually Renewable Major Medical Insurance**
- **Optional Term Life, Dental, and Sports Coverage**
- **Astonishing Travel Assistance Services**



**MultiNational
Underwriters[®]**
Lloyd's Coverholder

Health Coverage that Travels the World



Why Buy International Medical Insurance?

The answer is easy. If you are a US citizen living abroad, traditional sources of US private health insurance may not meet your needs. Geographical exclusions and provider limitations common to these policies will restrict or even eliminate the coverage available to you while you are outside the US. At the same time, you may not be eligible for participation in the government-sponsored plans in the country where you reside, or you may wish to have access to health care in other countries, including the US, in the event you become seriously ill. If you are a non-US citizen, you may need an international medical insurance policy to supplement the coverage available to you through a plan sponsored by your government or to provide coverage while you are outside your home country. If you travel or reside worldwide, MultiNational Underwriters® has designed CitizenSecureSM and CitizenSecureSM Economy to meet your needs.

Who is the Plan Administrator?

MultiNational Underwriters®, headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. MNU is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.0 billion, shareholders' equity in excess of \$2.3 billion and is rated 'AA' (Very Strong) by Standard & Poor's, 'AA' (Very Strong) by Fitch Ratings and 'A+' (Superior) by A.M. Best Company.

Who is the Insurer?

CitizenSecureSM and CitizenSecureSM Economy are insured by certain underwriters at Lloyd's. Lloyd's is the largest and oldest insurance market in the world and is rated 'A' (Excellent) by A.M. Best Company and 'A' (Strong) by Standard & Poor's. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

Am I Eligible for CitizenSecureSM?

Both CitizenSecureSM plans are available to citizens of most countries of the world who are at least age 14 days and not over age 74. If you are a US citizen, you must reside outside the US or be departing the US within 30 days of the effective date. If you are a US citizen, you must also reside outside the US for at least 6 months within each Certificate Period. Citizens of other countries may reside abroad, including the US or their country of citizenship. Optional Term Life Insurance is not available to residents of the US, regardless of citizenship.

Is Coverage Under CitizenSecureSM Renewable?

Yes. CitizenSecureSM products are annually renewable. There are no medical questions at renewal. Renewal is subject to your continued eligibility and timely payment of premiums. Your renewal premium will be the same as all persons of the same Certificate origination year, age and gender. If you purchase coverage before you reach the age of 65, and maintain coverage continuously for 10 years, subject to continued eligibility, you will automatically be eligible to apply for the CitizenSecureSM Senior Plan with no medical questions.

CitizenSecureSM Senior Plan

Eligibility for the standard CitizenSecureSM plans ends at age 75, but for those members who joined before age 65 and have maintained coverage for at least 10 years, the CitizenSecureSM Senior Plan is available with no medical questions. The CitizenSecureSM Senior Plan offers many of the same benefits and limits as the standard CitizenSecureSM plan. The Senior Plan deductibles available are \$5,000, \$7,500, and \$10,000. On the Senior Plan, the Overall Maximum Limit is reduced to \$1 million. Additionally, the Human Organ Transplant and Emergency Medical Evacuation benefits are deleted. The CitizenSecureSM Economy Senior Plan mirrors the eligibility and benefit changes of the regular CitizenSecureSM Senior Plan while retaining the scheduled benefit format.

How Do I Apply for CitizenSecureSM?

MultiNational Underwriters[®] offers a variety of ways for you to apply for coverage.

Applying Online, by Fax, or by Mail

Complete the Application for Insurance and send it with your initial premium payment to your agent or to MultiNational Underwriters[®]. Remember, your Application will become a permanent part of your record as well as part of your Certificate of Coverage. Answer each question thoroughly and legibly. You may attach additional sheets if necessary.

Within five business days of receipt of your Application, you will be informed of whether your Application has been accepted or of any additional information required for continuing the evaluation of your Application. If your Application is accepted, you will be informed of the effective date of coverage, and a fulfillment kit will be sent via mail containing your Certificate of Coverage, an identification card, a Claimant's Statement, and instructions on how to use your insurance. In the event that your Application is not accepted, MultiNational Underwriters[®] will promptly refund your premium.

Applying by Phone

You may apply over the phone by calling 1-866-968-4668 (toll free) or 1-317-221-8098 (collect calls accepted). An underwriting representative will gather your personal details, benefit choices, and medical history and may be able to notify you immediately of acceptance or of additional information needed. In some cases, your application may be pending for additional medical review. Within two business days following any telephone application, an e-mail will be sent to you regarding the status of your application and requesting verification of your application. If you do not meet the eligibility guidelines based on information collected during the call, you will be advised immediately.

What Should I Expect During the Underwriting Process?

CitizenSecureSM and CitizenSecureSM Economy are medically underwritten plans, which means that your family's medical status and history will be used to determine your eligibility for coverage. When Underwriting reviews your Application, they will evaluate the medical information that you provide and determine whether coverage can be issued and if Riders are necessary. These Riders allow Underwriting to issue a Certificate by excluding coverage for specified conditions.

Additionally, your premium may be impacted by your tobacco and alcohol use, body build, and family history details. If additional premium is due, you will be notified after a medical underwriter has reviewed the application.

Preferred Provider Network (PPO)

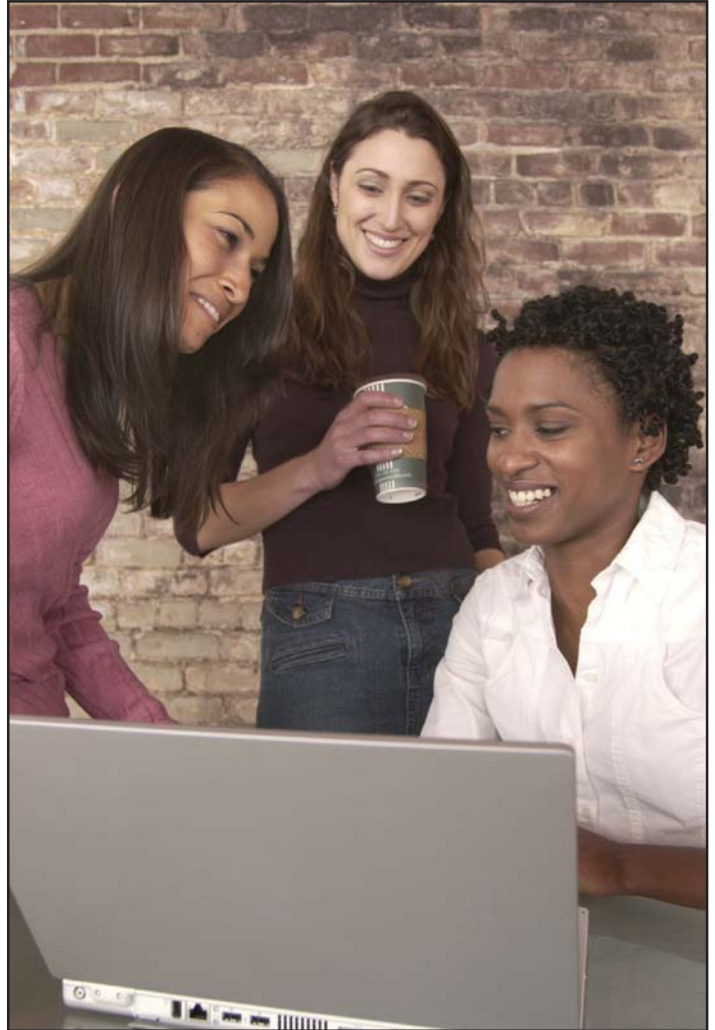
Coinsurance will be waived for expenses incurred in the US within our direct-pay PPO. Simply present your identification card at the provider's office so that they may contact us to verify benefits and billing information. For your convenience, MultiNational Underwriters[®] also offers an international network. Both networks are searchable through Client Zone, which is accessible with your Certificate number and date of birth once coverage has been approved.

How Do I File a Claim?

Filing a claim is easy. Once your Application is accepted, you will receive a kit which contains Claimant's Statement and Authorization forms. Complete this Claimant's Statement and Authorization form, attach original, itemized bills, and forward them to MultiNational Underwriters[®]. Be sure to complete your Claimant's Statement entirely and sign it. If you have already paid certain expenses, attach copies of your payment receipts. You will be reimbursed for eligible medical or dental expenses. In many cases, MultiNational Underwriters[®] will make payments directly to the hospital or physician that treated you. Remember, you are responsible for the deductible, coinsurance, and any ineligible charges.

Pre-certification

CitizenSecureSM plans require Pre-certification, which simply means that you must contact MultiNational Underwriters[®] as soon as possible before a planned hospitalization or surgical procedure, within 48 hours of an emergency hospital admission, or within the first 90 days of pregnancy. Pre-certification allows us to establish contact and make payment arrangements with your providers, negotiate discounts which will benefit both you and us, pre-arrange future care, and plan for your claim. Pre-certification helps us help you.



CitizenSecureSM Benefits & Limits

CitizenSecureSM features a \$5,000,000 lifetime limit, worldwide medical coverage, Maternity benefits, Mental Health benefits, Wellness benefits and Emergency Medical Evacuation benefits. CitizenSecureSM offers two coverage areas: including the US and Canada and excluding the US and Canada. If you desire worldwide coverage, select the “Including the US and Canada” option. If you do not need or desire coverage in the US and Canada, you may obtain lower premiums by selecting the “Excluding the US and Canada” option.

Benefit	Limit – all limits are per Certificate Period except as specifically indicated otherwise
Overall Maximum Limit	\$5,000,000 Lifetime
Coverage Area	Option 1 – Including the US and Canada Option 2 – Excluding the US and Canada
Deductibles Available	\$250, \$500, \$1,000, \$2,500 or \$5,000 per Member per Certificate Period
Family Deductible	Maximum of three Deductibles per Family per Certificate Period
Coinsurance – Claims Incurred in US or Canada*	After the Deductible, Underwriters will pay 80% of the next \$5,000 of Eligible Expenses per Member per Certificate Period, then 100% to the Overall Maximum Limit. The Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider
Coinsurance – Claims Incurred outside US or Canada	After the Deductible, Underwriters will pay 100% of Eligible Expenses to the Overall Maximum Limit
Family Coinsurance	After the Deductible, Underwriters will pay 100% of Eligible Expenses per Member per Certificate Period to the Overall Maximum Limit
Hospital Room and Board – In US or Canada*	Average Semi-private room rate
Hospital Room and Board – Outside US or Canada	Average Private room rate
Intensive Care Unit	Usual, Reasonable and Customary
Prescription Drugs	Usual, Reasonable and Customary Subject to Deductible and Coinsurance
Mental Health Disorders	\$10,000 per Certificate Period, \$25,000 Lifetime Maximum, \$50 Maximum per visit per day for outpatient care (after 12 months of continuous coverage)
Maternity – Normal or Complicated Delivery	After the Deductible, Underwriters will pay 50% of the next \$100,000 of Eligible Medical Expenses, then 100% to a Lifetime Maximum of \$250,000. Covered Maternity expenses include pre-natal, Delivery, and post-natal care (after 12 months of continuous coverage)
Maximum for Maternity	\$250,000 Lifetime
Newborn Care	Included as part of Maternity benefits for a maximum of 60 days
Pre-existing Conditions	Same as any other Injury or Illness if disclosed on Application and not excluded or limited by Rider
Local Ambulance	Usual, Reasonable and Customary
Physical Therapy	\$50 Maximum per visit per day
Wellness	All Wellness benefits are available after 12 months of continuous coverage and are not subject to Deductible. <u>Members under age 19:</u> \$50 per visit (including immunizations), maximum of three visits per Certificate Period. <u>Members age 30 and over:</u> \$250 per Member per Certificate Period. <u>Female Members age 40 and over (or qualifying Woman at Risk):</u> \$100 per Member per Certificate Period for a screening mammogram
Human Organ/Tissue Transplants	Same as any other Illness for Covered Transplants**
All Other Eligible Expenses	Usual, Reasonable and Customary
Emergency Medical Evacuation	\$50,000 Lifetime Maximum
Repatriation of Remains	\$25,000 Limit
Emergency Reunion	\$10,000 Lifetime Maximum
Pre-certification Penalty	50%

* Benefits within the US and Canada are not available to applicants electing Option 2 as their Coverage Area.

** Covered Transplants include Heart, Heart/Lung, Lung, Kidney, Kidney/Pancreas, Liver and Allogenic and Autologous Bone Marrow.

*“Select a Plan that’s
Right for You”*

CitizenSecureSM Economy Benefits & Limits

CitizenSecureSM Economy is a scheduled benefit plan, offering specific benefit amounts for specific services, while still providing worldwide coverage. CitizenSecureSM Economy is appropriate if you are residing abroad and on a tighter budget.

Benefits	Limits
Overall Maximum Limit	\$5,000,000 Lifetime
Coverage Area	Worldwide
Deductibles Available	\$250, \$500, \$1,000, \$2,500 or \$5,000 per person per Certificate Period
Coinsurance – Claims Incurred in US or Canada	After the Deductible, Underwriters will pay 80% of the next \$5,000 of Eligible Medical Expenses per Member, per Certificate Period, then 100% to the Overall Maximum Limit. The Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider
Coinsurance – Claims Incurred outside US or Canada	After the Deductible Underwriters will pay 100% of Eligible Medical Expenses per Member per Certificate Period to the Overall Maximum Limit
Acute Onset of Pre-existing Condition	\$1,000 during the first Certificate Period and \$2,500 during the second Certificate Period
Pre-existing Conditions	\$5,000 per Certificate Period subject to a Lifetime Maximum of \$50,000 (including Acute Onset claims) after 24 months of continuous coverage under the plan
Maternity	\$5,000 per Pregnancy after 12 months of continuous coverage under the plan, including Inpatient, Outpatient and other benefits provided under the plan. Not subject to Coinsurance
Newborn Care	\$15,000 per covered Pregnancy, including Inpatient, Outpatient and other benefits as provided under the plan, during the first 60 days of life
Organ Transplants	\$250,000 Lifetime Maximum for Covered Transplants**
INPATIENT BENEFITS (All Subject to Deductible and Coinsurance)	
Hospital Room and Board	\$600 per day, maximum of 240 days per Hospitalization (including ICU days)
Intensive Care Unit (ICU)	\$1,500 per day, maximum of 240 days per Hospitalization (including non-ICU days)
Lab, x-rays and other covered Inpatient services & supplies	Usual, Reasonable and Customary Charges (except as limited under the plan)
OUTPATIENT BENEFITS (All Subject to Deductible and Coinsurance)	
Office Visits (Including Physician, Specialist Physician, Psychiatrist, Chiropractor, Surgical Consultant, Physical or Occupational Therapist)	25 visits per Certificate Period per person as provided under the plan
Physician	\$70 per visit
Specialist Physician	\$70 per visit
Psychiatrist	\$60 per visit, after 12 months of continuous coverage under the plan
Chiropractor	\$50 per visit (must be prescribed by another non-Chiropractor Physician)
Surgical Consultant	\$500 per consultation prior to Surgery
Physical or Occupational Therapy	\$50 per visit (must be prescribed by a Physician who is not affiliated with the Physical Therapy practice)
X-rays	\$250 per exam (includes Sonograms, Ultrasounds and diagnostic Mammograms)
Laboratory	\$300 per exam (includes all procedures carried out on one specimen)
Emergency Room	Usual, Reasonable and Customary for covered Illnesses if hospitalized as Inpatient and for covered Injuries
Local Ambulance	\$1,500 per Certificate Period per person
INPATIENT or OUTPATIENT BENEFITS (All Subject to Deductible and Coinsurance)	
Prescription Medications	Usual, Reasonable and Customary
Surgery	Usual, Reasonable and Customary
Assistant Surgeon	20% of Surgeon benefit
Anesthesiologist	20% of Surgeon benefit
Midwife Services	\$500 per covered Pregnancy
MRI, CAT Scan, Echocardiography, Endoscopy, Gastroscopy, Colonoscopy and Cystoscopy	\$600 per exam
Chemotherapy and Radiation Therapy	Usual, Reasonable and Customary
WELLNESS BENEFITS (Not Subject to Deductible or Coinsurance)	
Well Child (under age 19)	\$50 per visit for a maximum of 3 visits per Certificate Period (included in Office Visit limit), after 12 months of continuous coverage under the plan
Wellness (Adult 19+)	\$250 per Certificate Period, after 24 months of continuous coverage under the plan, including Office Visit for \$70 and X-Ray and Lab for \$180
OTHER BENEFITS (All Subject to Deductible and Coinsurance)	
Durable Medical Equipment	Usual, Reasonable and Customary charges for Wheelchair, Hospital Bed, and/or Toilet
Emergency Medical Evacuation	\$50,000 per Certificate Period
Repatriation of Remains	\$25,000 Maximum
Emergency Reunion	\$5,000 Lifetime Maximum

Protect your Smile



Optional Dental Rider

	Certificate Period 1	Certificate Period 2	Certificate Period 3 and after
Preventative Dental Benefits Children age 9 through 16 (after 3 months of continuous coverage)	100%	100%	100%
Basic Dental Benefits (after 6 months of continuous coverage)	50%	65%	80%
Major Dental Benefits (after 6 months of continuous coverage)	30%	40%	50%
Dental Deductible	\$100 per Certificate Period per person	\$100 per Certificate Period per person	\$100 per Certificate Period per person
Maximum Dental Benefits	\$500 per Certificate Period per person	\$750 per Certificate Period per person	\$1,000 per Certificate Period per person

Optional Term Life Insurance and Accidental Death and Dismemberment (Not available to residents of the US, regardless of citizenship)

Term Life Insurance

Age	Option 1 – Principal Sum	Option 2 – Principal Sum
19 to 59	\$50,000	\$100,000
60 to 64	\$25,000	\$50,000
65 to 69	\$10,000	Not Available
Dependent Child	\$5,000	Not Available

You may choose a different option for each family member taking Term Life coverage.

Accidental Death and Dismemberment

Accidental Death	Principal Sum to Beneficiary
Accidental Loss of Two Limbs	Principal Sum to Member
Accidental Loss of One Limb	50% of Principal Sum to Member

“Limb” means hand, foot, or eye. The Benefit is based on age at the time of death or dismemberment.

What Are the Plan Features?

Emergency Medical Evacuation:

Both plans provide coverage for Emergency Medical Evacuation to the nearest medical facility qualified to treat your life-threatening condition or potential loss of limb. All Emergency Medical Evacuations must be approved in advance and coordinated by MultiNational Underwriters®. Emergency Medical Evacuations provide you with access to care when you need it most. MultiNational Underwriters® is available 24 hours a day, 7 days a week to approve and coordinate Emergency Medical Evacuations.

Emergency Reunion:

In the event of a covered Emergency Medical Evacuation, both plans will provide the following benefits: the cost of an economy round-trip air and/or ground ticket for one of your Relatives (parent, spouse, sibling or child age 18 or above) for travel to the area where you are hospitalized following an Emergency Medical Evacuation and reasonable expenses for lodging and meals for your Relative for a period not to exceed 15 days.

Repatriation of Remains:

In the event of a covered Injury or Illness resulting in your death, both plans will provide the following benefit: air and/or ground transportation of bodily remains or ashes to the area of your principal residence and reasonable cost of preparation of the remains necessary for transportation.



Wellness:

After 12 months of continuous coverage, you may be eligible for Wellness benefits that are not subject to the Deductible.



CitizenSecureSM

If you are at least 30 years of age, you will be entitled to the following Wellness benefit: \$250 per Certificate Period for a Routine Physical Exam, including OB/GYN visits for females. Additionally, females who are at least 40 years of age will be entitled to the following benefit: \$100 per Certificate Period for a screening mammogram. If you are under the age of 19, you will be entitled to the following Wellness benefit: \$50 per visit (including immunizations) with a maximum of three visits per Certificate Period.



CitizenSecureSM Economy

After 12 months of continuous coverage, children under the age of 19 are eligible for Wellness benefits, including \$50 per visit for a maximum of 3 visits per Certificate Period. After 24 months of continuous coverage, adults age 19 and above are eligible for Wellness benefits, including \$70 for an office visit and \$180 for X-ray and labs per Certificate Period. Wellness benefits include Routine Physical Exams, tests and immunizations, as well as mammogram and OB/GYN visits for adult females. Wellness benefits are not subject to the Deductible.

Optional Sports Rider:

The Optional Sports Rider provides additional coverage for your extreme sports lifestyle. Whether your interests include mountaineering, skydiving, or whitewater rafting, electing the Sports Rider option will add coverage up to a lifetime maximum of \$25,000 for these activities excluded by the standard plan. Coverage for Contact Sports, such as soccer or hockey, is added up to a lifetime maximum of \$5,000. The Sports Rider adds coverage for sports and athletics except those activities engaged in for wage, reward, or profit.

Optional Dental Rider:

If you purchase the Optional Dental Rider, children age 9 to 16 are covered for Preventative Dental Benefits, including routine oral exams every 6 months, fluoride treatment every 12 months and bitewing x-rays every 24 months. All covered family members are covered for Basic and Major Dental Benefits. Basic Benefits include periodontics, endodontics, extractions and fillings. Major Benefits include crowns, bridges and dentures. The CitizenSecureSM Optional Dental Rider is useful for families as well as individuals. Coverage is provided worldwide at your choice of dentists.

Optional Term Life and AD&D Insurance:

If you reside outside the US, you may be able to purchase the Optional Term Life and Accidental Death and Dismemberment insurance to protect your family and provide cash benefits in the event of your Death. The amount of coverage available under Option 1 ranges from \$5,000 to \$50,000, depending on your age at the time of your death or dismemberment. If you are at least 19, but not yet 65, you may purchase Option 2, which doubles the benefits available to you.

Pre-existing Conditions:

If your Pre-existing Conditions have been fully disclosed on your Application for CitizenSecureSM and are not excluded or restricted by a Rider or any other provision of your Certificate, your Pre-existing Conditions are covered the same as any other Illness or Injury as of your effective date. If your Pre-existing Conditions have been fully disclosed on your Application for CitizenSecureSM Economy and are not excluded or restricted by any other provision of your Certificate, your Pre-existing Conditions are covered up to \$5,000 per Certificate Period and \$50,000 Lifetime limit after you have been insured continuously for 24 months. Pre-existing Conditions need to be fully disclosed on your Application. Pre-existing Conditions include any Injury, Illness or Mental Health Disorder that existed at or prior to your initial effective date, including chronic or recurring conditions.

Acute Onset of Pre-existing Condition:

If your Pre-existing Conditions have been fully disclosed on your Application for CitizenSecureSM Economy and the conditions are not excluded or restricted by any other provision of your Certificate, you are covered for an Acute Onset of Pre-existing Condition up to \$1,000 during the first 12 months of coverage and up to \$2,500 during the second 12 months of coverage under the plan. An Acute Onset of a Pre-existing Condition is a sudden, unexpected outbreak or recurrence of a Pre-existing Condition, which occurs spontaneously and without advance warning, either in the form of Physician recommendations or symptoms which would have caused a prudent person to seek medical attention prior to the outbreak or recurrence. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. Acute Onset coverage is available only on CitizenSecureSM Economy.

Exclusions and Limitations:

The following charges, treatments, care, services, supplies and/or conditions are excluded from coverage:

- Charges not Incurred during the Certificate Period
- Services or treatment payable by another insurance or government
- Substance Abuse
- Charges which exceed Usual, Reasonable and Customary
- Investigational or experimental Surgeries or treatment
- Custodial, Educational or Rehabilitative Care
- Weight modification
- Cosmetic surgery, unless reconstructive surgery is directly related to a covered Injury or Illness
- Charges for use of Emergency Room for treatment of Illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness
- Individuals HIV+ at effective date
- Charges relating to congenital conditions
- Drugs or treatment for sexual dysfunction
- Drugs or treatment to promote or prevent conception
- Devices or procedures to correct sight or hearing
- Self-inflicted Injury or Illness
- Foot care, unless related to a covered accidental Injury
- Treatment or supplies not ordered by a Physician or not Medically Necessary, except for Wellness benefits provided under the plan
- Organ transplants, except for Covered Transplants
- Speech, acupuncture or sleep therapy
- Acts of Terrorism, war, insurrection, riot or any variation thereof
- Dental Treatment, except emergency treatment following a covered Accident, or unless Dental Rider is purchased

The following are excluded from the Optional Dental Rider:

- Orthodontia
- Sealants, bleaching and oral hygiene expenses

This is a summary of the exclusions contained in the Certificate of Insurance. See the Certificate of Insurance for a complete list of exclusions.

Special Illness Exclusion:

The following conditions which manifest themselves within the first 180 days of coverage are excluded: Any condition of the breast, prostate, reproductive system, tonsils, adenoids, hemorrhoids, hernia, gallstones, kidney stones, glaucoma, cataracts, disk disease, varicose veins, all types of cysts, arthritis, and repetitive motion disorders, and any disorder or disease of the skin.



CitizenSecureSM Assistance Services:

Assistance Services are available to you 24 hours a day, 7 days a week while your CitizenSecureSM or CitizenSecureSM Economy plan is in effect.

Pre-Trip Health and Safety Advisories (available after your purchase of CitizenSecureSM or CitizenSecureSM Economy and before your departure) – Call us for current passport, visa, inoculation and vaccine requirements, as well as up-to-date travel safety advisories.

Livetravel Services – We will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak – We are the industry leaders in tracking lost checked baggage. We will help you locate your lost checked baggage and deliver it to you.

Emergency Message Relay – We will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

Emergency Cash Transfers – We will assist you in arranging and obtaining cash transfers in various countries around the world.

CitizenSecureSM Assistance Services also include:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

CitizenSecureSM Assistance Services are provided by AIG Travel Assist and are not insurance benefits. Any assistance service provided by AIG Travel Assist is not a guarantee of any insurance benefit under CitizenSecureSM or CitizenSecureSM Economy.

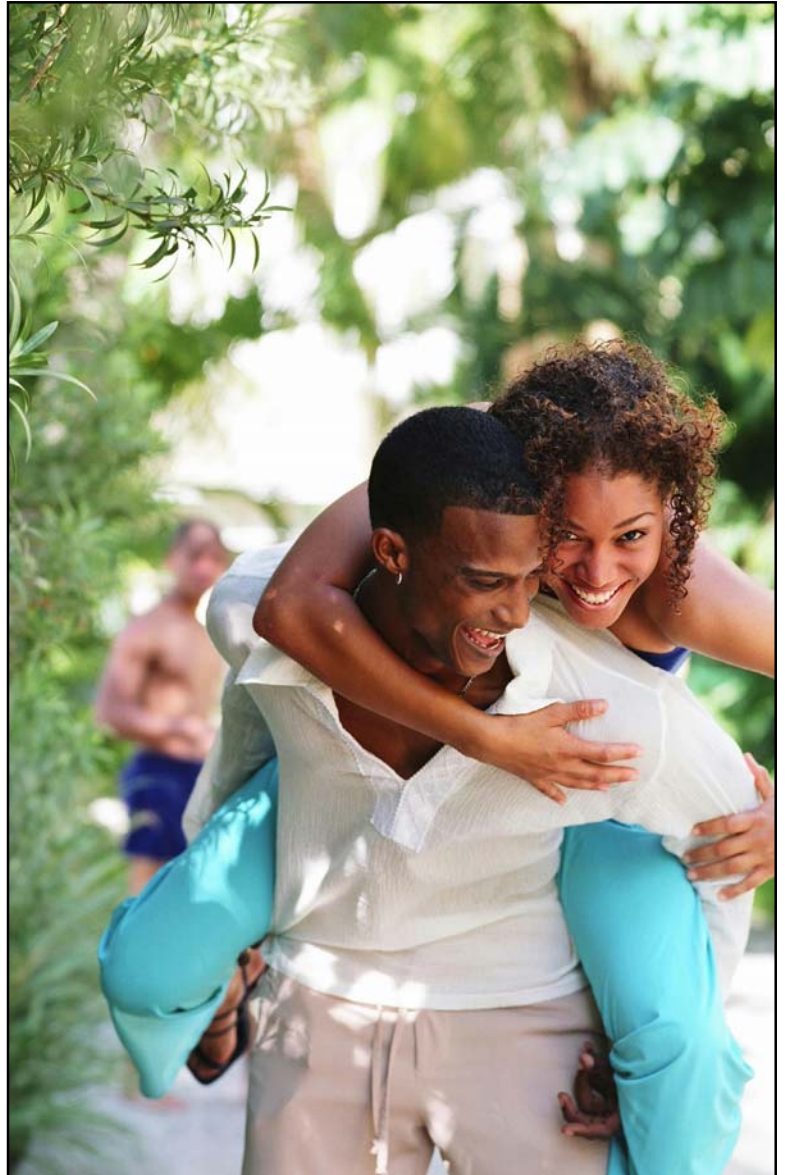
MNU's Client Zone and World Service Center

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, MNU is ready to respond. Frequently, these and other issues can be addressed with a short visit to Client Zone. Client Zone is an online account management and resource tool that allows you to:

- Change personal information
- Renew coverage and reprint ID cards
- Obtain details about claim filing, including downloading necessary forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)
- Access health and wellness information
- View and download brochures, obtain policy information, or get quotes for other products offered by MultiNational Underwriters®

You may access Client Zone by logging in at <https://zone.mnui.com/clientzone/>.

At times, there is simply no substitute for human intervention. MNU's World Service Center is available 24 hours a day, 7 days a week to answer your questions and may be reached at no cost through our worldwide toll-free numbers. Immediate support is available in several languages and can be provided in many others with the assistance of a translator. If a translator is needed, a World Service Center representative will arrange one. You may contact the World Service Center by e-mail via insurance@mnui.com or by phoning 800-605-2282 or 317-262-2132 (collect calls accepted).





MultiNational Underwriters® - International Insurance Solutions

MultiNational Underwriters® is part of a worldwide network of travel service, assistance and insurance companies built on solid corporate values and unrivaled customer service. We offer a broad range of travel insurance plans and assistance services for individuals, corporations, missionaries, schools and other international organizations requiring access to global travel solutions. Our organizational culture is based on integrity, keeping our promises, and giving back to the global and local communities through humanitarian efforts.

You have choices when buying travel insurance and assistance services for your next international trip. Doesn't it make sense to work with a company that keeps its promises, values its customers and is committed to helping others? Allow us to show you the difference an enlightened corporate culture can make when you need help in an unfamiliar place. Through our subsidiaries and a nationwide network of distributors, MultiNational Underwriters® helps customers to have peace of mind in their international travel.

Other Products Provided by MultiNational Underwriters®

Atlas Travel Series: Travel medical insurance for individuals and families traveling internationally.

Atlas Group Travel: The same quality coverage as the Atlas Travel Series product at a discount group rate making it appropriate for student groups, missionary organizations and corporations.

Atlas Professional: Coverage similar to the Atlas Travel Series tailored to meet the needs of professionals traveling abroad several times throughout the year.

StudentSecureSM: A medical insurance plan designed specifically to meet the needs of students studying abroad.

GroupSecureSM: Dependable, high quality medical insuranceSM for US-based organizations with employees overseas or non-US organizations employing expatriates, third-country nationals, or key local nationals.

MultiNational Accident Plan: Coverage for accidents that result in disability or death, including Acts of War and Terrorism.

IC+ International Term Life: Term life insurance for individuals requiring personal and business protections.

Privacy Policy

MultiNational Underwriters® respects individual privacy and values the confidence of its customers, employees, consumers, business associates and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.

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