

# A Guide to Your Travel and International Benefits For U.S.-Based Dresser-Rand Employees

**D**resser-Rand is committed to your health and safety when traveling on business internationally. This brochure provides a summary of the benefits and programs that protect you or assist you when you travel internationally on Dresser-Rand business. Please keep the summary handy to provide a one-stop directory to your

benefits and how to access them when needed. Dresser-Rand has contracted with highly-ranked, experienced service providers and insurance companies to provide you with reliable services and coverages in the following areas:

PROGRAM	PROVIDER	SERVICES	ELIGIBILITY RULES
<b>Medical Benefits Abroad (MBA™) Medical Insurance</b>	CIGNA International	<ul style="list-style-type: none"> <li>–MBA Medical Benefit Insurance Plan</li> <li>–Global Healthcare Management Services</li> <li>–Concierge and Travel Services (offered through alliance with International SOS)</li> </ul>	<p>All full-time Dresser-Rand employees and part-time employees working an average of 20 or more hours per week of any age are eligible when traveling on business outside their country of residence or country of permanent assignment.</p> <p><i>Whenever five (5) or more Dresser-Rand employees, from any affiliated Dresser-Rand Company, will be in an OFAC designated country, a two-day advance pre-authorization is required to maintain benefits. Contact your Human Resources department for more information.</i></p> <p><i>Please see <a href="http://www.treas.gov/offices/enforcement/ofac/programs/index.shtml">http://www.treas.gov/offices/enforcement/ofac/programs/index.shtml</a> for information on OFAC designations.</i></p>
<b>International Assistance</b>	International SOS (ISOS)	<ul style="list-style-type: none"> <li>–Medical Evacuation and Repatriation Services</li> <li>–Concierge and Travel Services</li> <li>–Security Assistance Services (Emergency Evacuations)</li> </ul>	All Dresser-Rand employees, up to age 75, traveling internationally on business.
<b>Business Travel Accident Insurance</b>	CIGNA (underwritten by INA Life Insurance Company of New York)	<ul style="list-style-type: none"> <li>–Business Travel Accident</li> <li>–Death and Dismemberment Insurance</li> </ul>	All active non-union, full-time employees working a minimum of 30 hours per week, and non-union, part-time employees working an average of 20 or more hours per week of any age and located in the U.S., and Foreign Nationals are eligible.

## CIGNA Contact Information

To access CIGNA International Customer Service Center for medical plan information and all concierge services, call toll-free, 24/365:

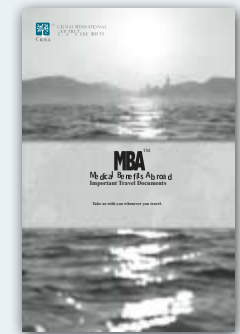
### Toll-Free:

800.243.1348 (from within U.S. and Canada only)

### Direct Phone (collect calls accepted):

302.797.3535 (from within U.S.)  
 +1.302.797.3535 (internationally)

## Your CIGNA International Travel Information



### Available at

<http://drnet/hr/Benefits/OtherBenefits/travelben.asp>

# A Summary of Medical Benefits Abroad

## MBA™ Medical Plan

**The MBA™ Medical Plan is a fully-insured medical benefit plan that covers you for accidents and illnesses** while you are traveling outside your country of residence on an approved business trip (or on a short-term assignment) for your employer. As a covered MBA international business traveler, you have access to virtually any hospital/ clinic or physician specialist worldwide. The MBA Medical Plan generally covers the reasonable and customary (R&C) charges associated with your accident or illness, based on the norms of the country in which you received care. CIGNA has wide knowledge of R&C charges globally, and can determine the appropriate charges and reimbursements efficiently and fairly. **The plan covers up to a maximum of \$200,000† of benefits per year per employee** and certain exclusions and limitations apply. Call the MBA International Service Center to learn more about the medical plan and visit *DRNet* to obtain your Welcome Kit.

## MBA™ Global HealthCare Management Services

By calling CIGNA'S MBA™ International Service Center, you can get

access and answers anywhere in the world for your healthcare needs and questions through:

- a 24/365 customer service helpline;
- global referral to physicians, clinics and hospitals in most countries;
- access to medical advice and second opinions; and
- physician-directed care management, communication to family members, and coordination of medical treatment plans.

## MBA™ Concierge and Travel Services

- Translations and interpreters
- Coordination of companion ticket/return of minors
- Assistance with prescription drugs
- Convalescence assistance
- Inoculation and visa requirement information
- Lost luggage/lost document assistance
- Emergency travel service assistance
- Embassy referral
- Emergency document delivery

# A Summary of International SOS

## Your International SOS (ISOS)

**membership is a valuable protection against unexpected difficulties** that can arise when you are away from home. ISOS is the world's leading medical and security assistance company. ISOS benefits are available to travelers and expatriates on an approved international business trip or short-term assignment. **One phone call connects you** to the ISOS network of multilingual specialists for immediate help in an emergency.

ISOS services are designed to help you with medical, personal, travel and legal problems when away from home. **Call ISOS at any time** to speak with a physician about simple or critical matters (note that ISOS does not pay medical claims but provides assistance to the traveler or expatriate. **If you need medical care, we recommend these services be accessed through CIGNA** to ensure optimum coordination between the medical insurance program and ISOS services). The ISOS network of multilingual coordinators and specialists operates 24 hours a day, 365 days a year from ISOS Worldwide Alarm Centers around the world.

## International SOS Worldwide Alarm Centers Contact Information

The ISOS Worldwide Alarm Center can assist you with all medical, security or travel services. Contact an ISOS Alarm Center from anywhere in the world by calling directly or by calling collect.

### Toll-free:

800.523.6586 (from within US)  
800.441.4767 (from within Canada)

### Philadelphia:

215.942.8226 (call collect)  
If calling from the US, Mexico, Central or South America.

### London:

44.20.8762.8008 (call collect)  
If calling from Europe, CIS, Africa, or the Middle East.

### Singapore:

65.6338.7800 (call collect)  
If calling from Asia, Australia, or the Pacific Rim.

† U.S. dollars.

## Medical Evacuation and Repatriation Services

- Emergency travel assistance/evacuation
- Medically-supervised repatriation
- Companion ticket coordination/return of minors
- Remote site medical services/private air ambulance
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children

## Medical Services

You can access the following services through ISOS directly or through the CIGNA medical insurance plan.

**When you need medical care, we recommend these services be initiated through CIGNA** to ensure optimum coordination between the medical insurance program and ISOS services.

- Emergency and routine medical and dental advice/referrals
- Medical expense guarantee, cost review and payment
- Pre-trip information on travel health issues

- Inpatient admission and identification of receiving physician
- Outpatient referrals/case management
- Assistance with prescription drugs
- Claims assistance

## Concierge and Travel Services

These travel services can be accessed either directly through ISOS or CIGNA MBA.

- Translations and interpreters
- Lost document or lost luggage assistance
- Inoculation and visa requirement information
- Embassy referral
- Emergency message transmission
- Lost document advice
- Ground transportation and accommodations for accompanying family members
- Emergency personal cash advances

## Security Services

ISOS Online gives you expedient access to information affecting your safety abroad. ISOS security analysts monitor the political and social landscapes of countries worldwide to provide country risk ratings, security information for more than 200 countries and territories, situation warnings, updates, alerts and evacuation advisories. Security evacuation and access to an ISOS Crisis Center are also available to you.

## Carry your International SOS Card

Carry the ISOS membership card with you at all times. It includes the telephone numbers of the three major worldwide ISOS Alarm Centers. To obtain your ISOS membership card, please contact your Dresser-Rand travel agency or your Human Resources Department. In the event of an emergency, call one of the ISOS Alarm Center's emergency phone numbers listed on the card.

Additional member information including Alarm Centers and Clinic contacts can be found at the ISOS website at [www.internationalosos.com](http://www.internationalosos.com).

## When you call an International SOS Alarm Center...be prepared to provide:

- your name, location, age, sex, and nationality;
- the Dresser-Rand division with which you are associated;
- your International SOS membership number: **11BMMS000121**;
- the telephone number from which you are calling; and
- when applicable, the name, location, and telephone number of the treating doctor.

### Before You Travel, Get Your Country Guide

In addition to calling the Alarm Center for any pre-trip questions, obtain a Country Guide from *www.internationalsos.com*, and enter the Dresser-Rand membership number **11BMMS000121**. Country Guides provide medical and general travel advice, such as information on the standard of health care, how to pay for medical care, the availability of medications, safety of the blood supply, embassy/visa information, dialing code information, cultural etiquette and financial and voltage/plug information.

### Services Provided by Both International SOS and CIGNA

You can access the following services through ISOS directly or through the Cigna medical insurance plan. **When you need medical care, we recommend these services be accessed through CIGNA** to ensure optimum coordination between the medical insurance program and ISOS services.

- Medical and dental referrals (dental accidental injury insurance only for MBA™ medical plan)
- Emergency and routine medical advice

- Travel health information
- Outpatient case management
- Assistance with insurance claim form documentation
- Outpatient medical expense guarantee, cost review and payment
- Dispatch of medication and medical supplies

## Business Travel Accident (BTA) Insurance

### Business Travel Accident (BTA) Insurance

BTA insurance benefits are paid to your beneficiary for death or dismemberment as the result of an accident while traveling on Company business. In the event of your death, your BTA benefit is four (4) times your base salary, subject to a minimum benefit of \$100,000† and a maximum benefit of \$1,000,000†.

Other benefits relating to loss of speech and hearing and paralysis apply. Refer to the plan's certificate of coverage for full details.

LOSS*	BENEFIT
Two or more members	Principal sum (defined as 4 times your base salary)
One member	One-half the principal sum
Thumb and index finger of the same hand	One-fourth the principal sum

\* In the case of dismemberment, meaning the loss of a hand, foot or an eye (each referred to as a member), if you suffer one of the losses listed within a year as a direct result of the accident and from no other cause, you will receive the benefit listed.

† *U.S. dollars.*

This summary is an overview. The terms and conditions of the benefits described are determined solely by the summary plan descriptions or plan documents and summaries of material modifications. In the event of any inconsistent provisions, the language of the plan documents applies. As in the past, the Company reserves to itself, pursuant to its sole and exclusive discretion, the right to change, amend or terminate these Plans without regard to satisfaction of prior eligibility conditions. Benefits described herein may not automatically apply to employees at all locations or employees covered under a labor agreement.