

GLOBAL EMERGENCY SERVICES

Provided by
assist america®

Congratulations!

You now have a unique global emergency services program from Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 150 kilometers or more away from your permanent residence, or in another country.

The Assist America Operations Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

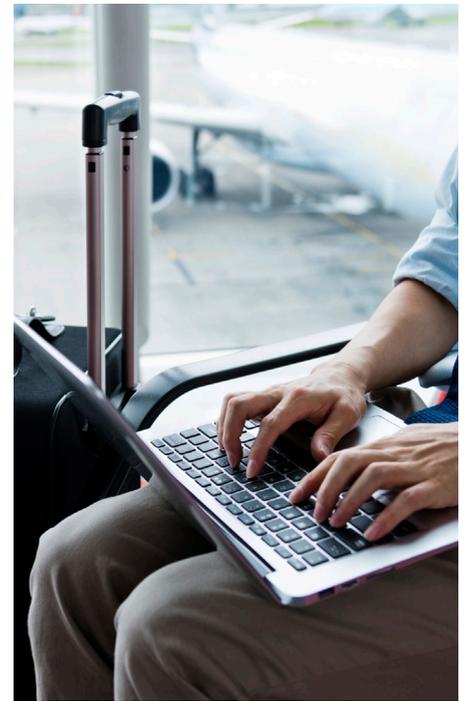
One simple phone call to the number on your Assist America identification card will connect you to:

- A state-of-the-art Operations Center
- Worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for the assistance services it provides without limits on the cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

Assist America is not insurance, rather it is a provider of global emergency services.* Assist America's services do not replace medical insurance during emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

**All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.*



Key Services

Medical Consultation, Evaluation & Referral

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to English-speaking, Western-trained doctors and/or hospitals.

Hospital Admission Assistance

Assist America will assist with hospital admission outside the United States by validating a member's health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care.

Medical Monitoring

Assist America medical personnel will maintain regular communication with the member's attending physician and/or hospital and relay information to the family.

Medical Repatriation

If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate them home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

Prescription Assistance

If a member needs a replacement prescription while traveling, Assist America will help in filling that prescription.

Care of Elder Parent

When an elder parent is left unattended as a result of an Eligible Participant's medical emergency or death and has difficulty traveling alone, Assist America will arrange and pay for one-way common carrier transportation, with attendants if necessary, to the elder parent's place of residence.

Early Return

Assist America arranges and pays for one way economy common carrier transportation in order for an Eligible Participant to return home due to the immediate death of a family member (parents, children and siblings). It is the responsibility of the Eligible Participant to provide legal proof of the death of the family member prior to services being rendered.

Compassionate Visit

If a member is traveling alone and will be hospitalized for more than five days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.

Care of Minor Children

Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.

Return of Mortal Remains

Assist America will assist with the logistics of returning a member's remains home in the event of his or her death. This service includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for transport.

Lost Luggage or Document Assistance

Assist America will help members locate lost luggage, documents, or personal belongings.

Interpreter & Legal Referrals

Assist America will refer members to interpreters and/or legal personnel, as necessary.

Pre-trip Information

Assist America offers members web-based country profiles that include visa requirements, immunization and inoculation recommendations, as well as security advisories for any travel destination.

Conditions & Exclusions

Conditions

Assist America will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection
- Commission of unlawful act(s)
- Attempt at suicide
- Incidents involving the use of drugs unless prescribed by a physician
- Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care

Assist America will not evacuate or repatriate a member:

- Without medical authorization
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home
- With a pregnancy over six months
- With mental or nervous disorders unless hospitalized

Exclusions

- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate coverage is available)

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America 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 Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.



For questions regarding the program, contact:

**Assist America
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Princeton, NJ 08540
Telephone: 609-921-0868**

About Assist America

Assist America, Inc., formed in 1990, is the nation's largest provider of global emergency services through employee benefit plans. Assist America responds when any eligible member becomes ill or injured while traveling just 150 kilometers away from your permanent residence, or in another country.

**All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted. The Assist America services in this brochure are only intended to serve as a general overview of the emergency travel assistance services available. The services available to you through your plan may vary from what is listed in this brochure. For a complete description of the services that are provided to you by your plan, please consult your service certificate provided by your plan administrator and/or the fulfillment material provided by Assist America.*

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