

# Emergency Travel Services

provided by assist america®

Valued at \$100, our Assist America benefit is *included* in Access Plus.

**Assist America** immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 100 miles or more away from your permanent residence, or in another country.

Assist America's 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 all of the assistance services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

Assist America is not travel or medical insurance, rather it is a provider of global emergency services.\* Assist America's services do not replace medical insurance during medical 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.

## 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.

**Foreign Hospital Admission Assistance** Assist America fosters prompt 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's medical personnel will maintain regular communication with patients and the member's attending physician and/or hospital and stay in touch with the family.

**Medical Repatriation** If a member continues to require medical assistance upon being discharged from a hospital, Assist America will repatriate him/her home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

**Return of Vehicle** If a member's vehicle is left stranded away from home as a result of an illness or injury, Assist America will arrange return of vehicle to member's home.

**Prescription Assistance** When a prescription is lost or left behind, Assist America works with the prescribing physician and a pharmacy in the area of travel to replace the medicine. If necessary, Assist America will arrange for the member to see a local doctor for a new prescription.

**Emergency Message Transmission** Assist America will receive and transmit authorized emergency messages for members.

**Compassionate Visit** If a member is traveling alone and will be hospitalized for more than seven 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.

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

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Members traveling more than 120 consecutive days away from home should contact Assist America to purchase extended coverage for their trip.

**Pet Assistance** Assist America will direct eligible members traveling with a pet to an appropriate facility – veterinary, clinic, or 24 hour animal hospital when the pet has an emergency. Assist America will also make necessary arrangements for a pet left unattended due to an eligible member experiencing a medical emergency while traveling with their pet.

**Return of Mortal Remains** In the unfortunate event that a covered individual passes away while traveling, Assist America will arrange and pay for the necessary paperwork, body preparations and transport as needed.

**Lost Luggage or Document Assistance** Assist America works with airlines to recover and deliver lost bags, liaises with transportation companies to replace lost travel tickets and contacts necessary agencies to solve issues of lost passports and other documents.

**Interpreter and 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.

### About Assist America

Assist America, Inc., formed in 1990, is the nation's largest provider of global emergency services through benefit plans. Assist America responds when any eligible member becomes ill or injured while traveling just 100 miles away from home, or in another country.

### 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 does 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

- Travel by a member's spouse when it is for the benefit of the spouse's employer (spouse business travel)
- Trips exceeding 120 days from legal residence without prior notification to Assist America (separate purchase of extended/expatriate coverage is available at additional cost.)

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.

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