



Global Emergency Services

provided by
assist america[®]

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
- Identity Theft Protection Services - **NEW**



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.

Key Services

- Medical Consultation, Evaluation and Referral
- Hospital Admission Assistance
- Emergency Medical Evacuation
- Medical Monitoring
- Medical Repatriation
- Prescription Assistance
- Compassionate Visit
- Care of Minor Children
- Return of Mortal Remains
- Pre-trip Information

And much more...

**All Assist America 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 detailed service descriptions of the services that are provided to you by your plan, refer to your service certificate which is available through the member log-in area of www.assistamerica.com.*

And with **Identity Theft Protection Services** you receive the added protection of:

- **Credit card and document registration**
- **Internet fraud monitoring via Card Patrol**
- **24/7 identity fraud support**

Please detach card and carry with you at all times.

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Global Emergency Services

Reference Number 01-AA-HAP-07113

To register for Identity Theft Protection, go to: assistamerica.com/HAP and use access code 18327.

If you require medical assistance and are more than 100 miles from your permanent residence, or in another country, call Assist America's Operations Center at:

1-800-872-1414 (inside USA)

+1-609-986-1234 (outside USA)

Or email at: medservices@assistamerica.com

Download the Assist America Mobile App, available for iPhone and Android.

Attention: This card is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted. The holder of this card is a member of Assist America and is entitled to its medical and personal services.

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.

Contact Information

For more information about the program contact:

Health Alliance Plan

2850 W. Grand Blvd.

Detroit, MI 48202

HAP HMO: 800-422-4641

Alliance Health & Life: 888-999-4347

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Please detach card and carry with you at all times.

**Please provide the following information
when you call:**

- **Your name, telephone number and relationship to the patient**
- **Patient's name, age, gender, reference number and employer**
- **Name, location and telephone number of hospital or treating doctor if applicable**

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Service Certificate

Health Alliance Plan of Michigan (hereinafter known as "HAP") has arranged through an agreement with Assist America, Inc., 202 Carnegie Center, Suite 302A, Princeton, NJ 08540, (hereinafter known as "AAI") to make available the following Assist America services.

Effective _____ (date) _____, _____ ("Participant") is eligible for the services described herein, namely the participants covered under the provisions of _____ (type of policy) _____ provided through Health Alliance Plan of Michigan, policy # _____.

Now, therefore, AAI agrees to provide Participant the Assist America services as described below under Service membership # **01-AA-HAP-07113**. All services described below, subject to certain conditions and exclusions as set forth in this Certificate, are provided by AAI when Participants are traveling 100 miles or more from their legal residence or in another country that is not their country of residence for less than 90 days. All services must be arranged by AAI. No claims for reimbursement are accepted.

A. Services and Benefits

AAI's Assist America program makes the following benefits available to Participants:

Medical Consultation, Evaluation and Referrals: Telephone access to operations center staffed twenty-four (24) hours a day, every day of the year, with multilingual trained personnel for consultation, evaluation and referral to Western-trained physicians.

Emergency Medical Evacuation: When an adequate medical facility is not available proximate to the Eligible Participant, as determined by the AAI and after consultation with the attending physician, evacuation under appropriate medical supervision, by the mode of transport necessary, to the nearest medical facility capable of providing required care.

Medical Repatriation: When approved by AAI and with consultation of the attending physician, repatriation under medical supervision to the Eligible Participant's residence or to a medical or rehabilitation facility near Eligible Participant's residence participating with HAP, at such time as the Eligible Participant is medically cleared for travel by commercial carrier. If the time period to receive medical clearance to travel by common carrier exceeds fourteen (14) days from the date of discharge from the hospital, an alternative, appropriate mode of transportation may be arranged, such as an air ambulance. Medical or non-medical escorts may be provided as necessary.

Hospital Admission Assistance: Under appropriate circumstances, AAI will issue a prompt financial guarantee to facilitate admittance to a foreign (non-U.S.) medical facility and/or validate Eligible Participant's medical insurance; provided that the Eligible Participant and/or HAP as appropriate must repay all funds advanced for hospital admittance within forty-five (45) days of the date advanced. The responsibility for payment of medical providers furnishing medical benefits covered under a HAP benefit program shall remain the responsibility of HAP and Eligible Participants consistent with the terms of the applicable HAP medical benefit program.

Medical Monitoring: AAI personnel will monitor Eligible Participant's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members and HAP.

Prescription Assistance: If an Eligible Participant needs replacement and/or new prescription medicine while traveling, AAI will assist with placing or replacing the prescription, when possible and legally permissible and upon consulting with the attending physician. The Eligible Participant and/or HAP is responsible for the cost of the prescription consistent with the applicable HAP benefit program. Any prescription placed or replaced under this paragraph will be undertaken consistent with the controlling law of the applicable jurisdiction.

Emergency Message Transmission: Legally permitted emergency messages will be received and transmitted by AAI to and from family members or HAP.

Compassionate Visit: When an Eligible Participant is traveling alone and will likely be hospitalized for more than seven (7) consecutive days, AAI will provide economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalization to a designated family member or personal friend. It is the responsibility of the family member or the friend to meet all visa and document requirements, if applicable.

Care of Minor Child(ren): One-way economy common carrier transportation, with attendants if required, will be arranged and paid for by AAI to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Eligible Participant.

Return of Mortal Remains: In the case of an Eligible Participant's death, the return of mortal remains will be arranged and paid for by AAI. AAI will render any assistance necessary in the transport including locating a local, licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, acquiring all legal clearances, procuring consular services (for death overseas), obtaining death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains, including retrieval from site of death and delivery to receiving funeral home.

Emergency Trauma Counseling: AAI will facilitate the provision of emergency trauma counseling to the Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Return of Vehicle: AAI will arrange for the return of Eligible Participant's fully operable, non-commercial vehicle when necessary due to Eligible Participant's medical condition. AAI will arrange for the vehicle to be returned to the Eligible Participant's place of residence.

Interpreter and Legal Referrals: Upon request, AAI will provide referrals to interpreters, counselors or legal personnel will be provided.

Lost Luggage or Document Assistance: AAI will assist Eligible Participants locate lost luggage, documents, personal belongings or assist with the replacement of travel tickets

Bail Bond Coordination: AAI will assist in coordinating bail bond, wherever legally permissible, as required for Eligible Participants, provided that Eligible Participant is the source of, or coordinates the source of the funds.

Emergency Cash Coordination: AAI will assist in coordinating the transfer of emergency cash to an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without other financial means. The source of the funds is the responsibility of the Eligible Participant.

Pre-trip Information: AAI offers Participants web-based country profiles that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

Fulfillment/Communication Material: AAI will provide identification cards for Participants with the telephone numbers necessary to contact the Operations Center.

B. Exclusions and Limitations

The Participant hereby acknowledges that AAI's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

1. General Exclusions. AAI will not provide any of the Assist America Services to a Participant if:
 - (a) the Participant undertook travel for the purpose of securing medical treatment;
 - (b) injuries are sustained as a result of participation in acts of war or insurrection;
 - (c) injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs;
 - (d) injuries are sustained as a result of attempted suicide; or
 - (e) the Participant is transferred, or is to be transferred, from one medical facility to another of similar capabilities which provides a similar level of care.
2. Evacuation and Repatriation. AAI will not evacuate or repatriate an Eligible Participant if the Eligible Participant has:
 - (a) no medical authorization;
 - (b) mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the Eligible Participant from continuing the trip and returning home;
 - (c) a pregnancy beyond six months in term; or
 - (d) a mental or nervous disorder, unless hospitalized.
3. Travel beyond 90 days.
 - (a) AAI will not provide services for trips exceeding 90 days from legal residence without prior notification to and approval of AAI, in which case separate purchase of Expatriate Coverage is available from AAI. Expatriate Coverage is a self-billed, self-renewing program that extends eligibility for services while in travel status for up to a year, coinciding with the effective dates of the Participant's coverage with HAP.
 - (b) Notwithstanding the foregoing exclusion for trips exceeding 90 days from legal residence, enrolled student dependents under a group policy are eligible for AAI services when traveling away from their legal residence to attend an accredited academic institution located within the country of legal residence after 90 days, until the conclusion of the academic year.
4. Health Benefit Coverage. AAI cannot guarantee the provision of services to an otherwise Eligible Participant who does not possess valid and current worldwide health benefit coverage through HAP. Notwithstanding this provision, AAI shall make its best reasonable efforts to provide service in such a circumstance.
5. Legal actions arising hereunder shall be barred unless written notice thereof is received by AAI within one (1) year from the date of event giving rise to such legal action.
6. While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. AAI 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.
7. All consulting physicians and attorneys are independent contractors and not under the control of AAI. Neither AAI nor HAP is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.
8. The Participant must reimburse AAI for any service rendered upon its request that is beyond the scope of this Certificate.

9. HAP is responsible for issuing Identification Cards (as described above) to Participants. The Participant's failure to maintain in-force the insurance policy cited above will invalidate the described program as to the Participant and AAI will have no obligation to provide any service to the Participant.

AAI is not affiliated with the underwriter of the insurance cited above, and such underwriter shall not be held liable or responsible for any acts or omissions by AAI in connection with or arising under the rendering of services described herein.

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