

Summary of Assistance Services

Assist America services offers many unique advantages:

Single point of service.

One phone call is all it takes to activate our powerful resources.

No chargebacks.

We pay for all the services we perform.

No maximum limits for any services.

There is no financial cap on our assistance.

No exclusions for pre-existing conditions.

There is no fine print about pre-existing conditions accompanying our services.

No territorial exclusions.

Members are covered for medical emergencies anywhere on the globe regardless of geographic or political climate.

No exclusions for extreme sports or hazardous hobbies.

Skydiving? Yes, still covered.

Medically-trained, multilingual Operations Center accessible 24/7.

Assistance anytime, anywhere, in any language.

Strategic company precautions ensure uninterrupted service.

Our headquarters are safeguarded by state-of-the-art backup generators to ensure seamless operations in the event of power failure or local emergency; corporate offices offsite and abroad serve as alternate control centers.

The following benefits are available through Assist America:

Medical Consultation, Evaluation & Referral

Our Operations Center is staffed 24/7 by medically-certified, multilingual personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation. When a call for help comes in, they put in motion Assist America's vast English-speaking, Western-quality provider network to solve medical and non-medical emergencies anywhere in the world. Assist America members are assured of being directed to the most dependable healthcare and problem-solving resources by our highly trained team.

Hospital Admission Assistance

Many countries maintain a non-obligatory attitude towards healthcare. That is, medical treatment—even in an emergency—is provided based on an individual's ability to pay for it, and not as a basic right. Keep in mind that most domestic health insurance cards have very little significance or recognition in foreign lands. For international visitors to any country, an already complex medical emergency can be further complicated by financial snarls, usually at the most inopportune time. Assist America is deeply respected and connected worldwide, and because of this we can offer a hospital admission guarantee for our members often on our name alone. If necessary, we will advance funds directly to the treating facility to guarantee the best of care.

Emergency Medical Evacuation

It is no secret that the quality of healthcare varies widely from location to location. Assist America evens the odds by keeping up to date on medical resources in geographies all over the world. If a member becomes ill or injured in an area of the globe where appropriate care is not available, we will intervene and use whatever transportation, equipment and personnel are necessary to evacuate that individual safely to the nearest facility that meets our rigorous standards. And the full cost of any evacuation, including medical treatment while in transport, is paid by Assist America.

Medical Monitoring

Our relationship with our members goes way beyond the initial phone call for help: we remain a connected, caring and medically savvy partner through the duration of any case. We maintain regular communication with the patient and attending medical staff, closely monitoring the quality and course of treatment, and we stay in close touch with the patient's family to relay information as appropriate and provide support during what is almost always a confusing time. When a case is finished, we always make a final follow-up call to ensure everything has been taken care of satisfactorily. Members consistently report being pleasantly surprised at how invested and proactive we are about their welfare.

Medical Repatriation

There is no greater relief to the ears of a patient than news from the doctor of being released to go home. Unfortunately, sometimes the mind's enthusiasm is ahead of the body's capabilities, especially for the physical challenges of a long journey after being debilitated. Assist America, when deemed medically necessary, will provide transportation home or to a specified health facility with a

medical or non-medical escort as required.

Prescription Assistance

It is easy to replace a forgotten toothbrush on a trip, but when a serious challenge arises because a prescription medication has been lost or left behind the solution is not so simple. Assist America works with the prescribing physician and a pharmacy in the area of travel to replace a member's medicine. If necessary, we will arrange for the member to see a local doctor for a new prescription.

Emergency Message Transmission

Time differences, telecommunications issues and the general disorganization that comes with an injury or illness away from home can make communication between the patient and their loved ones difficult. Assist America will transmit emergency messages reliably between the patient, family, friends, employer or whoever else needs to stay in the information loop.

Compassionate Visit

Being compromised away from home is a stressful, intimidating experience for a patient, and being away from familiar faces and surroundings only makes it worse. At the same time, loved ones back home are often frantically worried. Assist America realizes that having a family member or friend present during a health crisis makes everyone feel more at ease and accelerates the recuperation process. That is why we will arrange and pay the transportation costs for a loved one to join any member who is traveling alone and is expected to be hospitalized for more than seven (7) days.

Care of Minor Children

Members who become sick or injured while traveling can sometimes be presented with a dilemma about caring for their dependent children, but Assist America is there to help. If a child is left unattended due to an injury or illness of an accompanying parent we will arrange and pay for them to return home to a family member, or we will arrange childcare locally. We will also arrange care of children at home who are left unattended due to the parent's unexpected absence. This could include transporting children to another family member, bringing a family member to the children or whatever other solution is necessary.

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 to bring the mortal remains home. Families who have experienced loss of a loved one have consistently thanked us for offering this service, saying it is a source of true comfort both emotionally and financially in times of great sadness.

Lost Luggage or Document Assistance

Lost luggage or personal documents can turn quickly

from a small nuisance into a major hassle, restricting plans and affecting travel itineraries. 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 & Legal Referral

Medical emergencies are not the only predicaments that our members face. Assist America can make recommendations for trustworthy legal counsel and interpreter services in any country. Bail bonds can be coordinated in jurisdictions where they are legal.

Pre-Trip Information

To help make our members the most informed and prepared travelers they can be, we offer comprehensive pre-trip insights on the Assist America website. Members can review country profiles, visa requirements, immunization regulations, security advisories right from our homepage.

As well as Security Services through SecurAssist:

The Services of the SecurAssist® program consist of the following:

Access to Security Experts:

Direct and immediate access with 24-hour emergency accessibility to an elite team of experienced professionals, with comprehensive expertise in crisis and risk management, and with global capabilities.

Security Resource:

General phone access to SecurAssist® for security questions

Secure Website:

Controlled access to the SecurAssist® website: www.securassist.com

Political Evacuation:

In the event of a political emergency situation due to governmental or social upheaval while abroad and subject to the following conditions, SecurAssist will arrange and pay for the evacuation of an Eligible Participant from the impacted area. Evacuation services are provided by SecurAssist to the nearest safe location. SecurAssist shall arrange and pay for the Eligible Participant's transportation to the nearest safe location if an Eligible Participant cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Eligible Participant to leave the country of study in time to:

- i. avert imminent bodily harm, or
- ii. comply with the time allowed to leave the

country of study pursuant to the orders of the recognized government of that country.

SecurAssist will arrange and pay for transportation, in accordance with local and U.S. authorities if:

- i. Officials of the country or the embassy of the country of residence has issued, for reasons other than medical, a recommendation that categories of persons, which include the Eligible Participant, should leave the country of study; and/or
- ii. Eligible Participant is being expelled on the written authority of the recognized government of the country of study; and/or
- iii. The political and military events in the country of study have created a situation in which the Participant is in danger of imminent bodily harm to the extent that the Eligible Participant must be evacuated from the country of study.

Natural Disaster Evacuation:

If an emergency evacuation is needed due to a natural disaster while abroad (hereby defined as an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind) that results in widespread and severe damage such that the government of the country of study issues an official disaster declaration and it is determined by SecurAssist that the affected area is uninhabitable, SecurAssist, subject to the conditions set forth herein, will arrange and pay for transportation from a safe departure point to the nearest safe location.

Eligible Participants must contact SecurAssist as soon as possible after the country of study issues an official disaster declaration as delays may make safe transportation impossible and precludes an evacuation. If evacuation becomes impractical due to hostile or dangerous conditions, SecurAssist will maintain contact with and advise the Eligible Participant until transportation becomes viable or the natural disaster situation has been resolved.