

GLOBAL EMERGENCY SERVICES



Congratulations!

provided by



You, your spouse and dependents who are enrolled in Adventist Health's employee health plan are automatically eligible for a unique and comprehensive global emergency services program from Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if they experience a medical or non-medical emergency while traveling beyond 100 miles from home or in another country.

The 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 Operations Center 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 covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home. It is important to note that Assist America has no exclusions for pre-existing conditions, geography, adventure sports, alcohol or mental health related incidents. More importantly, Assist America pays without any financial limit or shared costs for qualified services.

KEY SERVICES

Medical Consultation, Evaluation & Referral

Assist America's medically-trained and multilingual staff will provide you with expert consultation regarding your emergency. If you need to be seen by a local health provider, you will be quickly connected with a capable physician who complies with U.S. quality healthcare standards.

Hospital Admission Assistance

Assist America fosters prompt hospital admission by validating the member's health coverage or by advancing funds to the hospital so that care can be provided. This financial advance must be repaid within 45 days by the member.

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 you and your attending physician to ensure the best possible care is given.

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.

Compassionate Visit

If a member is traveling alone and will be hospitalized for more than 7 days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend. Expenses such as hotel accommodations, local transportation and meals are not included.

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.

Prescription Assistance

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

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.

Emergency Trauma Counseling

Assist America will provide initial telephone-based counseling and referrals to qualified counselors as needed or requested.

Emergency Message Transmission

Assist America will receive and transmit authorized emergency messages for members

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.

Pre-trip Information

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

Please cut on dotted line to remove card. Carry with you at all times.

assist america® GLOBAL EMERGENCY SERVICES

Reference Number: 01-AA-ADV-01093

Name:

If you require medical assistance and are traveling 100 miles or more away from home or in another country, call Assist America's Operations Center at:

1-800-872-1414 (inside USA - Toll Free)

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

Or email at: medservices@assistamerica.com

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 AND EXCLUSIONS

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 illicit drugs, or prescription 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/Extended Coverage is available)

Assist America is not a Travel or Health Insurance Plan:

Assist America does not replace health or travel insurance. All medical costs incurred should be submitted to your insurance provider and are subject to the policy limits of your health coverage. Although Assist America provides several services that could be associated with various travel insurance plans, it is not a replacement for travel insurance. Examples of situations that are not covered by Assist America include:

- Medical treatment
- Refunds associated with trip cancellation, curtailment and trip interruptions
- Reimbursement for lost or damaged luggage and personal effects
- Emergency funds or cash advances, except advances for emergency hospital admission

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.

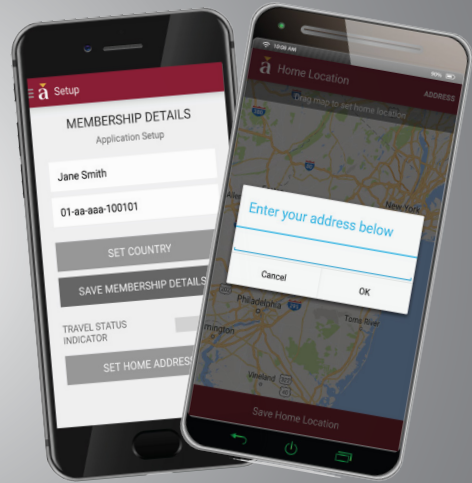
YOUR ASSIST AMERICA MOBILE APP

Wherever your travels take you, you can conveniently access a wide range of global emergency assistance services from your phone by downloading the FREE Assist America Mobile App for iPhone and Android.

Scan the code below to download the Mobile App for free

Set up your account by entering your reference number
01-AA-ADV-01093

Enter your home address to enable the Travel Status feature



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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

Stay connected to Assist America by downloading our App from the Apple App store or Google Play. Get one-touch calling to our Operations Center, the latest travel-related news, push notifications and much more.



ABOUT ASSIST AMERICA

As the largest provider of global emergency services through employee and group benefit plans, Assist America has been saving lives since 1990. We respond with powerful resources to medical and non-medical emergencies whenever a member becomes ill or injured while traveling 100 miles or more away from his or her 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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