

assist america®

Global Emergency Services



For Med Plus Advantage Group Participants

AMA Insurance Agency's Med Plus Advantage group policies automatically come with a powerful global assistance plan called Assist America, Inc. (AAI). With Assist America, anytime a participant travels more than 100 miles from home and campus, or to another country, and experiences a medical emergency, they can make a single phone call to the Operations Center for help. The call will be answered by one of Assist America's medically-certified crisis managers, who can put in motion a vast number of emergency resources to solve any problem, 24/7. Services include:

Medical Consultation & Referral
Medical Monitoring
Emergency Medical Evacuation
Medical Repatriation
Return of Mortal Remains
Compassionate Visit
Foreign Hospital Admission Guarantee

Prescription Assistance
Emergency Trauma Counseling
Care of Minor Children
Emergency Messaging
Lost Luggage or Document Assistance
Legal & Interpreter Referrals
Pre-Trip Information

Coverage

Participants are eligible for services when traveling more than 100 miles from home and school campus addresses or in another country, for less than 90 days, domestic or international.

About Assist America

Assist America saves lives and solves problems.

Assist America has been saving lives for more than 19 years without pre-existing condition or other typical major exclusions to providing services. Their commitment is to resolve emergencies—whatever it takes.

Assist America creates peace of mind.

Participants can travel knowing that they are connected and cared for anywhere in the world, and that their families will not be burdened with trying to extricate them from a difficult and costly situation away from home.

Assist America is a caring partner.

Assist America is dedicated to participants. They offer pre-trip information to empower participants to be well-prepared for travel. They stay in regular communication with participants and families throughout any emergency. And they encourage feedback and dialogue when an incident has been resolved. Participants feel valued and safe before, during and after any urgent situation.

Assist America Services

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 participant becomes ill or injured in an area of the globe where appropriate care is not available, they will provide assistance by using 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.

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 can even hasten the recuperation process. That is why they will arrange and pay the transportation costs for a loved one to join any participant who is expected to be hospitalized for more than seven days.

Medical Repatriation

There is no sweeter music 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.

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.

Medical Consultation & Referral

The Assist America 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 participants are assured of being directed to the most dependable healthcare and problem-solving resources by a highly trained team.

Medical Monitoring

Assist America's dedication to participants goes way beyond the initial phone call for help: they remain a connected, caring and medically savvy partner through the duration of any case. They maintain regular communication with the patient and attending medical staff, closely monitoring the quality and course of treatment, and they 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, they always make a final follow-up call to ensure everything has been taken care of satisfactorily.

Foreign Hospital Admission Guarantee

In many parts of the world medical treatment—even in an emergency—is provided based on an individual's ability to pay for it, and not as a basic human 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 can offer a hospital admission guarantee for participants often on their name alone. If necessary, they will advance funds directly to the treating facility to guarantee the best of care.

Prescription Assistance

It is easy to replace a forgotten toothbrush on a trip, but when 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 participant's medicine. If necessary, however, they will arrange for the participant to see a local doctor for a new prescription.

Emergency Trauma Counseling

The emotional stress of a medical emergency away from home can have significant effects on the patient, spouse and children. Recognizing this, Assist America provides immediate telephone-based trauma counseling to covered participants and refers them to a local provider for follow up if medically required or requested.

Care of Minor Children

Participants 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 they will arrange and pay for them to return home to a family member, or they will arrange childcare locally. They 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.

Emergency Messaging

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.

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.

Legal and Interpreter Referrals

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

Pre-Trip Information

To help make participants the most informed and prepared travelers they can be, comprehensive pre-trip insights are offered on Assist America's website. Participants can review country profiles, visa requirements, immunization regulations, security advisories and more at www.assistamerica.com.

Activating Assist America

Contact Information

Assist America is ready to help 24/7/365.

For medical emergencies, participants (or their representatives) should call:

- Within the U.S.: 800-872-1414
- Outside the U.S.: 609-986-1234

The caller should have the following information available:

- Assist America reference number
- Participant's name
- Participant's home address
- Current location
- Contact information for treating medical personnel
- Name of school or Resident Program
- Travel dates and destinations

If a participant passes away while abroad, the responsible person should call:

- Within the U.S.: 800-872-1414
- Outside the U.S.: 609-986-1234

The caller should have the following information available:

- Patient name, age, gender and description of incident
- Location of remains
- Family contact information
- Name of school or Resident Program
- Travel dates

The Medical Institution and participant hereby acknowledge that Assist America's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

Conditions:

AAI 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 an unlawful act(s)
- ◆ Attempt at suicide
- ◆ Incidents involving the use of drugs unless prescribed by a physician
- ◆ Transfer of participant from one medical facility to another medical facility of similar capabilities and providing a similar level of care

AAI will not evacuate or repatriate a participant:

- ◆ 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 participant from continuing his/her trip or returning home
- ◆ With a pregnancy with a term of over six months
- ◆ With mental or nervous disorders unless hospitalized

Exclusions:

- ◆ Trips exceeding 90 days from legal residence without prior notification to AAI. (Separate purchase of Expatriate coverage is available)
- ◆ Students within 100 miles of their home or school campus addresses (as they are not considered to be in travel status)

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.

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.

All consulting physicians and attorneys are independent contractors and not under the control of AAI. AAI is not responsible or liable for any malpractice committed by professionals rendering services to a participant.

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Important Things to Remember About Assist America

They are not an insurance company.

Assist America provides and pays for all services related to obtaining quality emergency medical care while traveling, including medical referrals, critical care monitoring, air evacuation and other support measures. Once a qualified physician or hospital has begun care, the costs of actual treatment and hospitalization are covered by a participant's health insurance plan, just as if the incident had happened at home.

Services must be arranged and provided by Assist America.

By recommending which providers are used, Assist America ensures that participants use the world's safest and most reliable resources. For this reason, they cannot honor requests for reimbursement for ambulance transport or other services arranged independently by participants.

FAQ

Assist America's global assistance program is included in conjunction with your insurance plan. Questions related to your insurance through the Med Plus Advantage Program should be directed to AMA Insurance Agency.

What is Assist America?

Assist America provides global assistance services to traveling participants including medical consultation and referral, evacuation, repatriation, hospital admission guarantee, return of mortal remains and much more.

Why are Assist America services included in my policy?

The Med Plus Advantage Program includes Assist America on policies to provide students and residents with immediate resources to solve medical emergencies when away from home, and to protect them from the costs associated with emergency medical evacuation and repatriation, which are usually not covered by health insurance policies.

What does Assist America pay for?

Assist America pays for all services it provides, including evacuation and repatriation. Medical treatment expenses are still covered by your health insurance policy, just as if the event happened at home.

Are there limitations to Assist America services?

Compared to other assistance providers, Assist America has very few exclusions or limitations, and these are outlined on the back page of your brochure. Examples include illness or injury resulting from use of illegal drugs, attempted suicide, commission of an unlawful act, participation in acts of war or insurrection, pregnancies of over six months or mental/nervous disorders unless hospitalized.

How do I contact Assist America if I have an emergency?

Call Assist America 24/7 at the number provided on your membership card. Remember that Assist America will only pay for services it arranges and provides, and that no requests for reimbursement will be honored.

Case Studies

Fracture in Nepal

John* called Assist America to report that his daughter Missy had been involved in a severe motor vehicle accident during a trip to Nepal. She had fractured two vertebrae and been admitted to a local hospital. Assist America recommended that any necessary surgery be performed in India due to the higher standard of care. They evacuated Missy safely via air ambulance and then transferred her by ground ambulance to a respected medical facility in New Delhi. The doctors there decided on a conservative course of treatment (a back brace instead of surgery), including outpatient physical therapy for the long term. Eventually, Missy was pronounced "fit to fly" by commercial carrier with a non-medical escort in business/first class, and was discharged with the condition that she continue treatment in the U.S. Assist America arranged and paid for her flight home and she arrived safely in South Dakota two days later.

Unstable in California

A colleague of Sean*, a medical student doing research for two months in California, called to advise that he seemed to be having difficulty coping and was having mental problems. Assist America spoke to the patient and urged school personnel to take the patient to the hospital for evaluation without delay. They called back to say that Sean had been admitted for observation to the Psychiatry Unit. Assist America monitored Sean's medical progress from the initial call, and learned that he would be hospitalized for more than a week. In the meantime, his mother contacted Assist America for assistance with transportation to be with her son. They arranged and paid for her travel to his bedside under the Compassionate Visit service. Sean was discharged with a clean bill of health a few days later and resumed his research.

Nervous Disorder in Japan

Theresa* was visiting Japan when she fell ill and was admitted to the hospital for Guillain-Barre, a nervous system disorder. Her travel companion informed Assist America that she was in the ICU and there was no indication of when she would be discharged. Assist America immediately contacted the hospital, obtained the medical report and began medically monitoring the patient. Her condition improved slowly and after a lengthy stay the doctor advised that she would need to go to a rehabilitation or long term care facility in her hometown in Texas upon discharge. Assist America secured admission for her to a respected rehabilitation facility in Texas. Because of her debilitated condition and partial paralysis, Assist America made arrangements and paid for Theresa to have a stretcher and accompanying medical team for repatriation. She arrived safely to the receiving facility.

***All names have been changed for privacy.**