

Worldwide Emergency Travel Assistance Service Questions & Answers

Q. What is the worldwide emergency travel assistance service?

A. It is a travel assistance service, provided by Assist America, Inc., that offers medical assistance to employees and their dependents traveling 100 miles or more from home or to a foreign country. Travel may be for business or pleasure, although a spouse traveling on business is excluded. When a participant becomes ill or has an accident while traveling, the individual can access care anywhere in the world with one simple phone call to Assist America - 24 hours a day, 365 days a year.

Q. What services does Assist America provide?

A. Should you or your dependents experience a medical emergency while traveling, Assist America offers the following services: medical consultation and evaluation, medical referrals and medical monitoring. If you require hospitalization, and if it is determined that the care you are receiving is not adequate for the medical incident, Assist America will evacuate you to the nearest facility that offers appropriate care or, if necessary, arrange for transport back to the United States. The service also provides hospital admission guarantees, emergency message transmission, care of minor children left unattended due to a medical incident, dispatch of medication, legal and interpreter referrals and return of mortal remains. Additional services include providing pre-departure information about necessary vaccinations, visa/passport requirements and traveler advisories, assistance with lost travel documents and luggage, and assistance with returning a vehicle or emergency international funds transfers.

Q. What happens if a foreign hospital does not recognize my employees' health insurance identification card?

A. Have them call Assist America. Assist America can provide guaranteed hospital admission. If necessary, Assist America will forward the funds to insure they are admitted and receive prompt medical treatment.

Q. Will the service transport a family member or friend to be with an employee?

A. Yes. If they are traveling alone and it seems likely they will be hospitalized for more than seven days, Assist America will transport a family member or friend to be with them.

Q. What happens when an employee is ready to be discharged?

A. If they still need on-going medical care when they are ready to be discharged, we will repatriate them home, with a medical or non-medical escort if necessary.

Q. What if my employees' don't travel internationally. What's the benefit of this service to them?

A. This service will help them with any medical situation if they are 100 miles or more from their home, which can mean they are on a weekend fishing trip or visiting relatives in another state. If they become ill or have an accident while traveling, they may not know who to access for care, but one call to Assist America any day and any time of day will get them assistance and/or advice.

Q. If my employees' doctor at home tells them that they need to go to a particular hospital for treatment, will Assist America transport them?

A. No. The service assists travelers who are 100 miles or more away from home or in a foreign country and need help.

Q. If one of my employees' have an accident or becomes ill and all the necessary transportation is arranged either by themselves or the hospital, will the service reimburse them for the expenses involved?

A. No. This program is for providing services only. Therefore, Assist America needs to

make the arrangements for the delivery of services.

Q. Will the service pay my employees' medical bills?

A. No. They or their health insurance plan are responsible for incurred medical expenses.

Q. Do my employees' have to call before they leave on a trip?

A. No. Just be sure they take their identification card with them and call if they need medical or legal advice.

Q. How do my employees' access care?

A. With one phone call to the number of the back of your Assist America identification card. you can access medical assistance anywhere in the world. If you are within the United States, call 1-800-872-1414. If you are outside the United States, call collect 301-656-4152. You will need to provide your company's name and the reference number. Both are located on your identification card.

Q. All my employees' need is one telephone number?

A. Yes. During a medical emergency the service provider takes care of everything for them. Assist America draws on over 10,250 physicians and over 8,600 hospitals and clinics to bring medical assistance to them no matter where they are.

Q. If prescription medicine is needed, but not available locally and the service is able to provide the participant with the medicine, who is responsible for payment for the medicine?

A. The participant is responsible for the cost of the medicine.

Q. Are spouses and children eligible for these services?

A. Yes, your employees' spouse and children are eligible for services whether they are traveling with or without them. However, spouses who are traveling on business are not eligible for the services.

Q. Is there an age limitation for children?

A. The employee's children are eligible for services up to the age specified in the medical plan that covers the children (generally age 19, or 24 if the child is a full-time student).