



Travel Resource Services™

Your Ticket to Safe Travel

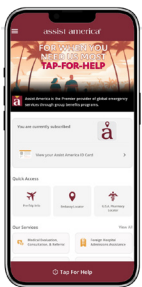
Our Travel Resource Services provider, Assist America, offers around-the-clock emergency and information services that can help you access emergency travel assistance when you are traveling 100 or more miles away from home for less than 90 days.

Medical Emergency Assistance

- Medical referral
- Medical monitoring
- Emergency medical evacuation
- Foreign hospital admission assistance
- Medical repatriation
- Prescription assistance

Travel Emergency Assistance

- Compassionate visit
- Care of minor children
- Evacuation transport for a family member
- Return of mortal remains
- Other services include:
 - Return of vehicle
 - Legal and interpreter referrals
 - Pre-trip information



Download the Travel App!

Utilize a wide range of global emergency travel assistance services from your phone by downloading the Assist America Travel App. Enter your Assist America Reference Number to set up the App: **01-AA-TRS-12201**

Tap for Help

Tap-to-call button to connect to Assist America's 24/7 Operations Center

Voice Over Internet Protocol (VoIP)

Avoid international phone charges by calling Assist America using a Wi-Fi connection

Pre-Trip Information

Access detailed country-specific information to prepare your trip

Embassy and U.S. Pharmacy Locator

Locate the nearest embassy/consulate of 23 countries and pharmacies near you (U.S. pharmacies only)

Travel Alerts

Receive alerts on urgent global situations that may impact travel

Travel Status Indicator

A GPS feature letting you know when you are eligible for services

Mobile ID Card

Your Assist America ID card is conveniently stored within the app

Available in Seven Languages

The app is available in English, Spanish, Arabic, Mandarin, Thai, Bahasa and French

How to Activate Services

If you are traveling more than 100 miles away from home, or in a foreign country for less than 90 days and require assistance, contact Assist America's 24/7 Operations Center:

Your Assist America Reference Number is: **01-AA-TRS-12201**



TAP FOR HELP

On the Travel App



800-872-1414

(Within the U.S.)

+1-609-986-1234

(Outside the U.S.)



medservices@assistamerica.com

Medical Emergency Assistance

Medical Referral:

Assist America's 24/7 Operations Center is staffed by trained, multilingual assistance personnel who can make immediate recommendations for any emergency situation.

Medical Monitoring:

Assist America maintains regular communication with members, their families and attending medical staff, closely monitoring the quality and course of treatment.

Emergency Medical Evacuation:

If a member becomes ill or injured where an adequate medical facility is not available, Assist America will arrange to transport the member under medical supervision, if required, to the nearest medical facility capable of providing the required care.

Prescription Assistance:

When a prescription is lost or left

behind, Assist America works with the prescribing physician and a local pharmacy to replace the member's medicine. Prescription cost is member responsibility.

Foreign Hospital

Admission Assistance:

Assist America fosters prompt hospital admission by validating the member's health insurance or advancing funds as needed to the hospital. Member must repay advances within 45 days.

Medical Repatriation:

When the member has been stabilized to the satisfaction of Assist America's consulting physicians and the attending physician, and is medically cleared for travel, Assist America will arrange and pay for transportation via commercial carrier back home or to a rehabilitation facility with medical supervision, if required, proximate to the member's home address.

Travel Emergency Assistance

Compassionate Visit:

Assist America will arrange and pay for a family member or a friend to join a member who is traveling alone and is expected to be hospitalized for more than seven days.

Care of Minor Children:

If an injured member has minor children left unattended, Assist America will pay for them to return home to a family member via one-way, economy airfare.

Evacuation Transport for Family Members:

If a member is evacuated or repatriated, Assist America will arrange for a family member or friend

to accompany the eligible participant when possible and without additional costs and fees.

Return of Mortal Remains:

In the event that a member passes away, Assist America will arrange and pay for the required documents, preparation of the remains and transport to a funeral home near the member's place of residence.

Other services include:

- Return of vehicle
- Legal and interpreter referrals
- Emergency cash and bail bond coordination
- Pre-trip information

Conditions and Exclusions

All travel transportation services must be arranged by Assist America. Claims for reimbursement will not be accepted under the Assist America Global Emergency Assistance program. Assist America is not medical insurance. Medical bills are the responsibility of the member or the health insurance as applicable.

Upon verification of your eligibility, Assist America will arrange and pay for the following services:

- Emergency Medical Evacuation and Medical Repatriation: \$150,000 Combined Single Limit
- Repatriation of Mortal Remains: Up to \$15,000
- Care of Minor Children: Up to \$5,000
- Return of Vehicle: Up to \$2,500
- Compassionate Visit: Up to \$5,000

Assist America will not provide services in the following instances:

- Suicide or attempted suicide; intentionally self-inflicted injuries.
- The transfer from one medical facility to another of similar capabilities that provides the same level of care.
- Occurrence of mild lesions, simple injuries such as sprains, simple fractures or mild sickness that can be treated by local doctors that do not prevent the continuation of travel.
- Participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power.
- Participation in any military maneuver or training exercise.
- Traveling against the advice of a physician.
- Traveling for the purpose of obtaining medical treatment.
- Traveling in any country in which the U.S. State Department issued travel restrictions prior to such travel.
- Piloting or learning to pilot or acting as a member of the crew of any aircraft.
- Mental or emotional disorders, unless hospitalized.
- Being under the influence of drugs or intoxicants unless prescribed by a physician.
- Commission or the attempt to commit a criminal act.
- Participation as a professional in athletics or underwater activities.
- Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heli-skiing, extreme skiing.
- Dental treatment except as a result of accidental injury to sound, natural teeth.
- Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses.
- Pregnancy and childbirth (except for complications of pregnancy prior to the 28th week of the pregnancy).
- Curtailment or delayed return for other than covered reasons.
- Services not shown as covered; trips exceeding 90 days in length from primary legal residence.

The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, Assist America may not be able to respond in the usual manner. Assist America also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit Assist America to fully provide services.

Assist America is not responsible and cannot be held liable for any malpractice performed by a local physician or attorney who is not an employee of Assist America; or for any loss or damage to your vehicle during the return of vehicle; or for any loss or damage to any personal belongings.

For employee use. Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services. Usage of the Assist America mobile app may be subject to additional terms and conditions.

Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.