



Global Emergency Assistance Services



Your enrollment through Altius Insurance includes a unique global emergency assistance program provided by Assist America®. This program immediately connects you to qualified healthcare providers, hospitals, pharmacies and other services if you experience an emergency while traveling more than 150 kilometers away from your permanent residence, or in another country, for up to 90 days.

Medical Emergency Assistance



Medical Referrals, Consultation, & Evaluation

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 patients, their families and attending medical staff, closely monitoring the quality and course of treatment.



Emergency Medical Evacuation

If appropriate care is not available, Assist America will safely evacuate the member to the nearest qualified medical facility.



Evacuation Transport for Family Members

If a member is evacuated, Assist America will arrange and pay for either the return of the immediate family members to their country of residence or to the location where the member is evacuated.



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. All advances must be repaid within 45 days.



Medical Repatriation

When deemed medically necessary, Assist America provides transportation home or to a specified health or rehabilitation facility proximate to the member's permanent residence with a medical or non-medical escort as required.



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. The member is responsible for the cost of prescription.

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 consecutive 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 commercial carrier economy airfare.



Return of Mortal Remains

In the unfortunate event that a member passes away while traveling, Assist America will arrange and pay for transportation to bring the mortal remains to an authorized funeral home proximate to the member's permanent residence.



Bereavement Reunion

Assist America will arrange and pay for up to two designated family members to travel to the member's place of death and return home when the remains are ready for transport.



Early Return

If a member's immediate family member dies or is diagnosed with a critical illness, Assist America will arrange and pay for the member to return home via one-way, economy air transportation.



Other emergency assistance services:

Emergency Message Transmission, Interpreter & Legal Referrals, Return of Travel Belongings, Lost Luggage or Document Assistance, Hotel Referrals, and Pre-Trip Information

Second Medical Opinion

The SMO program allows you to receive a documented second medical opinion on a complex, grave or critical illness diagnosis, directly from a specialist working in a world-class medical institution.

This program provides you peace of mind knowing that the diagnosis has been confirmed and/or that the prescribed treatment is the most appropriate option available locally and internationally. The Second Medical Opinion program includes:

- Confirmation of a diagnosis
- Evaluation of case where a diagnosis is not yet possible
- Advice on the best course of treatment
- Follow up on a case reported previously

If you would like to request a Second Medical Opinion, visit smo.assistamerica.com and complete the form. Assist America must receive all medical reports, charts, data and relevant medical history pertaining to your medical condition translated in English to initiate the SMO service.

The medical review will be conducted by a licensed physician in a discipline that relates to the condition or diagnosis. A written opinion on the case will be sent to you typically within 5 U.S. business days of receipt of all required information.

How to Activate Services

To activate the services, contact Assist America at:

- Use the **Tap for Help Button on the Travel App**
- **1-877-488-9857** (Within the U.S.)
- **1-609-275-4999** (Outside the U.S.)
- Email medservices@assistamerica.com

Your Assist America Reference Number is:
35-AL-ALP-10133

Download the Travel App

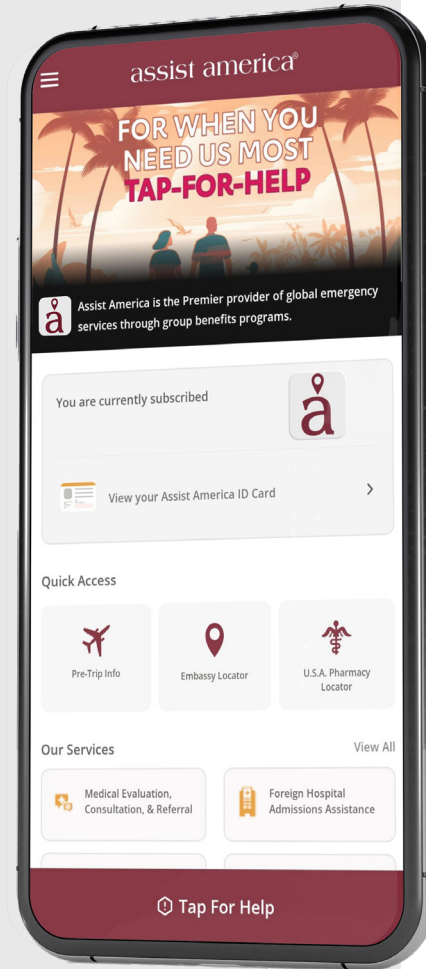
Through the Assist America Travel App, members have a multitude of travel assistance services available at their fingertips in the event of a travel emergency. Enter your reference number, activate the coverage indicator, and you're ready to go!

-  **Tap for Help**
Connect to our 24/7 Emergency Operations Center by using the Tap for Help button
-  **Travel Alerts**
In-app updates on emergent global situations that may impact travel
-  **Multiple Languages**
App available in various languages
-  **Pre-Trip Information**
Detailed, location-specific information to assist members as they plan a trip
-  **Embassy Locator**
Ability to locate nearest embassy and consulate in 23 countries
-  **Mobile I.D. Cards**
Electronic copies of your ID card easily accessible in the app
-  **Service List**
Full list of services and descriptions available to members



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Conditions & Limitations:

Assist America pays for all the transportation services it arranges. Requests for reimbursement for medical transport or other services arranged independently by the member will not be accepted. Assist America is not responsible for the cost of medical treatments and other non-medical services received by the member upon a referral made by Assist America.

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 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

Services will not be provided for the following types of travel:

- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate Coverage is available by calling into the Operations Center)

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 laws.

All consulting physicians and attorneys are independent contractors and not under the control or responsibility of Assist America.