

Emergency Medical Travel Assistance



As a member, you have access to a worldwide network of medical and travel assistance personnel whenever you travel. Travel Assistance and Emergency Medical Evacuation Services are available when you are traveling over 100 miles away from home and you are faced with a serious injury or illness or a travel related emergency. All medical services are provided based on medical necessity, which is determined by Lifeguard's Program Medical Advisor in collaboration with the eligible member's attending physician. Assistance Services are available 24 hours a day, 365 days a year, worldwide.

How To Use This Benefit

Call Lifeguard's Assistance Center at toll-free **888-965-9500** (if in the U.S.) or **817-416-4960** (Collect, if outside the U.S.), 24 hours a day, 7 days a week, 365 days a year.

Inform the service representative you are a member of the Consumer's Choice/USA™ program.

YOU MUST CALL THE TRAVEL ASSIST NUMBER TO ACCESS OR USE ANY OF THESE BENEFITS.

DO NOT MAKE ANY ARRANGEMENTS ON YOUR OWN. YOU WILL NOT BE REIMBURSED FOR ARRANGEMENTS THAT ARE NOT MADE BY THE TRAVEL ASSISTANCE CENTER.

All benefits and services must be pre-arranged by Lifeguard's Assistance Provider.

Emergency Medical Evacuation. Lifeguard's Assistance Provider will provide medical transportation from the attending Hospital to the nearest appropriate Hospital capable of providing such treatment. Such transportation will be provided *upon certification by Lifeguard's Assistance Provider's Program Medical Director, liaising with the attending Physician, that the Participant's severity of Illness or Injury necessitates medical transportation to the nearest appropriate Hospital.*

Medically Necessary Repatriation. In the event Lifeguard's Assistance Provider's Program Medical Director, liaising with the attending Physician, determines it is medically necessary to bring the Participant from the attending Hospital to a Hospital or nursing home nearer his/her permanent residence, subsequent to receiving Emergency Medical Evacuation Services provided under this Agreement, Lifeguard's Assistance Provider will provide flight by common carrier or air ambulance, and ground ambulance, if necessary, by the most direct and economical route. *All Services in connection with an Emergency Medical Evacuation or Medically Necessary Repatriation must be pre-approved and arranged by Lifeguard's Assistance Provider. [Eligible Emergency Medical Evacuation / Medically Necessary Repatriation – Limit of US \$100,000 per Participant per Agreement Period.]*

Transportation of Mortal Remains. In the event of death of a Participant, caused by a Certified Illness or Injury, Lifeguard's Assistance Provider will arrange to have the Participant's remains returned to a location nearest the Participant's Permanent Residence, including but not limited to, preparation, transportation and container for transportation. *All Services in connection with a Return of Mortal Remains must be pre-approved and arranged by Lifeguard's Assistance Provider. [Eligible Return of Mortal Remains - Limit of US \$20,000 per Participant per Agreement Period.]*

Transportation of Escort. In the event a Participant requires Emergency Medical Evacuation by air ambulance or Repatriation by commercial airline provided in this Agreement, air transport of the Participant's Spouse or other Family Member or traveling companion will be provided so that person may accompany the Participant in flight, subject to space availability, giving priority to medical equipment and medical personnel aboard and for the welfare and safety of the Participant receiving Services in this Agreement. *All Services in connection with a Transportation of Escort must be pre-approved and arranged by Lifeguard's Assistance Provider.*

Family Visitation. In the event a Participant, who is traveling alone, is expected to be Hospitalized for more than seven (7) days, round trip economy transportation on a regularly scheduled airline or equivalent will be provided for one Family Member or relative from the commercial airport nearest the Family Member's Permanent Residence to the Hospital where the Participant is confined so that Family Member may attend to the Participant during the Hospitalization. *All Services in connection with Family Visitation must be pre-approved and arranged by Lifeguard's Assistance Provider. [Eligible Family Visitation - Limit of \$5,000 to include Round Trip Economy Airfare and Food and Lodging of \$100 per Day/ 10 day maximum per Participant per Agreement Period.]*

Minor Child(ren) Return/Escort. In the event a Participant's Minor Child(ren) are left unattended as a result of a Participant's Emergency Medical Evacuation, being Hospitalized for more than 24 hours due to Illness or Injury, or in the event of death, one way economy transportation on a regularly scheduled airline, or the equivalent, will be provided to return the Minor Child(ren) to the Participant's Permanent Residence. A qualified attendant will also be provided by Lifeguard's Assistance Provider to accompany the Minor Child(ren) under the age of 16 when necessary. *All Services in connection with Minor Child(ren) Return/Escort must be pre-approved and arranged by Lifeguard's Assistance Provider.* **[Eligible Return of Minor Child(ren) –Limit of one, One Way Economy Airfare to a Maximum Limit of \$5,000 per Participant per Agreement Period.]**

Vehicle Return. In the event a Participant should suffer from a Certified Illness, Injury or death which requires Emergency Medical Evacuation/ Medically Necessary Repatriation or Transportation of Mortal Remains and the Participant is thereby unable to drive his/her vehicle, Lifeguard's Assistance Provider will provide vehicle return service for ground vehicles such as cars, trucks, vans, travel trailers or motor homes, operated by the Participant, to the Participant's Permanent Residence. This benefit will pay the cost, up to \$1,000 for fuel, oil, driver and tolls to affect such vehicle return. The Participant will bear the cost of any repair due to mechanical breakdown en route, as well as, costs for food and accommodations during the trip. The vehicle must be in a condition capable of being safely operated on the highway. *All Services in connection with Vehicle Return must be pre-approved and arranged by Lifeguard's Assistance Provider.* **[Eligible Return of Vehicle - Limit of \$1,000 per Participant per Agreement Period.]**

24 Hour Information Service. Should the Participant need information before and/or during travel he/she may call Lifeguard's Assistance Provider 24 hours a day to obtain help. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include but are not limited to information on required documents, immunization requirements, State Department Travel Advisory warnings on travel to certain locations, weather and hazard information about foreign locations, suggested medical exams or treatment before departure and medical care en route.

Medical Monitoring. Should the Participant need to be medically monitored, Lifeguard's Assistance Provider's duty Physician will monitor the case while liaising with the Participant, the local attending Physician, the family Physician and the medical director of Lifeguard's Assistance Provider.

Medical Referral. Should the Participant need help locating a Physician or Hospital, Lifeguard's Assistance Provider will provide referrals to a local pre-qualified Physician and/or Hospital.

Guarantee of Medical Expenses. Should the Participant need help for overseas medical payments, Lifeguard's Assistance Provider will assist in the arrangement of payment or guarantee of payment to medical providers. Subject to the availability of the Participant's confirmed personal credit.

Insurance Coordination. Should the Participant need help for overseas medical claims, Lifeguard's Assistance Provider will assist him/her in coordinating the claims procedure with the Participant's insurance program.

Lost Document Service. Should the Participant need help to replace lost or stolen travel documents (i.e. passport, baggage, tickets, credit cards, etc.); Lifeguard's Assistance Provider will advise and assist where possible regarding their replacement.

Legal Assistance. Should the Participant need help arranging local attorneys, embassies and consulates, arranging bail, or coordination of payment for legal Services, Lifeguard's Assistance Provider will provide referrals and payments, from available resources of the Participant.

Emergency Delivery of Prescription Items. Should the Participant need prescription medication or lenses not available locally, Lifeguard's Assistance Provider will organize the delivery of the prescribed item to the Participant upon written authorization from the prescribing Physician when possible and legally permissible.

Emergency Cash Transfers and Advances. Should the Participant need cash as a result of loss or theft, Lifeguard's Assistance Provider will arrange for emergency cash transfers and advances through additional sources, including hotels, banks, Consulates and Western Union, up to a limit of \$500 per transaction. All transactions are subject to any government regulation and to the availability of the Participant's confirmed personal credit.

Language Assistance. Should the Participant need help communicating in a foreign country, Lifeguard's Assistance Provider will provide telephone interpretation.

THIS BENEFIT IS NOT INSURANCE.

Note: This benefit may not be available to residents of certain states.