



ANNUAL MED EVAC • STANDARD •

DESCRIPTION OF BENEFITS

For Customer Service Call:

1-866-864-2855
(From U.S.)

1-804-281-5700
(Collect)

800-4000-4444
(Non-U.S. Toll-Free)

If you have difficulties using the toll free number, please contact the operator in the country from which you are calling.



DESCRIPTION OF BENEFITS

This Description of Benefits outlines all of the benefits and assistance services provided by Access America.

RENEWAL CONDITIONS

This program is issued for a single term as stated in the Letter of Confirmation and may be renewed for subsequent Membership Terms.

SATISFACTION GUARANTEE

Within 10 days of purchasing the program, We will process a refund minus the administrative fees of \$5.00 to You, as long as You have not already departed on a Trip or filed a claim. No refunds shall be given to you after 10 days of purchasing the program.

PROGRAM FEATURES

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PART I. MEMBERSHIP TYPES

Individual Plan – Members include You if you have selected this on Your application.

Family Plan – Members include You, Your Spouse, and unmarried dependent children under age 19 or age 19-23 if full-time students if you have selected this on Your application.

PART II. MEMBERSHIP PERIOD

Effective Date: The Membership Period starts at 12:01A.M. on the date shown in Your Letter of Confirmation, subject to payment of the fees due.

Expiration Date: The Membership Period ends at 12:01A.M. on the 366th day after the effective date, except if renewed for another annual term.

PART III. DESCRIPTION OF MEDICAL ASSISTANCE SERVICES

If You are in trouble and need help:

1. Call the hotline. From the U.S. call 1-866-864-2855. From all other locations call collect to 1-804-281-5700 or Non-U.S. Toll Free to 800-4000-4444.

If Your emergency is immediate and life threatening, seek local emergency assistance at once and contact the hotline as soon as possible.

2. Have the following information ready for the hotline coordinator:

- a. Your name and Membership ID number; and
- b. Your location and local telephone number.

The hotline coordinator will confirm Your enrollment and provide You with assistance.

Note: In some countries it may not be possible to call collect. If You must phone the hotline directly, give Your location and phone number to the hotline coordinator who will call You back.

The following services are available when you are on a Trip:

Medical provider referrals, appointments, and admission arrangements – If You are in need of a doctor or medical facility, We will refer You to the most appropriate doctors and facilities in the locale requested. If necessary, We will also assist You in setting appointments, and/or arranging the admission to a Hospital or medical center. The final selection of a medical provider is Your responsibility. Fees associated with medical services arranged by Us are Your responsibility.

Medical Triage – Our nursing staff will provide medical advice over the telephone. However, a telephone conversation is no substitute for an in-person consultation with a Physician, cannot establish diagnosis, and must be treated as advice only.

Medical Monitoring

If You are hospitalized, the hotline center medical staff will keep in frequent contact with You or Your local Physician to get information on the care You are receiving and to determine the need for further assis-

tance. We will also contact Your personal Physician and family at home, if necessary.

Emergency Medical Transportation

All medical transportation services must be authorized in advance and organized by the Access America Hotline Center.

We will arrange and pay for medical transportation services (specified below) required by You as a result of an Injury or Illness that occurs during the Membership Period and requires medical evacuation and/or repatriation.

A **medical evacuation** is defined as You being transported to the nearest appropriate medical facility as a result of Our consulting Physician and the local attending Physician's determination that adequate treatment is not available locally.

A **medical repatriation** takes place once You have received medical care and the local attending Physician and Our consulting Physician determines You are able to return home.

All medical transportation services are provided only if they are determined to be Medically Necessary by the hotline center medical staff in consultation with the local attending Physicians. We will arrange and pay for the following services and expenses, up to the program limit of \$1,000,000:

1. Reasonable and necessary medical services required for Your medical evacuation to an appropriate facility nearest to the place where the Injury or Illness occurred;
2. Reasonable and necessary escort expenses required by You during a medical evacuation, if this service is deemed Medically Necessary by Our consulting Physician and the local attending Physician;
3. The cost of economy class travel arrangements for You to resume your trip and/or return to Your place of residence following a medical evacuation, less any refunds from any unused return Trip tickets; and
4. The cost of a round-trip economy airline ticket over the most direct route and the cost of hotel accommodations (excluding personal expenses such as meals and local transportation) to bring a friend or family member to Your bedside, if Our consulting Physician and the local attending Physician antici-

pate that You will be hospitalized for more than seven consecutive days;

5. The cost to return Your Traveling Companion or Your accompanying dependents under 23 years of age back to their home, if Our consulting Physician and the local attending Physician anticipate that You will be hospitalized for more than seven consecutive days; and
6. The cost of reasonable and necessary services needed for the transport of Your remains from the place of death to Your place of residence.

Emergency Medical Transportation is limited to two times per Member per Membership Period.

PART IV. DESCRIPTION OF TRAVEL ASSISTANCE SERVICES

If You are in trouble and need help:

1. Call the hotline. From the U.S. call 1-866-864-2855. From all other locations call collect to 1-804-281-5700 or Non-U.S. Toll Free to 800-4000-4444.
2. Have the following information ready for the hotline coordinator:
 - a. Your name and Membership ID number; and
 - b. Your location and local telephone number.

The hotline coordinator will confirm Your enrollment and provide You with assistance.

Travel Document and Ticket Replacement Assistance

The program provides you with information to assist in obtaining replacements of lost passports or other important travel documents. We also help You to replace lost airline and other travel tickets and will assist You in obtaining money for this purpose. These funds will come from Your family or friends. We will make all the arrangements for You, including assisting You to return home if Your Trip is interrupted.

Legal Assistance

If You have legal problems, Our hotline center staff will help You find a local legal advisor. If You require the posting of bail or immediate payment of legal fees, We will help arrange a cash transfer from Your family or friends.

Emergency Cash Transfer

If Your cash or traveler's checks are lost or stolen, or if You need funds for the immediate payment of unanticipated expenses, We will help arrange to have emergency cash (in currency, traveler's checks or any other form acceptable to Us) transmitted to You in a timely fashion. These funds will come from Your family or friends. Our hotline center staff will make all the necessary arrangements for You.

Emergency Message Center

In the event of an emergency, call the hotline center, identify yourself by Your Membership ID, and give the hotline coordinator Your message. We will make at least 3 attempts in 24 hours to reach Your requested party, and We will provide You with an update on the disposition of Our attempts to deliver the message. (We are not responsible for delivery of a message if the recipient cannot be reached.) This service can be used for Trips anywhere in the world.

Lost/Stolen Luggage

If Your luggage should become lost or stolen while traveling, We can help You locate the luggage by following up with the travel carrier and assisting with the claim process.

PART V. DESCRIPTION OF CONCIERGE SERVICES

If You would like to access these services:

1. Call the hotline. From the U.S. call 1-866-864-2855. From all other locations call collect to 1-804-281-5700 or Non-U.S. Toll Free to 800-4000-4444.
2. Have the following information ready for the hotline coordinator:
 - a. Your name and Membership ID number; and
 - b. Your location and local telephone number.

The hotline coordinator will confirm Your enrollment and connect You with a Concierge associate.

Our goal is to make Your travels more enjoyable and hassle free. Our Concierge associates can assist you with many requests from the routine to the extraordinary. The following are types of services You can con-

tact Us for assistance with:

1. Entertainment/Event Planning

When You are traveling, or planning Your Trip, the following entertainment options are at Your disposal:

- Restaurant information, referrals and reservations
- Sports event, show and festival information, reservations and ticket purchasing
- Theater and concert event information, reservations and ticket purchasing
- Health Club information, referrals and reservations
- Golf tee times, information, referrals and reservations

2. Destination Assistance

Get the details on Your destination from Our vast experience and database of information.

- Highlights and sightseeing information
- Airport and mass transportation information
- Health and security information
- Local custom and duty information
- Exhibition, show and festival information and ticket purchase
- Museum information
- Shopping information
- Exchange rate information
- Visa and passport information
- ATM location information

3. Travel Information and Reservations

When You need assistance with accommodations, flights or transportation, We stand ready to help.

- Hotel and other overnight accommodation information, referrals and reservations
- Flight information and reservations
- Train information and reservations
- Limo and car service information and reservations

4. Business Services

When traveling on business, You will find the business services helpful should unexpected events or important business needs occur.

- Computer rental and referrals and arrangements
- Audio/visual equipment referrals and arrangements
- Translation service referrals and arrangements

- Messenger service referrals and arrangements
- Mobile phone rental referrals and arrangements

5. Specialty Services

A last minute gift need, an important thank you, or other special event while You are traveling can easily be remedied. Some common services include:

- Gift Basket purchase arrangements
- Flower delivery purchase arrangements
- Gift referral and purchase arrangements
- Gourmet food purchase arrangements

All of Our Concierge benefits are service benefits, not financial benefits. Any costs associated with the services are paid by You.

PART VI. GENERAL PROGRAM EXCLUSIONS

These exclusions apply to the program's benefits and services. No benefits are provided for any services arising directly or indirectly out of or as a result of the following:

1. Intentionally self-inflicted harm, suicide or attempted suicide;
2. Normal pregnancy, fertility treatments, childbirth, or elective abortion, other than unforeseen complications of pregnancy - Members beyond their 2nd trimester of pregnancy may not be transported;
3. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto;
4. Alcohol or substance abuse or use; or conditions or physical complications related thereto;
5. War (whether declared or undeclared), acts of war, military duty, civil disorder, or unrest;
6. Participation in professional or amateur sports events (including training);
7. All extreme high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding; bungee jumping; parachuting; mountain climbing or other high altitude activities; caving; heli-skiing, extreme skiing, or any skiing outside marked trails;
8. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
9. Operating or learning to operate any aircraft as a pilot or crew;

10. Nuclear reaction, radiation, or radioactive contamination;
11. Natural disasters;
12. Epidemic or pandemic;
13. Quarantine;
14. Pollution or threat of pollutant release;
15. Any unlawful acts committed by You or a family member, whether they have membership or not; or
16. Any expected or foreseeable acts.

Due to the high risk of sending U.S. registered aircraft and personnel into countries where the U.S. State Department has issued travel restrictions; membership services are subject to exclusion in those areas.

These programs do not cover You:

1. If the expenses are not approved by Us;
2. If the event occurs within 100 miles of home;
3. If the length of your Trip exceeds 90 days;
4. For any expense for medical evacuation or repatriation where You can travel as an ordinary passenger without medical escort;
5. If the purpose of the travel is to receive medical care, medication or treatment;
6. If the treatment is performed by a non-registered practitioner or is not standard medical practice in the location of treatment;
7. If You are not a resident of the USA;
8. If You are over age 75 (at the time the membership is purchased);
9. If You give incorrect data or facts;
10. If You purchase the membership after departure on a Trip. Benefits are available on Your next Trip.

Part VII. GENERAL PROVISIONS RELATED TO BENEFITS

1. All suits, actions or legal proceedings arising from the programs, benefits, or services provided through the programs may be submitted to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following sub-

mission of your entire claim to World Access Service Corp. No action in any form can be brought after three years from the date Your claim was submitted to World Access Service Corp.

2. Benefits are payable to You or, if applicable, Your estate.

PART VIII. DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Hospital means a provider that is a short-term, acute, general Hospital that:

1. is a duly licensed institution;
2. in return for compensation from its patients, is primarily engaged in providing Inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of Physicians;
3. has organized departments of medicine and major surgery;
4. provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness means a sickness, infirmity, or disease that causes a loss that begins during the Membership Period.

Injury means bodily injury caused by an Accident, directly or independently of all other causes and sustained on or after the effective date of this membership and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Medically Necessary or **Medical Necessity** means the services or supplies provided by a Hospital, Physician, or other licensed provider that are required to identify or treat Your Illness or Injury and which, as determined by Us, are:

1. consistent with the symptoms or diagnosis and treatment of Your condition, disease, Illness, ailment or Injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of You, a Physician or other provider; and
4. the most appropriate supply or level of service that can be safely provided to You. When applied to the care of an inpatient, it further means that Your medical symptoms or condition requires that the services cannot be safely provided to you as an outpatient.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered.

Traveling Companion is a person traveling with You and who shares the same accommodations as You.

Trip means a period of travel:

1. to a destination that is at least 100 miles from Your main place of residence;
2. that is not to obtain health care or treatment of any kind; and
3. that does not exceed 90 days of consecutive travel away from Your main place of residence.

We, Us or **Our** refers to Access America and World Access Service Corp.

You or **Your** refers to all persons listed on the Letter of Confirmation under the program purchased.