

About assist america®

Assist America, Inc., formed in 1990, is the nation's largest provider of global emergency services through employee benefit plans. Assist America responds when any eligible member becomes ill or injured while traveling just 100 miles or more away from home, or in another country.



 Please detach card and carry with you at all times.

This is not a medical insurance card. Claims for reimbursement for services not provided by Assist America will not be accepted.

ATTENTION

El portador de esta tarjeta es miembro de Assist America y tiene derecho a los servicios personales y de asistencia médica de Assist America. Le titulaire de cette carte est membre d'Assist America et a droit à l'assistance médicale et aux services personnels d'Assist America.

The holder of this card is a member of Assist America and is entitled to its medical and personal services.

or via e-mail: medservices@assistamerica.com

800-872-1414 Toll free inside the U.S.A.
+1-609-986-1234 Outside the U.S.A.

If you require medical assistance and are more than 100 miles from your permanent residence or abroad, call Assist America's Operations Center at:

assist america®
GLOBAL EMERGENCY SERVICES

Reference Number 01-AA-ACA-06048

Name

assist america®

ACNEWMAN & CO
Group Insurance Specialists since 1974

Conditions & Exclusions

Conditions

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

Exclusions

- Travel by a member's spouse when it is for the benefit of the spouse's employer (spouse business travel)
- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate coverage is available)

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 law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.

For questions regarding the program, contact:

AC Newman & Co.
7060 N. Marks Avenue, Suite 108
Fresno, CA 93711

assist america®

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609-921-0868
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Global Emergency Services

Provided by
assist america®

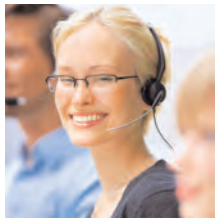


ACNEWMAN & CO.

Group Insurance Specialists since 1974

Global Emergency Services

Congratulations! As part of your Group Accident policy with AC Newman & Co., you now have a unique global emergency services program from Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 100 miles or more away from your permanent residence, or in another country.



Assist America's Operations Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your Assist America identification card will connect you to:

- A global network of pre-qualified medical providers
- A state-of-the-art Operations Center with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for all the assistance services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

It is important to keep your identification card with you at all times so that you can call for services whenever you need them.

Assist America is not travel or medical insurance, rather it is a provider of global emergency services.* Assist America's services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

***All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.**

Key Services

Medical Consultation, Evaluation & Referral

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to English-speaking, Western-trained doctors and/or hospitals.

Hospital Admission Guarantee

Assist America will guarantee hospital admission outside the United States by validating a member's health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care.

Critical Care Monitoring

Assist America's medical personnel will maintain regular communication with the member's attending physician and/or hospital and relay information to the family.

Medical Repatriation

If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate him/her home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

Prescription Assistance

If a member needs a replacement prescription while traveling, Assist America will help in filling that prescription.

Emergency Message Transmission

Assist America will receive and transmit emergency messages for members.

Compassionate Visit

If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.

Care of Minor Children

Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.



Return of Mortal Remains

Assist America will render every possible assistance in the event of a member's death. This service includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for transport.

Emergency Trauma Counseling

Assist America will provide initial telephone-based counseling and referrals to qualified counselors as needed or requested.

Lost Luggage or Document Assistance

Assist America will help members locate lost luggage, documents or personal belongings.

Interpreter & Legal Referrals

Assist America will refer members to interpreters and/or legal personnel, as necessary.

Pre-trip Information

Assist America offers members web-based country profiles that include visa requirements, immunization and inoculation recommendations, as well as security advisories for any travel destination.



 Please detach card and carry with you at all times.

CALL ASSIST AMERICA WHEN TRAVELING 100 MILES OR MORE AWAY FROM HOME OR IN ANOTHER COUNTRY AND:

- You require medical or counseling assistance
- You require legal assistance
- You experience local language problems

All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.

PLEASE PROVIDE THE FOLLOWING INFORMATION WHEN YOU CALL:

- Your name, telephone number and relationship to the patient
- Patient's name, age, gender, reference number and employer
- A description of the patient's condition
- Name, location and telephone number of hospital or treating doctor, if applicable