PartnerRe provides you with a unique 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.

The Assist America 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 state-of-the-art Operations Center
- worldwide response capabilities
- experienced crisis management professionals
- air and ground ambulance service providers

Assist America completely arranges and pays for the assistance services it provides without limits on the cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home. Assist America is not insurance, rather it is a provider of global emergency services.* Assist America’s services do not replace medical insurance during 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.

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**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 Assistance**
Assist America will assist with 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.

**Medical Monitoring**
Assist America 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 them 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 authorized 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.

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**Return of Mortal Remains**
Assist America will assist with the logistics of returning a member’s remains home in the event of his or her 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.

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Please cut on dotted line to remove card. Carry with you at all times.

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**Reference Number 01-AA-PXI-10071**

**Name:**
If you require medical assistance and are more than 100 miles from your permanent residence, or in another country, call Assist America’s Operations Center at:
1-800-872-1414 (inside USA)
+1-609-986-1234 (outside USA)
Or email at: medservices@assistamerica.com

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Attention: This card is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted. The holder of this card is a member of Assist America and is entitled to its medical and personal services.
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

- 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:
PartnerRe
199 Fremont Street, 11th Floor
San Francisco, CA 94105
Telephone: 1 415 354 1551

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 away from your permanent residence, or in another country.
Worry-free travel, brought to you by PartnerRe.

PartnerRe has been creating client financial peace of mind for over nineteen years. We enhance that peace of mind by offering Assist America global emergency services to our insurers, HMOs and health plans.

PartnerRe’s priorities are to help clients manage accident and health risk, and to build their financial security. Through the Assist America program, PartnerRe’s clients are protected by an array of services, including medical referral and monitoring, emergency medical evacuation, medical repatriation, hospital admission guarantee, compassionate visit, care of minor children, return of mortal remains and more, whenever they travel 100 miles or more away from home, or in another country.

The inclusion of Assist America’s services with our reinsurance products and services, gives clients an advantage to be competitive and profitable in the market, while helping protect their policyholders’ health. It is an enhancement that fosters financial peace of mind on various levels.

We chose Assist America because of its comprehensive program and unique service model, which is more robust and turn-key than any other assistance provider:

- no exclusions for pre-existing conditions, geographic risk, adventure sports, suicide or alcohol-related injuries
- no caps or limits on any services
- automatic coverage for spouse and dependents
- compliant with HIPAA
- Western-quality case management and care standards
- no charge-backs to insurer, employer or member
- full-staffed account management team for initial training and daily client servicing
- comprehensive marketing and communication support
- and much more

The following pages outline Assist America’s services in detail and provide examples of the valuable support and tools Assist America offers at no charge.
Service Descriptions

Assist America’s goal when it comes to travel medical emergencies is to “solve the problem,” so we will customize whatever solution is necessary. Our key services include:

**Medical Consultation, Evaluation and Referral**
Our operations center is staffed 24/7 by medically-certified, multilingual personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation, including referrals to qualified doctors and/or hospitals.

**Medical Monitoring and Case Management**
Assist America’s team of doctors, nurses, and other medically trained personnel stays in regular communication with the attending physician and hospital, monitors appropriate levels of care and relays needed information to the member’s family or employer.

**Prescription Assistance**
If a member forgets or loses a prescription while traveling, Assist America works with the member’s physician and a pharmacy in the area of travel to replace the medicine. If necessary, we will dispatch the medicine, when possible and legally permissible, upon request of the attending physician, or arrange for the member to see a local doctor for a new prescription.

**Hospital Admission Assistance**
Assist America fosters prompt hospital admission by validating the member’s health insurance or advancing funds as needed to the hospital. (Advances must be repaid within 45 days.)

**Emergency Medical Evacuation**
If a member becomes ill or injured in an area of the globe where appropriate care is not available, we will intervene and use whatever transportation, equipment and personnel are necessary to evacuate that individual safely to the nearest facility that meets our rigorous standards. And the full cost of any evacuation, including medical treatment while in transport, is paid by Assist America.

**Compassionate Visit**
Assist America realizes that having a family member or friend present during a health crisis makes everyone feel more at ease and can even hasten the recuperation process. That is why we will arrange and pay economy, round-trip transportation costs for a loved one to join any member who is alone and expected to be hospitalized for more than seven days.

**Care of Minor Children**
If any minor children were traveling with an ill or injured parent, we will arrange and pay for them to return home, with a qualified attendant if necessary, to a family member, or we will arrange childcare locally. We will also arrange care of children at home who are left unattended due to the parent’s unexpected absence.
Medical Repatriation
When the member has been stabilized to the satisfaction of Assist America’s doctor and the attending physician, we will arrange transport back home or to a rehabilitation facility under medical supervision if required.

Emergency Message Transmission
Time differences, telecommunications issues and the general disorganization that comes with an injury or illness away from home can make communication between patients and their loved ones difficult. Assist America will transmit emergency messages reliably between the patient, family, friends, employer or whoever else needs to stay in the information loop.

Return of Mortal Remains
In the unfortunate event that a covered individual passes away while traveling, Assist America will complete the necessary paperwork, and arrange and pay for the necessary body preparations, shipping container and transport to bring the mortal remains home.

Emergency Trauma Counseling
The emotional stress of a medical emergency away from home can have significant effects on the patient, spouse and children. Recognizing this, Assist America provides initial telephone-based trauma counseling to everyone covered under an individual’s membership and also offers counselor referrals at the place of hospitalization or hometown.

Lost Luggage or Document Assistance
Lost luggage or personal documents can turn quickly from a small nuisance into a major hassle, restricting plans and affecting travel itineraries. Assist America works with airlines to recover and deliver lost bags, liaises with transportation companies to replace lost travel tickets and contacts necessary agencies to solve issues of lost passports and licenses.

Pre-Trip Information
To help make our members the most informed and prepared travelers they can be, we offer comprehensive pre-trip insights on the Assist America website. Members can review country profiles, visa requirements, immunization regulations, security advisories and more at www.assistamerica.com. The Assist America Traveler newsletter and AssistAlert emails also provide current security, travel and medical advisories.

Legal and Interpreter Referrals
Assist America can make recommendations for trustworthy legal counsel and interpreter services in any country. We can also arrange bail bonds in jurisdictions where they are legal.

Return of Vehicle
If a member’s vehicle is left stranded away from home as a result of an illness or injury, we will arrange to bring it home.
Emergency Cash Coordination
If a member has a verifiable travel emergency and is circumstantially without other financial means, Assist America can coordinate a cash advance as necessary.

And Much More....
Every case we face is unique and requires its own set of customized solutions. That is why Assist America has been saving lives for 23 years without preset parameters. We are committed to resolving the emergencies of our members—whatever it takes—with whatever method is necessary for each situation. We have the talent and resources to do so.