ACCESS PROGRAM
ASSISTANCE PROGRAM DESCRIPTION

A comprehensive program providing You with 24/7 emergency medical and travel assistance services when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. The program also provides emergency security or political evacuation and repatriation services when You are outside of Your Home Country. Expatriates are eligible regardless of distance from Your expatriate residence while outside of Your Home Country.

How To Use FrontierMEDEX ACCESS Services
24 hours a day, 7 days a week, 365 days a year

FrontierMEDEX is Your key to travel safety. If You have a medical, security, or travel problem, simply call Us for assistance. Our toll-free and collect-call telephone numbers are printed on Your ID card. Either dial the toll-free number of the country you are in, or call the Emergency Response Center collect at:

Baltimore, Maryland +1-410-453-6330

A multilingual assistance coordinator will ask for Your name, Your company or group name, the FrontierMEDEX ID number shown on Your card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

If the condition is an emergency, You should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

FrontierMEDEX ACCESS provides You with Medical Assistance Services, Medical Evacuation and Repatriation Services, Travel Assistance Services, Security and Political Evacuation Assistance Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions and Limitations also described below.

FrontierMEDEX, Inc.
P.O. Box 19056
Baltimore, MD 21284
www.frontiermedex.com
MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help You locate appropriate treatment or care.

Monitoring of Treatment: Our assistance coordinators will continually monitor Your case. In addition, Our FrontierMEDEX Physician Advisors provide Us consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

Facilitation of Hospital Payments: Upon securing payment or a guarantee to reimburse, We will either wire funds or guarantee required emergency hospital admittance deposits. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Transfer of Insurance Information to Medical Providers: We will assist You with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with discharge planning.

Medication, Vaccine and Blood Transfers: In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, We will coordinate their transfer to You upon the prescribing physician’s authorization, if it is legally permissible.

Dispatch of Doctors/Specialists: In an emergency where You cannot adequately be assessed by telephone for possible evacuation, or You cannot be moved and local treatment is unavailable, We will send an appropriate medical practitioner to You.

Transfer of Medical Records: Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

Continuous Updates to Family, Employer, and Home Physician: With Your approval, We will provide case updates to appropriate individuals You designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization.

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury or a sudden and unexpected Illness and Your medical condition requires these emergency services:

Emergency Medical Evacuation: If You sustain an Injury or suffer a sudden and unexpected Illness and adequate medical treatment is not available in Your current location, We will arrange for a medically supervised evacuation to the nearest medical facility We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Participant: If You are traveling alone and are or will be hospitalized, We will coordinate transportation for a person of Your choice to join You.

Return of Dependent Children: If Your Dependent child(ren) age 18 or under are present but left unattended as a result of Your Injury or Illness, We will coordinate the return to Your Home Country. We will also arrange for the services of a qualified escort, if required and as determined by FrontierMEDEX.

Transportation After Stabilization: Following stabilization of Your condition and discharge from the hospital, We will coordinate transportation to Your point of origin or Your home. All travel arrangements will be as necessitated by Your medical condition as determined by Your treating physician and the FrontierMEDEX Physician Advisors.

Repatriation of Mortal Remains: If You sustain an injury or suffer a sudden and unexpected Illness that results in Your death, We will assist in obtaining the necessary clearances for Your cremation or the return of Your mortal remains. We will coordinate the preparation and transportation of Your mortal remains to Your Home Country.
TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: We will assist You in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of an Illness or Injury.

Transfer of Funds: We will provide You with an emergency cash advance subject to Us first securing funds from You or Your family.

Legal Referrals: Should You require legal assistance, We will direct You to an attorney and assist You in securing a bail bond.

Translation Services: Our multilingual assistance coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise, We will provide You with referrals to local interpreter services.

Message Transmittals: You may send and receive emergency messages toll-free, 24-hours a day, through our Emergency Response Center.

WORLDWIDE DESTINATION INTELLIGENCE

Destination Profiles: When preparing for travel, You can contact the Emergency Response Center to have a pre-trip destination report sent to You. This report draws upon Our intelligence database of over 280 cities covering subject such as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency. Our global medical and security database of over 170 countries and 280 cities is continuously updated and includes intelligence from thousands of worldwide sources.

SECURITY AND POLITICAL EVACUATION ASSISTANCE SERVICES

Political Evacuation Services: In the event the officials of Your Home Country issue a written recommendation that You leave Your Host Country for non-medical reasons, or if You are expelled or declared “persona non grata” on the written authority of Your Host Country, We will assist You in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, We will assist You in making arrangements with providers of specialized security services.

Security Evacuation Services: In the event of an Emergency Security Situation, We will assist You in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, We will assist You in making arrangements with providers of specialized security services.

Transportation After Political and Security Evacuation: Following a Political or Security Evacuation and when safety allows, We will coordinate Your return to either Your Host Country or Your Home Country.

PROGRAM DEFINITIONS

The following definitions apply:

“Dependents” means the Participant's legal spouse; the Participant’s unmarried children from birth and under age 19; or under age 23, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Participant for support and maintenance and must live in a parent-child relationship with the Participant. A spouse or child who is included under this program as a Participant will not be eligible as a Dependent.

“Emergency Security Situation” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which results in either Your Home Country or Host Country ordering immediate evacuation. Emergency Security Situation does not include Natural Disasters.

“Enrollment Period” means the period of time for which You are validly enrolled for FrontierMEDEX ACCESS and for which We have received the appropriate enrollment fee.

“Expatriate” means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

“FrontierMEDEX Physician Advisors” means physicians, retained by FrontierMEDEX to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

“Home Country” means the country as shown on Your passport or the country where You have Your permanent residence.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.

“Illness” means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.
“Natural Disaster” means an event occurring directly from natural cause, including but not limited to, earthquake, flood, storm (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunami, volcanic eruption, wildfire or other similar event that results in severe and widespread damage such that the area of damage is declared a disaster area by the government of the Home or Host Country.

“Participant” means a person validly enrolled for FrontierMEDEX ACCESS and for whom We have received the appropriate enrollment fee.

“We,” “Us,” and “Our” means FrontierMEDEX.

“You” and “Your” means the Participant.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period. Medical services are available to You only when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. Security services are available to You only when You are outside of Your Home Country. Expatriates are eligible for medical and security services regardless of the distance from Your expatriate residence while outside Your Home Country.

We are not responsible for the availability, timing, quality, results of, or failure to provide any medical, security, legal or other care or service caused by conditions beyond Our control. This includes Your failure to obtain care or service or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

We shall not be responsible for providing any assistance services for a situation arising from:

1. Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
2. Security assistance directly or indirectly related to a Natural Disaster.
3. Taking part in military or police service operations.
4. The commission of, or attempt to commit, an unlawful act.
5. Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
7. Political and Security Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country, or when the evacuation notice issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than seven (7) days.
8. The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.

REIMBURSEMENT TO FRONTIERMEDEX AND RIGHTS OF SUBROGATION

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by health care providers for the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by Us under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Us or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other insurance plan or public assistance program, up to the sum of any payments by Us.

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