

Worldwide Emergency Assistance
Provided by:

Europ Assistance USA

Toll Free (from within the U.S. and Canada): 1-800-243-6124
Call Direct or Call Collect (from outside the U.S. and Canada): 202-659-7803

In addition to the health insurance program is access to the 24-hour Assistance network for emergency assistance anywhere in the world. Simply call the assistance center at Europ Assistance toll-free, direct, or collect using the telephone numbers listed above. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. The following services are included in the program: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by board-certified emergency physicians in the Home Country; urgent message relay between family, friends, personal physician, school, and insured; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating Emergency Medical Evacuations, Repatriations of Remains, and Emergency Reunion, Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen items including lost ticket application processing.

Europ Assistance USA (EA USA) is under contract with ACE American Insurance Company to provide international services in conjunction with the insurance benefits. The following is a brief summary of their services:

24-Hour Access

You will be able to reach the multilingual EA USA coordination center, toll-free by calling direct or collect by telephone, telex, and facsimile 24-hours a day, 365 days a year to confirm coverage and obtain access to the following services.

Emergency Medical Assistance

· Location of Medical Providers

Upon your request, EA USA will provide the names, addresses and telephone numbers of Doctors, hospitals, dentists, and dental clinics in the area where you're traveling. EA USA will also attempt to confirm the availability of the provider, ascertain required payments which you will be required to pay and make an appointment for you with the medical provider of your choice.

In a serious medical emergency, it is advisable that you first try to arrange for immediate emergency help through local sources and then call EA USA. EA USA cannot guarantee the quality of the medical services provider or the medical facility. The final selection of a local Doctor or medical facility is your right and responsibility.

- Medical Monitoring

When notified of your medical emergency resulting from an accident or sickness, EA USA multilingual staff will, whenever appropriate in the judgment of EA USA or a Doctor designated by EA USA, attempt to contact you or your local attending medical personnel and attempt to monitor your condition.

EA USA continues to monitor your condition and will remain in communication with your family until the medical problem is resolved.

- Emergency Medical Transport

If in the event of a medical emergency and upon your request and that of a Doctor designated by EA USA, in consultation with a local attending Doctor, transportation under medical supervision to a different hospital or treatment facility or repatriation to your place of residence for treatment is determined to be medically necessary, then EA USA will arrange and pay for the medical evacuation or repatriation under proper medical supervision. As part of a medical evacuation, EA USA will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital.

All medical decisions (such as the medical need for evacuation, medical equipment and the medical personnel to be used) and the final destination will be made by EA USA designated Doctors in consultation with a local attending Doctor based on medical factors. Their decisions shall be conclusive in determining the need for such services.

- Repatriation of Remains

In the event of your death while on a covered trip, EA USA will arrange and pay for all necessary government authorization, including a container appropriate for transportation and will arrange for the repatriation of the remains to your place of residence for burial.

- Emergency Reunion

In the event of an Emergency Medical Evacuation, EA USA will arrange for a family member to be involved according to the benefits of the insurance.

- Replacement of Medication

If you have an unexpected need for prescription medication while on a covered trip, or you lose, forget, or run out of prescription medication while traveling, EA USA will attempt to locate the medication or its equivalent and attempt to arrange for you to obtain it locally, where it is available, or to have it shipped to you, subject to local laws, if it is not available locally. You will be provided with a cost estimate for the replacement medication and/or shipment costs that are subject to your approval.

- Guarantee of Payments and Method of Payments

Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, EA USA will work with ACE American Insurance Company to make that guarantee under the insurance benefits. EA USA may further assist you by advancing money in dollars or local currency to medical providers according to repayment provisions worked out with ACE, you or a family member.

- Travel and Communication Assistance/Telephone Interpretation Service

If you need help communicating in an emergency, EA USA will provide telephonic interpretation services in all major languages. In emergency situations that require extensive translation, EA USA will make referrals to local translators.

- Transmission and Retention of Urgent Messages

In an emergency, EA USA will use its best efforts to transmit an urgent message to your family, friends, and/or business associates. EA USA will also accept and retain messages for you at the EA USA North American coordination center for up to fifteen (15) days.

- Legal Assistance

In an emergency, EA USA will use its best efforts to provide you with the names, addresses and telephone numbers of lawyers in the area in which you are traveling in case of a car accident, traffic violations, and other civil offenses. However, the selection of and the expenses associated with a particular attorney will be your responsibility.