



DIAMOND MEMBERSHIP HANDBOOK

Please read this handbook carefully and keep it with your travel papers in order to fully understand the benefits and services and how to properly access them.

RULES & REGULATIONS

MEMBERSHIP ELIGIBILITY

Only residents of the United States, Canada or Mexico are eligible to apply for Diamond Membership.

Diamond members who want to cover their spouse must apply for Diamond Family Membership (spouse must be under the age of 75).

An individual MedjetAssist membership includes the primary member only. If enrolled as a family membership, it shall include the named primary member, his or her spouse or domestic partner and up to five of their unmarried dependent children (including step, foster or legally adopted children) under the age of 19 or up to age 23 if a full-time student in actual attendance at an accredited school or college and dependent on the primary member for support and maintenance. If a birth or legal adoption occurs during the year of a family membership, the new dependent is automatically covered upon notification. A dependent child, as used above, is one who lives regularly and permanently with the primary member in a parent-child relationship and is chiefly dependent upon the member for support.

Diamond Membership benefits are available to otherwise eligible members who have reached age 75 since their last renewal, as well as non-members between the ages of 75 and 85 who wish to become MedjetAssist Diamond members.

Members who have reached age 85 or older at the time of their enrollment are not eligible for Diamond Membership. All membership applications and/or enrollment forms must include accurate dates of birth in order to ensure eligibility for benefits.

The General Health Questionnaire and Medical Statement must be completed by the prospective member and their physician. Only the Medical Statement forms provided by

MedjetAssist will be accepted for consideration.

All Diamond Memberships, both new and renewal, are subject to approval by MedjetAssist, whose decision is final.

Membership is valid only if the appropriate membership fee is collected.

MEDICAL TRANSFER CRITERIA

You must be hospitalized as an inpatient 150 miles or more from your primary residence as listed on your enrollment application and continue to meet inpatient criteria at the receiving hospital.

Air medical transfer will be arranged if an inpatient hospitalization is required and the remaining inpatient hospital stay can be completed at a hospital of the member's choice and the member is unable to return via commercial airline in the care of a MedjetAssist authorized medical escort.

Members must be medically stable for transfer. Assuming all other medical transfer criteria are met, members who are initially considered medically unstable for transfer to their home hospital may first be transferred to the closest appropriate medical facility for initial stabilization. After this initial stabilization, MedjetAssist will arrange continued transfer to the member's home hospital if they continue to meet medical transfer criteria.

Medical services for the Diamond members are limited to one transfer per membership per year. Medical services for the Diamond Family members under the age of 75 are limited to two transfers per membership per year. Spouses who qualify for Diamond membership are limited to one transfer per membership per year.

Due to the limited medical facilities and testing available on cruise ships, in most cases MedjetAssist will require the member to be admitted to a hospital on shore before scheduling medical transfer to another hospital.

Affiliate aircraft used for the medical transfer of MedjetAssist members are fully equipped intensive care aircraft staffed with specially trained medical teams. **However, if the member's condition permits, the member may be transferred by scheduled commercial airline, while in the care of a MedjetAssist authorized medical escort.**

At MedjetAssist's discretion, remote evacuation may be provided without hospitalization. Remote evacuation to the closest appropriate medical facility for initial stabilization and evaluation will only be performed in areas where MedjetAssist has authorized air medical evacuation affiliates capable of accessing remote air strips in the regions they serve. Members requiring remote evacuations will need to meet inpatient criteria as determined by MedjetAssist prior to evacuation.

Members should note that a remote evacuation to the closest appropriate medical facility will constitute one member transfer with regard to the number of allowable transfers per year. Continued transfer to the member's hospital of choice will be completed if the member

continues to meet inpatient criteria after initial treatment and stabilization. This transfer to the member's hospital of choice will be deemed a continuation of their transfer with regard to remaining transfers under their membership benefits.

All arrangements for medical evacuation and repatriation must be made by MedjetAssist. Since MedjetAssist is a membership program and not an insurance plan, we will not reimburse members for expenses they incur on their own. **Decisions regarding urgency of the case, the best timing and the most suitable means of transportation will be made by MedjetAssist after consultation with the local attending physician.**

Transfer benefits are not available to members for injuries, illnesses, or conditions existing at the time of enrollment where inpatient medical care has already been scheduled or recommended by a health care provider.

To be eligible for MedjetAssist transfer benefits, membership must be activated prior to initial departure from registered membership home address.

If you are medically discharged from the hospital or leave against medical advice and are physically able to travel under your own power, you will no longer be eligible for medical transfer benefits.

RESTRICTIONS/EXCLUSIONS

Both the originating and receiving hospital must be reasonably accessible by ground ambulance to transfer the member to and from an airfield capable of accommodating MedjetAssist authorized aircraft or commercial medical escorts.

Repatriation timeframe is dependent on required permits and visas for the respective countries. If you have questions regarding this issue, please contact MedjetAssist prior to your travels.

Membership provides access to MedjetAssist authorized affiliates only.

Due to the high risk of sending registered aircraft and personnel into countries where travel restrictions have been issued, membership services are subject to exclusion in these areas.

A member with tuberculosis or other chronic airborne pathogens may not be transferred.

A member at or beyond the second trimester of pregnancy may not be transported.

A member with mild lesions, simple injuries such as sprains, simple fractures or mild illnesses which can be treated by local doctors and does not prevent the member from continuing his or her trip or returning home without medical attention does not qualify for medical transfer.

Medical transfer services will not be provided in cases where the member's primary admitting diagnosis is an inpatient psychiatric disorder.

Transfer benefits will not be provided to members hospitalized as a result of the use or abuse of alcohol or drugs (illicit or prescription), including without limitation hospitalizations for

addiction, withdrawal or complications of alcohol or drug abuse.

A member traveling outside their home country as listed on the membership home address for the sole purpose of seeking medical treatment, whether inpatient or outpatient, experimental or otherwise, will not be eligible for medical transfer benefits for that specific trip.

A member traveling or living outside their home country as listed on the membership home address for an uninterrupted period in excess of 90 days is not eligible for membership benefits under the regular membership. Extended Stay (Expatriate) memberships are available.

Up to two (2) family members, business associates and/or traveling companions may accompany the patient, at no additional cost, on a MedjetAssist authorized aircraft during transfer, provided space is available and the patient care is not compromised. One family member or traveling companion may accompany patients being transferred via scheduled commercial airline at no additional cost via economy class. Payment of membership fee entitles the member to the membership services as published at no additional cost to the member.

While MedjetAssist makes every effort to accommodate its members, the patient and an accompanying passenger are limited to one small carry-on bag each due to limited space available on medical aircraft. MedjetAssist will assist with additional luggage to be forwarded at the member's expense.

Members will not be eligible for MedjetAssist benefits if their illness or injury is a result of or is contributed to by the following:

- War, invasion or civil war
- Suicide or attempted suicide or intentional self injury
- A member's own criminal or felonious act, or sustained while the member is in a state of insanity
- A member who is hospitalized at the time of enrollment will not be eligible for transfer benefits for that hospitalization and may not be accepted for membership entirely
- A member on an organ transplant list prior to enrollment will not be entitled to a transfer for that transplant

The following pre-existing medical condition limitation applies to all Diamond members: Membership benefits will not be provided for any pre-existing defect, infirmity or condition for which an enrolled member is receiving medical treatment, advice or consultation where there has been any (1) changes in the dosage or usage of prescribed medication for that condition, or (2) changes or modifications to an existing prescribed plan of treatment for the condition, or (3) internal or external treatment or therapy for that condition, either as an inpatient or outpatient during the six months (180 days) immediately prior to the effective date of the membership. If, however, there are no changes or treatments during this six month period as described above, benefits will be provided to the member for sudden and unexpected illness or injury.

MedjetAssist reserves the right to change or amend these rules and regulations without prior notice. MedjetAssist is solely responsible for the interpretation and application of the rules and regulations communicated in this publication. All determinations by MedjetAssist shall be final and conclusive in each case. Memberships are non-transferable and non-refundable.

By enrolling as a member you accept and agree to the terms and conditions of membership.

MedjetAssist, at its discretion, may monitor or electronically record communications between its employees or designated representatives and you as a member. By enrolling as a member, you specifically authorize communications involving you and to which you are a party to be recorded and utilized for quality control or other purposes.

These Rules and Regulations constitute the entire agreement between MedjetAssist and you as a member with regard to its subject matter and supersede all previous understandings and agreements, whether oral or written. These Rules and Regulations may not be altered, varied, or modified in any way except as in writing by MedjetAssist.

These Rules and Regulations are governed by the laws of the state of Alabama and any dispute between you and MedjetAssist shall be finally resolved by the Courts of the State of Alabama. MedjetAssist and its members agree to waive their right to trial by jury and agree to waive their right to punitive, exemplary, non-economic and consequential damages. MedjetAssist and its members' right to recover damages at law is limited to contractual damages only.

If you have questions or need additional information, you may contact us at:

P.O. Box 43099, 3500 Colonnade Parkway, Suite 500,

Birmingham, Alabama 35243, USA

phone: 1-800-527-7478

MEMBERSHIP BENEFITS/SERVICES

DESCRIPTION OF TRAVEL ASSISTANCE SERVICES

MedjetAssist is an annual membership program arranging worldwide medical evacuation and emergency consultation services. Members are provided with access to both medically dedicated aircraft and commercial medical escorts capable of transferring them from domestic and international destinations to the hospital of their choice. In addition, MedjetAssist provides members with access to medical professionals for consultations, medical and legal referrals, travel medicine consultations, passport and visa services and other member services.

WORLDWIDE EVACUATION AND REPATRIATION

When a member becomes hospitalized as an inpatient due to illness or injury while traveling 150 miles or more from home, MedjetAssist will arrange for medical transportation and repatriation services to the hospital of the member's choice.

MEDICAL MONITORING/CONSULTATION

As soon as MedjetAssist is notified of a member's medical situation, the medical staff will establish communication with both the family and the local attending medical provider, obtain a full understanding of the situation and begin to monitor the member's condition. Medical professionals will stay in communication with the local medical personnel and relay necessary information to the member and his or her family or employer until the situation is resolved and the member is either able to resume travel or a medical transfer is initiated.

MEDICAL REFERRALS

MedjetAssist representatives will provide contact information for doctors and hospitals in the area in which the member is traveling. The selection and payment of the medical provider remain the member's responsibility. Telephone interpretation can be provided when necessary.

EMERGENCY MESSAGE RELAY

Members may send and receive emergency messages to and from relatives, friends, and business associates toll free, 24 hours a day through the MedjetAssist staff.

TELEPHONE INTERPRETATION

Members can receive assistance with foreign language interpretation over the telephone when they are having difficulty communicating with local medical specialists, by calling our toll-free number (800-527-7478) in the U.S., Canada or Caribbean or calling collect from anywhere in the world (205-595-6626).

TRANSFER OF MORTAL REMAINS

In the event of a member's death while traveling 150 miles or more away from the registered membership home address, MedjetAssist will arrange and pay for the preparation and return of the members remains.

This membership benefit will include:

- Domestic and international paperwork fees
- Preparation of the members remains for transfer
- Transfer container
- Ground and airline transfer from the referring funeral home to the funeral home of choice for the members remains
- 1 death certificate

LEGAL REFERRALS

MedjetAssist provides contact information for attorneys in the areas in which these members are traveling. Telephone interpretation can be provided when necessary. The selection and payment of the attorneys are the responsibility of the members.

OTHER TRAVEL RELATED INFORMATION SERVICES

- Travel, Health & Security Precautions for International Destinations
- Visa, Passport & Immunization Requirements
- Travel Security Briefings for Specific Destinations
- Cultural & Weather Information for International Destinations
- Embassy & Consular Referrals

For Additional Cost:

- Expedited Visa and Passports
- Replacement of Lost or Stolen Visas and Passports
- Comprehensive Pre-Travel Medical Consultations

HOW TO CONTACT US

MedjetAssist members may call for assistance 24 hours a day, 365 days a year from around the world through MedjetAssist toll-free telephone numbers, or if necessary, collect from anywhere in the world. For a directory of special USA direct access numbers visit the AT&T website at www.business.att.com/bt/dial_guide.jsp. Medical, legal and special services are available whenever a MedjetAssist member is traveling 150 miles or more from his or her permanent residence as listed on the enrollment form. Travel assistance information or referrals are available prior to departure or during a trip. The MedjetAssist Corporate Office and Assistance Center is located at 3500 Colonnade Parkway, Suite 500, Birmingham, Alabama 35243-0099, USA.

IF HOSPITALIZED WHILE TRAVELING, HAVE THE FOLLOWING INFORMATION AVAILABLE WHEN YOU CALL US:

1. Your name and telephone number where we can contact you.
2. Member's name.
3. Location (City, Country).
4. Brief description of medical condition.
5. Hospital telephone number.



TOLL FREE
(USA & CANADA)
1-800-5-ASSIST
(1-800-527-7478)

COLLECT
(Around the world)
205-595-6626
(Call International Operator for Assistance)
