



MEDJETHORIZON MEMBER BENEFITS RULES AND REGULATIONS

These Rules and Regulations govern the special benefits and services provided to you as a Member of MedjetHorizon. It is important that you also carefully read the Rules and Regulations that govern Medjet's provision of travel protection services under your MedjetAssist medical transport membership program. Keep these Rules and Regulations with your travel papers in order to fully understand MedjetHorizon benefits and services and how to properly access them.

Note: MedjetHorizon is a medical transport membership program, not an insurance plan. Medjet does not and will not reimburse or indemnify Members for expenses incurred.

If you have any questions regarding membership services, please contact Medjet at 800-527-7478 or 205-595-6626.

Your MedjetHorizon membership, and the benefits and services provided under the MedjetHorizon program, are subject to the Rules and Regulations, including all restrictions and limitations set forth therein, for the underlying MedjetAssist membership type you selected at the time of enrollment (hereinafter referred to as the "MedjetAssist membership"). Except as otherwise provided herein, all provisions of such Rules and Regulations are incorporated herein by reference. Please familiarize yourself with the Rules and Regulations for your MedjetAssist membership, these MedjetHorizon Rules and Regulations, and the Crisis Assistance Plus Rules and Regulations. Subject to the restrictions and limitations on services contained in the applicable Rules and Regulations, the MedjetHorizon program provides special benefits and services as described herein.

All capitalized terms not defined herein have the meaning ascribed to them in the Rules and Regulations governing your MedjetAssist membership.

MEMBERSHIPS

MedjetHorizon is a medical transport membership program and not an insurance plan. Medjet does not and will not reimburse MedjetHorizon Members for expenses they incur on their own.

MEMBERSHIP TERM

The term of a MedjetHorizon membership is coextensive with the membership term of your MedjetAssist membership.

MEDJETHORIZON MEMBER BENEFITS AND SERVICES

MedjetHorizon Medical Transport Services (Specialty Hospital Transfer services and Ground Ambulance Transfer services) are available to any MedjetHorizon Member traveling less than 150 miles from his or her Residence Address who qualifies for medical transport services and satisfies all criteria for medical transfer set out in the Rules and Regulations for his or her MedjetAssist membership.

Subject to the foregoing, MedjetHorizon membership provides the following special benefits and services:

MEDJETHORIZON SPECIALTY HOSPITAL TRANSFER

Specialty Hospital Transfer services: When a MedjetHorizon Member (under age 75) becomes hospitalized as an inpatient due to illness or injury while traveling less than 150 miles from his or her Residence Address, and the attending physician and Medjet physician agree that medical treatment or procedures required for the Member's care are not available at the current facility, Medjet will arrange medical transport to the specialty hospital of the Member's choice, in the Member's Home Country, as long as that facility is greater than 150 miles from the Member's Residence Address and an admitting physician at the specialty hospital has accepted the MedjetHorizon Member as a patient into an available inpatient bed.

Transport will be provided via commercial airline in business class, if available, in the care of a MedjetAssist-authorized commercial medical escort. Medically-dedicated air transport service will be provided only if the Member is unable to be transported via commercial airline in the care of a MedjetAssist-authorized commercial medical escort.

Assuming all other medical transport criteria are met, a MedjetHorizon Member who is initially considered medically unstable for a Specialty Hospital Transfer may first be transported to the nearest appropriate medical facility for initial stabilization. After this initial stabilization, Medjet will arrange continued transport to the hospital of the Member's choice in the Member's Home Country greater than 150 miles from the Member's Residence Address.

Limitations on Specialty Hospital Transfer Services

A MedjetHorizon Member is entitled to up to two (2) Specialty Hospital Transfers per membership year. In the event multiple enrolled family Members require simultaneous Specialty Hospital Transfer services, each enrolled family member will receive one (1) Specialty Hospital Transfer for that membership year. Specialty Hospital Transfer services are provided in addition to any Worldwide Repatriation and Ground Ambulance Transfer services provided in the same membership year.

IMPORTANT ELIGIBILITY LIMITATION ON SPECIALTY HOSPITAL TRANSFER SERVICES

Specialty Hospital Transfer services are not available to the following:

1. MedjetHorizon Members age 75 years and older;
2. MedjetHorizon Members who are residents of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands;
3. Medjet Foreign National Members;
4. MedjetAssist Diamond Members; or
5. MedjetAssist Platinum Members.

MEDJETHORIZON GROUND AMBULANCE TRANSFER

Ground Ambulance Transfer services: When a MedjetHorizon Member becomes hospitalized in the United States of America as an inpatient due to illness or injury while traveling less than 150 miles from his or her Residence Address, Medjet will arrange ground ambulance transfer to the Member's hospital of choice in the United States of America if that hospital is less than 150 miles from the Member's Residence Address.

Limitations on Services

A MedjetHorizon Member is entitled to up to two (2) Ground Ambulance Transfers per membership year. Ground Ambulance Transfers do not count toward total number of air medical transports (Worldwide Repatriation or Specialty Hospital Transfer) allowed per membership year. In the event multiple enrolled family members require simultaneous ground transport, each family member will receive one (1) transport for that membership year.

The MedjetHorizon Member must have a Residence Address in the United States of America to be eligible for Ground Ambulance Transfer services.

TRAVEL SECURITY | POWERED BY FOCUSPOINT INTERNATIONAL

TRAVEL SECURITY & CRISIS RESPONSE

Crisis Assistance Plus™ (CAP) is a travel security and crisis assistance membership benefit for MedjetHorizon Members. CAP provides assistance for a wide range of crises that directly impact or have the potential to impact a MedjetHorizon Member during travel.

IMPORTANT NOTE: The CAP membership is governed by its own set of Rules and Regulations. Please read and familiarize yourself with them, as they are included in the MedjetHorizon membership packet.

CASH ADVANCE FOR MEDICAL EMERGENCIES

Emergency Cash Advance Criteria

Medjet may, at its sole discretion, provide an Emergency Cash Advance for qualified Members of up to sixty thousand (United States) dollars (\$60,000) to the medical provider to guarantee admission and/or treatment when a foreign medical provider will not accept a credit card.

You must be a Member in our MedjetHorizon program in order to utilize the Emergency Cash Advance feature, and no more than one (1) Emergency Cash Advance may be provided per Member in a membership year. Because Medjet is a medical transport membership program and not an insurance plan, we will not reimburse Members for expenses they incur on their own. An Emergency Cash Advance is NOT GUARANTEED. Medjet reserves the right in its sole discretion to refuse to provide an Emergency Cash Advance where the advance cannot properly be secured, where sufficient minimum credit of the Member cannot be confirmed, or under such other circumstances Medjet deems appropriate. Prior to Medjet making an Emergency Cash Advance, the Member must guarantee repayment to Medjet of an Emergency Cash Advance by executing a Promissory Note in favor of Medjet. Members may pay the Promissory Note by bank wire transfer.

An Emergency Cash Advance is not a loan and must be repaid in full within thirty (30) days from the execution of the Promissory Note. Should repayment not be received by Medjet within the thirty (30) days, Medjet will seek repayment from any guaranteeing source.

An Emergency Cash Advance is available only during normal business hours (8 a.m. to 5 p.m. Central Time) excluding holidays, Saturday and Sunday.

The Emergency Cash Advance is not available to Medjet Foreign National Members.

PERSONAL TRAVEL ADVISORIES

This pre-trip planning tool allows MedjetHorizon Members to create personalized MedjetHorizon travel advisories and to access research on hundreds of countries, cities and destinations. MedjetHorizon Members will have access to government warnings, health and medical requirements, local laws and customs, and visa and passport requirements. This personalized travel advisory also provides travel eAlerts for events that could affect travel plans or safety. Best of all, once the itinerary is set, the MedjetHorizon Member can create an email advisory that will automatically email additional travel alerts before and during travel.

CHANGES

Medjet reserves the right to change or amend the terms contained in these Rules and Regulations

without prior notice. Medjet is solely responsible for the interpretation and application of the terms contained in the Rules and Regulations. All determinations by Medjet shall be final and conclusive.

CONSENT TO RECORD COMMUNICATIONS

Medjet, 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.

INTERPRETATION / CHOICE OF LAW / WAIVER OF JURY TRIAL / DAMAGES

The interpretation of the Rules and Regulations is governed by the laws of the state of Alabama, and any dispute between you and Medjet shall be finally resolved by the courts of the state of Alabama. Medjet 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. Medjet's and its Members' right to recover damages at law are limited to contractual damages only. Damages recoverable by Members are limited to the return of membership fees paid.

ENTIRE AGREEMENT

The Rules and Regulations (these Rules and Regulations, your MedjetAssist membership Rules and Regulations, and your CAP Rules and Regulations) constitute the entire agreement between Medjet and you as a MedjetHorizon Member with regard to their subject matter and supersede all previous understandings and agreement, whether oral or written. The terms of the Rules and Regulations may not be altered, varied or modified in any way except in writing by Medjet.

To access CAP benefits 24 hours a day, seven days a week, please call the Crisis Response Center (CRC)™ +1-619-717-8549. This number should only be utilized for CAP benefits.

PROCEDURES:

HOW TO CONTACT US

MedjetHorizon Members may call Medjet for assistance 24 hours a day, 365 days a year from around the world through Medjet toll-free telephone numbers or, if necessary, collect from anywhere in the world. The Medjet Corporate Office and Assistance Center is located at 3075 Healthy Way, Birmingham, AL 35243, 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.
6. Attending physician or medical professional and telephone number.

WWW.MEDJET.COM

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

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