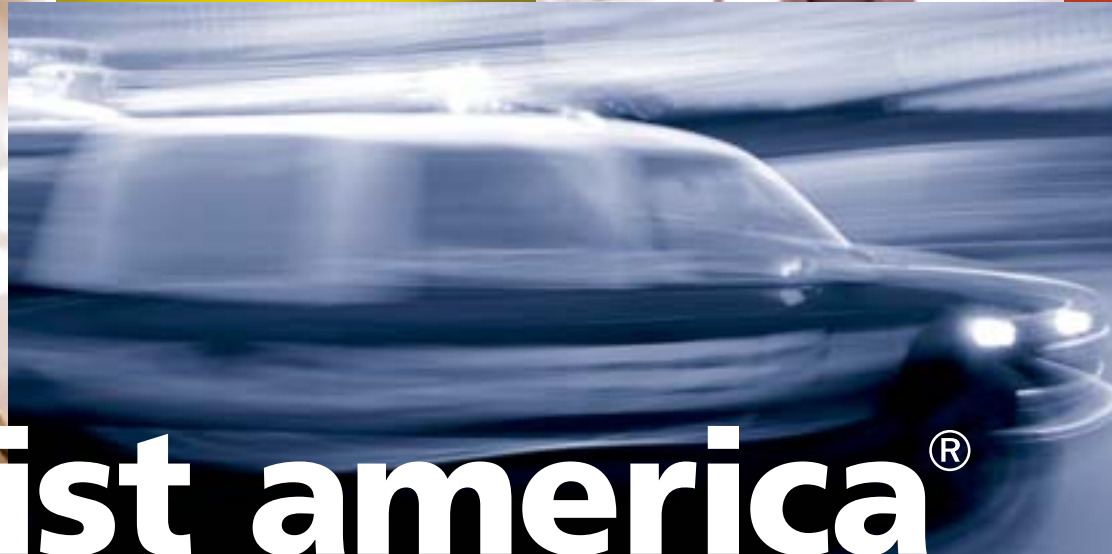


UPMC
HEALTH PLAN



assist america[®]



**Global
Emergency
Services**

Global Emergency Services

Congratulations!

You now have access to a unique global emergency services program. This program provides you, your spouse, and minor dependent children with immediate access to doctors, hospitals, pharmacies, and other services while traveling 100 miles or more from your home. This service is available to you as part of your UPMC Health Plan membership.

Assist America arranges and pays for all of the assistance services it provides, without maximum limits on the covered cost. This clears many of the obstacles and potential expenses caused by medical emergencies away from home.

It is important to keep your identification card with you at all times so that you can access services whenever you need them.

Assist America is not travel or medical insurance—rather it provides global emergency medical services.* Assist America's services do not replace medical insurance during medical 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 of assistance services will be accepted.*

While shopping in a major American city, a member suffered a massive heart attack. Local physicians evaluated him and determined that he had to be hospitalized for an extended period of time. Assist America contacted his wife and arranged to bring her to her husband's side. Assist America continued to monitor the member's condition. When he was ready to go home, Assist America arranged for the member and his wife to return to their home town via first class transportation with a nurse escort.

Key Services

Medical Consultation, Evaluation, and Referral

Medical personnel evaluate all calls to the operations center and refer inquiries to qualified doctors or hospitals.

Hospital Admission Guarantee

Assist America will guarantee non-U.S. hospital admission by validating your 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 you to the nearest facility capable of providing appropriate care.

Critical Care Monitoring

Assist America's medical personnel will maintain regular communication with your attending physician or hospital and relay information to your family.

Medically Supervised Return Home

If you still require medical assistance after being discharged from a hospital, Assist America will ensure that you are repatriated to your home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

Prescription Assistance

If you need a replacement prescription while traveling, Assist America will help you fill that prescription.

Care for Minor Children

Assist America will arrange for the care and/or transportation of children left unattended as the result of a medical emergency.



Transportation to Join Patient

If you are traveling alone and are hospitalized for more than seven days, Assist America will provide economy, round-trip, common-carrier transportation to the hospital for a designated family member or friend. (The traveler will be responsible for necessary travel documents.)

Emergency Message Transmission

Assist America will receive and transmit emergency messages.

Return of Mortal Remains

If a member dies while traveling, available services include preparing the remains for transport, procuring required documentation, and providing the necessary shipping container, as well as paying for transport.

Lost Luggage or Document Assistance

Assist America can help you locate lost luggage, documents, or personal belongings.

Interpreter and Legal Referrals

Assist America can provide you with referrals to interpreters or legal personnel.

Pre-trip Information

Assist America will provide electronic access to country profiles that include visa requirements, immunization and inoculation recommendations, and current security advisories for any travel destination.

About Assist America

Assist America, Inc., formed in 1990, is the nation's largest provider of global emergency services through employee benefit plans. Although best known for intervening in medical emergencies in foreign countries, the Assist America program also responds when an eligible participant has an emergency while traveling 100 miles or more away from home here in the United States.

assist america® is a registered servicemark of Assist America, Inc.

A serious ski accident left a vacationing Assist America member with a fractured femur and pelvis. Immediate surgery was needed; however, it could not be performed locally for a week. Assist America arranged a transport mission to bring the patient home on a private jet ambulance with a medical team.

Call Assist America when you are traveling 100 miles or more away from home or in another country and:

- You require medical assistance
- You require legal assistance
- You experience local language problems

All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.



Call Assist America when you are traveling 100 miles or more away from home or in another country and:

- You require medical assistance
- You require legal assistance
- You experience local language problems

All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.



When calling the Assist America Operations Center, be prepared with:

- Your name, telephone number, and relationship to the patient
- Patient's name, age, sex, and reference number
- Description of the patient's condition
- Name, location, and telephone number of hospital, if applicable
- Name and telephone number of attending physician
- Information on where the physician can be reached

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Frequently Asked Questions

If I call Assist America for a medical emergency, do I need to contact UPMC Health Plan?

Yes, you will need to contact your PCP and/or UPMC Health Plan to report a medical emergency and any out-of-network medical care.

What happens if a foreign hospital doesn't recognize my health insurance identification card?

Assist America offers a guarantee of non-U.S. hospital admission. If necessary, Assist America will forward funds to the hospital to ensure that you receive prompt medical treatment.

Will Assist America transport my family member or friend to the participant?

Yes. If you are traveling alone and it seems likely that you will be hospitalized for more than seven days, Assist America will transport a family member or friend to your location.

What happens if I am ready to be discharged but I need further assistance?

If you require further assistance at the point of discharge from the hospital, Assist America will arrange transport home with a medical/non-medical escort, when necessary.

Does Assist America provide other services?

Assist America offers a number of personal services, including emergency message transmission, care of minor children left unattended due to the medical incident, return of mortal remains, prescription assistance, legal and interpreter referrals, and emergency counseling.

I don't travel internationally – what's the benefit of this service to me?

Assist America will help you with medical emergencies if you are 100 miles or more from home – this can mean a weekend beach trip or a business trip to California. If you become ill or have an accident while traveling, the Assist America crisis response team can be reached 24 hours a day, 365 days a year for assistance and advice.

If I have an accident or illness, and the hospital or I arrange for all the necessary transportation, will Assist America reimburse me for the expenses involved?

No. Assist America is a service provider, not an insurance company; therefore, Assist America must make the arrangements for all services. Assist America cannot reimburse you for any services it did not provide.

Does Assist America pay medical bills?

No. You and your health insurance plan are responsible for incurred medical expenses.

Do I have to call Assist America before I leave on a trip?

If you will be traveling for more than 90 days, you must contact Assist America to receive additional program information.

How do I access care?

With one phone call to the number on the Assist America identification card, you can access medical assistance anywhere in the world.

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If you require medical assistance and are more than 100 miles from your permanent residence or abroad, call Assist America's Operations Center at:

800-872-1414

Within the United States

301-656-4152

Outside the United States

or via email: medservices@assistamerica.com

The holder of this card is a participant in Assist America and is entitled to its medical and personal services.

Attention

This is not a medical insurance card. Claims for reimbursement for services not provided by Assist America will not be accepted.



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