

Seldom do we consider the possibility of becoming sick or injured when we travel. But it can and does happen. If you're unexpectedly hospitalized while traveling more than 150 miles from home, MEDJET Assistance™ will transport you to the hospital of your choice, closer to home. For one low annual membership fee of \$195 for an individual, or \$295 for a family, you can have peace of mind knowing that you will not be burdened with the high cost of air medical transport. For over 10 years MEDJET Assistance has been providing its members with ICU configured aircraft staffed by physicians, nurses and respiratory therapists specially trained in emergency and critical care medicine. As a MEDJET Assistance member, you can call us for medical help from virtually anywhere in the world.

Membership Benefits

- ✚ Air Medical Evacuation (Domestic and International if traveling 150 miles or more from your primary residence)
- ✚ Emergency Physician Consultation (24 hours a day, 7 days a week.)
- ✚ Air Medical Transport from home hospital to specialty hospitals throughout the U.S.
- ✚ Transportation of Mortal Remains (Domestic and International)
- ✚ Worldwide medical and legal referrals
- ✚ Medical monitoring of member's medical condition and emergency message relay
- ✚ Translation assistance of foreign medical reports
- ✚ Pre-travel medical consultations

MEMBERSHIP RULES & REGULATIONS

Membership Eligibility

- Must be under age 75*
- A family membership shall include the named primary member, his or her lawful spouse, 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 you for support and maintenance. If a birth or legal adoption occurs during the year of a family membership, the few 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.

- Membership enrollment and renewal are subject to approval by the MEDJET Assistance membership committee.

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

- * A special membership is available for current MEDJET Assistance members who have reached their 75th birthday. Call 800 963-3538 for a Diamond Membership brochure.

Air Medical Transport Criteria

- You must be hospitalized as an inpatient more than 150 miles from your residence as listed on your enrollment application.
- Due to the limited medical facilities and testing available on cruise ships, in some cases the MEDJET Assistance Medical Director may require the member to be admitted to a hospital on-shore before scheduling air medical transportation to another hospital.

- All arrangements for medical evacuation and repatriation must be made by MEDJET Assistance. Since MEDJET Assistance is an assistance program and not an insurance plan, we will not reimburse you for expenses you incur on your own. Decisions regarding urgency of the case, the best timing and the most suitable means of transportation will be made by the MEDJET Assistance medical department after consultation with the local attending physician and the patient's receiving physician.

- Evacuation flights will be performed if an extended inpatient hospitalization is required, and it is determined that the remaining hospital stay can be completed at a hospital near the member's home, and the member is unable to return to his home hospital via commercial airline without medical escort.

- MEDJET aircraft are fully equipped intensive care aircraft staffed with specially trained medical teams. However, if the member's condition permits, the member may be transported by scheduled commercial airline, but still in the care of a MEDJET medical team.

- Air medical services are limited to two separate flights per membership per year, except for repatriation flights involving enrolled multiple family members requiring simultaneous repatriation. Under these circumstances, each family member will receive one fully paid flight.

Air Transport Restrictions

- Both the originating and receiving hospital must be reasonably accessible by ground ambulance to transport the member to and from an airport capable of accommodating MEDJET aircraft.

- Membership provides access to MEDJET supplied aircraft and does not include transports by helicopter or other types of transportation from remote areas or islands unable to accommodate a MEDJET.

- Due to the high risk of sending U.S. registered aircraft and personnel into countries where the U.S. State Department has issued travel restrictions, membership services are subject to exclusion in these areas.

- A member with infections under treatment at the time of enrollment will not be entitled to air medical transport for any conditions related to that infection.

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

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

- A member on an organ transplant list prior to enrollment will not be entitled to air medical transport services for that transplant.

- A person who applies for membership while hospitalized may not be accepted for membership and will not be entitled to air transport services for medical conditions related to that hospitalization.

- A member with mild lesions, simple injuries such as sprains, simple fractures or mild illness which can be treated by local doctors and do not prevent the member from continuing his trip or returning home does not qualify for air medical transport.

- A member traveling or living outside the United States or Canada for an uninterrupted period in excess of 90 days is not eligible for membership benefits under the standard plan. Extended Stay (Expatriate) packages are available upon request.

- Family members, business associates, and/or traveling companions may accompany the patient, at no additional cost, on MEDJET aircraft during transport, providing space is available and the patient care is not compromised. Passengers accompanying patients transported on scheduled commercial aircraft will be responsible for their own airfare. Payment of membership fee entitles the member and the member's enrolled family to the membership services as published at no additional cost to the member. This membership permits MEDJET Assistance or its affiliates to collect for services rendered directly from the member's insurer or other provider, if available. If the member has no insurance coverage for the services rendered, the member is still entitled to all MEDJET Assistance benefits at no additional cost.

- While MEDJET Assistance 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. MEDJET Assistance will arrange for additional luggage to be forwarded at the member's expense.

- MEDJET Assistance reserves the right to change or amend these rules and regulations. MEDJET Assistance is solely responsible for the interpretation and application of the rules and regulations communicated in this publication. All determinations by MEDJET Assistance 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.

If you have questions or need additional information, you may contact us at this address and phone numbers:

MEDJET

A S S I S T A N C E

Your 911 call from anywhere in the world

MEMBERSHIP HANDBOOK RULES

&

REGULATIONS

DESCRIPTION OF TRAVEL ASSISTANCE SERVICES

MEDJET Assistance is an annual membership program providing its members with worldwide air medical evacuation and emergency consultation services. Members are provided with direct access to a fleet of medically dedicated long range aircraft capable of transporting them from most any foreign destination back to the hospital of their choice. In addition to the aircraft, MEDJET Assistance provides members with access to medical professionals for consultations, medical and legal referrals, travel medicine consultations, passport and visa services, and other member benefits.

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.

MEDJET

A S S I S T A N C E

Your 911 call from anywhere in the world

Birmingham Int'l Airport
4900 69th Street North
Birmingham, AL 35206
Phone 800/963-3538 Fax 800/863-3538

MEMBERSHIP BENEFITS / SERVICES

Medical Monitoring / Consultation As soon as MEDJET Assistance 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 an air medical transport is initiated.

Medical Referrals MEDJET Assistance representatives will provide contact information for doctors and hospitals in the area in which the member is traveling. If possible, medical providers will be able to speak the same language as the member. Telephone interpretation can be provided when necessary. MEDJET Assistance cannot guarantee the quality of the medical service provider or facility and the final selection of the medical provider is the right and responsibility of the member. In serious medical emergencies, the member should always seek immediate medical help first and then call MEDJET Assistance.

Air Medical Transport (U.S. and Canada Residents Only)

Evacuation and Repatriation When a member becomes hospitalized as an inpatient due to an illness or injury while traveling 150 miles or more from home, whether domestically or internationally, MEDJET Assistance will provide air medical transportation, medical evacuation and repatriation services to the hospital of their choice.

Transport Services to Specialty Hospitals If a member is hospitalized as an inpatient in their hometown hospital, and it is determined that the member requires the services of a specialty hospital located more than 150 miles away, MEDJET Assistance will provide air medical transportation to that facility, if the patient is unable to travel by commercial means without a medical escort. The member's attending physician along with the MEDJET physician must agree to the medical necessity of the transport to the specialty facility.

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 assistance 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 or calling collect from anywhere in the world.

Transport of Mortal Remains In the unfortunate event of a member's death while traveling outside 150 miles from home, MEDJET Assistance will arrange and pay for all necessary government authorization, provide a container appropriate for transportation, and return the remains to the member's place of residence for burial.

Legal Referrals MEDJET Assistance will provide contact information for qualified attorneys in the area in which the member is traveling. If possible, the attorney will be able to speak the same language as the member. Telephone interpretation can be provided when necessary. The selection and payment of the attorney are the responsibilities of the member.

INFORMATION SERVICES

Travel, Health and Safety Precautions In addition to providing travel, health and safety precautions for international destinations, members may also receive comprehensive pre-travel medical consultations.

Visa, Passport & Immunization Requirements MEDJET Assistance will provide visa, passport and immunization requirements for foreign countries in which members will be traveling. For an additional cost, members may also receive services such as expedited visas and passports, or replacement of lost or stolen visas and passports.

Other Information Services:

Cultural Information

Temperature and Weather Information

Embassy and Consular Referrals

US State Department Travel Advisories

HOW TO CONTACT US

MEDJET Assistance members may call for assistance 24 hours a day, 365 days a year from around the world through MEDJET's toll-free telephone numbers, or if necessary, collect from anywhere in the world. Members are provided with a directory of special AT&T USA Direct access numbers in order to access MEDJET's toll free number when visiting one of the countries listed in the directory. Otherwise, the member may call the local number shown below collect, 24 hours a day. **Medical, Legal, Personal and Special Services** are available whenever an Assistance 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. MEDJET Assistance corporate offices and assistance center is located in Birmingham, Alabama, USA.

If hospitalized while traveling, have the following information available when you call us:

1. Your name and telephone number where we can call you back.
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.

We'll do the rest!

Toll Free (USA & CANADA)
1-800-9MEDJET
1-800-(963-3538)

Collect (Around the world)
(205) 595-6626



TAKE TRIPS. NOT CHANCES.

ANNUAL MEMBERSHIP RATES

Effective 07/01/2002

<i>Standard Non-Group Rate</i>	<u>Individual</u>	<u>Family</u>
1 year membership	\$195.00	\$295.00
3 year membership	\$495.00	\$795.00
5 year membership	\$825.00	\$1,350.00

Extended Stay (Expatriate) Rates: Commercial or Corporate travelers who will be living outside the U.S. for an extended period beyond 90 days may purchase the Extended Stay Expatriate Annual Membership

(91-180 days)	\$329.00	\$418.00
(181-270 days)	\$407.00	\$585.00
(271 days - 1 year)	\$524.00	\$746.00

Group Discount Structure - Standard Membership Only

3 - 14 enrolled employees	\$184.00	\$284.00
15 - 49 enrolled employees	\$172.00	\$255.00
50 - 99 enrolled employees	\$154.00	\$238.00
100 - 249 enrolled employees	\$135.00	\$210.00
250 - 499 enrolled employees	\$117.00	\$188.00

Standard group membership of 500 and over, as well as extended stay groups of 50 or more must be rated on a group specific basis by MEDJET Assistance.

Diamond Plan Membership

Diamond Plan Memberships are available for individuals 75-81 years of age at an annual rate to \$345. Certain conditions and restrictions apply and are only available for individual memberships. Please contact 1-800-9MEDJET (963-3538) for more details or to request a special Diamond Plan Application.

FOR FURTHER INFORMATION, CONTACT:

Kim Michaels - The Insurance Exchange - www.InsuranceExchangeOnline.com
phone: (800) 385-8550 (203) 254-4490 fax: (661) 752-7420
Kim@InsuranceExchangeOnline.com



TAKE TRIPS. NOT CHANCES.

MEMBERSHIP ENROLLMENT APPLICATION

Certain restrictions apply. Enrollment available to those under age 75. In addition to you, the Family Membership covers spouse and up to five unmarried dependent children under age 19 (under age 23 if full-time student). To enroll, please complete all information below.

SECTION 1 – Member Information

Mr. Mrs. Ms. Dr. Rev.

Full Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Telephone (day): _____

Telephone (evening): _____

E-mail: _____

Date of Birth: _____ / _____ / _____
(month) (day) (year)

Referred By: _____

SECTION 3 – Family Information

Spouse: _____ DOB: _____

Child 1: _____ DOB: _____

Child 2: _____ DOB: _____

Child 3: _____ DOB: _____

Child 4: _____ DOB: _____

Child 5: _____ DOB: _____

SECTION 4 – Payment Information

Method of Payment:

Check or Money Order Enclosed
(Please make checks payable to MEDJET Assistance)

VISA American Express

MasterCard Discover

Card Number: _____

Expiration Date: _____ / _____

Name exactly as appears on card (please print)

Signature

SECTION 2 - Membership Plans

Please select a membership plan below:

New Renewal

	Individual	Family	Extended Stay (Expatriate)
One Year	<input type="checkbox"/> \$195	<input type="checkbox"/> \$295	(91-180 Days) <input type="checkbox"/> \$329 <input type="checkbox"/> \$418
Three Years	<input type="checkbox"/> \$495	<input type="checkbox"/> \$795	(180-270 Days) <input type="checkbox"/> \$407 <input type="checkbox"/> \$585
Five Years	<input type="checkbox"/> \$825	<input type="checkbox"/> \$1,350	(271 Days-1year) <input type="checkbox"/> \$524 <input type="checkbox"/> \$746

90 day maximum per foreign trip.
For extended-stay or expatriate membership information see above
Extended Stay rates or call MEDJET Assistance at (800) 9MEDJET.
Must be under age 75 during membership period on 3 or 5 year memberships

Agent #8040

PLEASE FAX COMPLETED APPLICATION TO (661) 752-7420
OR MAIL TO: The Insurance Exchange, 115 Hulls Hwy Southport, CT 06890

Your membership in MEDJET Assistance protects you worldwide, except within 150 miles of your home or while traveling in countries where U.S. Department of State travel restrictions apply. This membership is nonrefundable and nontransferable. Other restriction may apply.