

## Assist America Insurance (Nov. 2000)

As an active participant with the SunLife Insurance program with your employer, you have emergency services available to you, your spouse and dependent children when you are traveling 100 miles away from your legal residence or outside of the country for a period of 90 days. An exclusion to our services would be if your spouse is traveling on business for their employer. You can reach Assist America services 24 hours a day, 365 days a year during your policy period.

Assist America provides a wide array of services to assist you in the event of an emergency. Please find attached a description of Assist America services for your review. Our services are provided with no additional cost to you, but your coverage is 100% dependent on your active full-time employment with SunLife Insurance employee benefit.

Assist America is a service provider, not an insurance company; therefore Assist America must make the arrangements for all services. Assist America cannot reimburse participants for any expenses not arranged and provided by Assist America. There is no cap on the amount of medical evacuation and repatriation. But, we need to be the ones that make all arrangements. Again, we do not reimburse for services.

Should you require Assist America Services and plan to travel abroad for more than 90 days, additional expatriate coverage would be required to maintain to Assist America Services. Please advise if that is an option you would like to pursue.

Please realize that all medical costs and expenses are covered by your existing health care insurance. Assist America Services, Inc. covers the above services but no medical expenses. Medical health insurance from the United States is generally not accepted outside of the USA. Most often you need to pay the provider at the time services are rendered, obtain a receipt and medical records in order to submit for reimbursement with your medical healthcare provider. It is recommended that you contact them during normal business hours, Monday - Friday (excluding holidays) for further information regarding your medical health coverage abroad for your personal policy benefits.

We invite you to visit our website for additional information at [www.assistamerica.com](http://www.assistamerica.com). Your Reference Number is: 01-AA-SUL-100101.

Assist America may be reached by calling 800-656-9899 within the U.S. or *collect call outside the US at 609-986-1234 using international operator assistance to place the collect call for you to the USA*. If an international operator is not available and you place a direct call to the USA, please have a contact phone number available to provide and Assist America will call you back immediately.

You may also contact us via e-mail at [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

Again, thank you for contacting Assist America. If you have any further questions or issues we may address for you, please feel free to contact us at your convenience.

Best regards,

Roseann

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Roseann Neilsen  
Medical Coordinator

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### **Services provided by Assist America Include:**

#### **Medical Consultation and Referral**

Our operations center is staffed 24/7 by medically-certified, multilingual personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation, including referrals to qualified doctors and/or hospitals.

#### **Medical Monitoring**

Assist America's team of doctors, nurses, and other medically trained personnel stays in regular communication with the attending physician and hospital, monitors appropriate levels of care and relays needed information to the member's family or employer.

#### **Prescription Assistance**

If a member forgets or loses a prescription while traveling, Assist America works with the member's physician and a pharmacy in the area of travel to replace the medicine. If necessary,

we will dispatch the medicine, when possible and legally permissible, upon request of the attending physician, or arrange for the member to see a local doctor for a new prescription.

#### Foreign Hospital Admission Guarantee

Assist America fosters prompt hospital admission by validating the member's health insurance or advancing funds as needed to the hospital. (Advances must be repaid within 45 days.)

#### Emergency Medical Evacuation

If a member becomes ill or injured in an area of the globe where appropriate care is not available, we will intervene and use whatever transportation, equipment and personnel are necessary to evacuate that individual safely to the nearest facility that meets our rigorous standards. And the full cost of any evacuation, including medical treatment while in transport, is paid by Assist America.

#### Compassionate Visit

Assist America realizes that having a family member or friend present during a health crisis makes everyone feel more at ease and can even hasten the recuperation process. That is why we will arrange and pay economy, round-trip transportation costs for a loved one to join any member who is alone and expected to be hospitalized for more than seven days.

#### Care of Minor Children

If any minor children were traveling with an ill or injured parent, we will arrange and pay for them to return home, with a qualified attendant if necessary, to a family member, or we will arrange childcare locally. We will also arrange care of children at home who are left unattended due to the parent's unexpected absence.

#### Medical Repatriation

If a member has been stabilized to the satisfaction of Assist America's doctor and the attending physician but still requires assistance, we will arrange transport home or to a designated rehabilitation facility, with a medical or nonmedical escort as necessary.

#### Emergency Message Transmission

Time differences, telecommunications issues and the general disorganization that comes with an injury or illness away from home can make communication between patients and their loved ones difficult. Assist America will transmit emergency messages reliably between the patient, family, friends, employer or whoever else needs to stay in the information loop.

#### Return of Mortal Remains

In the unfortunate event that a covered individual passes away while traveling, Assist America will complete the necessary paperwork, and arrange and pay for the necessary body preparations, shipping container and transport to bring the mortal remains home.

#### Emergency Trauma Counseling

The emotional stress of a medical emergency away from home can have significant effects on the patient, spouse and children. Recognizing this, Assist America provides initial telephone-based trauma counseling to everyone covered under an individual's membership and also offers counselor referrals at the place of hospitalization or hometown.

#### Lost Luggage or Document Assistance

Lost luggage or personal documents can turn quickly from a small nuisance into a major hassle, restricting plans and affecting travel itineraries. Assist America works with airlines to recover and deliver lost bags, liaises with transportation companies to replace lost travel tickets and contacts necessary agencies to solve issues of lost passports and licenses.

#### Pre-Trip Information

To help make our members the most informed and prepared travelers they can be, we offer comprehensive pre-trip insights on the Assist America website. Members can review country profiles, visa requirements, immunization regulations, security advisories and more at [www.assistamerica.com](http://www.assistamerica.com). The Assist America Traveler newsletter and AssistAlert emails also provide current security, travel and medical advisories.

#### Legal and Interpreter Referrals

Assist America can make recommendations for trustworthy legal counsel and interpreter services in any country. We can also arrange bail bonds in jurisdictions where they are legal.

#### Return of Vehicle

If a member's vehicle is left stranded away from home as a result of an illness or injury, we will arrange to bring it home.

#### Emergency Cash Coordination

If a member has a verifiable travel emergency and is circumstantially without other financial means, Assist America can coordinate a cash advance as necessary.