



## FREQUENTLY ASKED QUESTIONS

### **What is travel assistance and how does it differ from insurance?**

“Travel Assistance” is a phrase used throughout much of the world to describe a service which provides help, primarily in medical emergencies. This help is designed to provide good medical care for the Client, and other related services to minimize the inconvenience and cost of the emergency. Depending on which plan you chose, benefits may include the cost of emergency evacuations and certain medical expenses, most without co-pays or deductibles.

Assistance is not insurance but is an agreement to provide certain benefits directly to the Client. The Client must call Traveler EMS in order to receive the benefits. Traveler EMS will arrange and pay the provider of the service directly and the Client will not file any claims for reimbursement as is normally required with insurance. Traveler EMS is not able to provide reimbursement for services contracted directly by the Client.

Insurance is not, in fact, as useful as assistance for travelers with medical or other emergencies. Insurance is only a

promise to repay after care has been provided. This means that somebody, usually the individual with the emergency, has to go through the headache, risk, and up-front expense of arranging for treatment and traveling to first-rate medical facilities. This can be very expensive.

Few people realize that their medical insurance is not readily accepted in most foreign countries. The major problem for travelers, therefore, is getting to high quality medical care in a timely manner -- not how to pay for it later. This is why Traveler EMS is so valuable -- we provide direct, pro-active assistance to Clients with medical and other emergencies. Unlike insurance plans, Traveler EMS offers real travel security, without the hassle of having to arrange for your own services, pay for them in advance or make co-payments.

Traveler EMS provides access to medical facilities around the world, referrals and treatment arrangement, medical monitoring and emergency case coordination, payment for lifesaving emergency medical evacuations, medical expense advances, prescription assistance,

insurance claims assistance, and various other Medical Services.

### **What must I do in case I need emergency assistance?**

Wherever you are, anywhere in the world, all you need do is call the emergency phone number on the List of Emergency Contact Numbers. Collect calls will be accepted. You can download this list from the Traveler EMS home page. These phones are answered by trained specialists 24 hours a day and most operators are multilingual. The calls centers also have access to interpreters as needed. When you reach the operator, explain the nature of the emergency and what assistance you require.

Clients must contact Traveler EMS in order to use the Medical Assistance benefits offered through these programs. If you become ill or injured, you should immediately proceed to the closest emergency medical facility. In such cases, the local attending physician or hospital will usually notify Traveler EMS. However, the Client is still responsible for ensuring that Traveler EMS is notified.



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If emergency circumstances exist which prevent you from giving immediate notice to Traveler EMS, notice must be given as soon as possible under the circumstances. If the Client fails to timely inform Traveler EMS of the medical emergency, the benefits available to you may be reduced or denied at the discretion of Traveler EMS.

The services available to you will be provided by Traveler EMS and its program partners. All services must be arranged and paid for directly by Traveler EMS.

### **Will the Notification Requirement delay treatment?**

No, this will not delay care. In the event of an emergency, you should always take steps to serve the medical needs of the patient first. At the earliest opportunity, Traveler EMS must be notified so that Traveler EMS can monitor the Client's condition and offer assistance from medical professionals available through the assistance companies.

### **What if circumstances or my condition do not allow me to call**

### **Traveler EMS and I need emergency medical evaluation and treatment immediately?**

If circumstances prevent you from calling Traveler EMS prior to receiving emergency care you or your treating physician must contact Traveler EMS no later than 60 minutes following initial treatment or benefits for care may be denied. In most cases the treating physician will make this call on your behalf.

### **How does Traveler EMS differ from other travel insurance or assistance programs?**

Traveler EMS provides benefits through an unrivaled global support system -- the largest, oldest, and most experienced travel assistance network in the world. This network is accessible 24 hours a day, 365 days a year.

Some plans offered by other companies are sold for hundreds of dollars and often feature a more limited range of critical services. Most programs require the purchase of separate coverage for each trip and involve complicated, restrictive fee schedules with confusing options. The

participants must select the services for which they want to purchase coverage from a list, and determine the exact number of days that they will be traveling in advance to compute their coverage costs. Often travel insurance products are designed to protect cost of the trip. Traveler EMS was formed to protect the Client.

Traveler EMS offers flexible, travel assistance plans for individuals or families. The Basic Traveler EMS Program provides a full year of travel security, without heavy restrictions on the length of, or changes in, one's itinerary, for prices starting at US\$79. (If traveling for more than 30 consecutive days on an individual trip, the Client must contact Traveler EMS for additional arrangements prior to departure.)

Other programs will only arrange for evacuation and assistance -- the participants are obligated to pay for the services -- or pay for a portion of the expenses, usually US\$5,000 - \$25,000. Other programs require inpatient hospitalization of up to 14 days, before they will allow a transport. Traveler EMS transport decisions are based



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upon medical need. Unfortunately, this is not adequate in many parts of the world. Air evacuations within a country typically cost US\$10,000, those within the Caribbean typically cost US\$15,000 - \$25,000, and in the Pacific, Asia and Africa, costs can reach as much as US\$100,000. Traveler EMS provides global coordination of such operations by the most experienced professionals in the world and will pay up to US\$10,000 under the Mexico Local Diver program and up to US\$100,000 under the other Traveler EMS programs.

### **How does “Emergency Evacuation” differ from “rescue”?**

“Emergency Evacuation” means that due to a medical condition, the Client requires medically supervised Transportation immediately from the place where such person has a medical emergency to the nearest Hospital where appropriate medical treatment can be obtained. “Emergency Evacuation” does not include efforts to locate an injured person whose location is unknown, or efforts to rescue such persons from a dangerous situation or location. “Emergency Evacuation” may

begin only after the injured person is made available at a location which can be reached by emergency medical services personnel.

### **What if the duration of my Trip exceeds 30 days?**

The standard Traveler EMS program covers Trips of 30 days or less. If your Trip is expected to exceed 30 days, please contact Traveler EMS. Depending on the length of the Trip and planned activities, the underwriters may require that Traveler EMS collect a surcharge for that Trip.

### **How long am I eligible for benefits?**

Enrollment is good for one year from the date the Client’s completed application is submitted and payment is received by Traveler EMS. Your expiration date will appear in your confirmation email and on the Travel Voucher. When you renew your enrollment in the program, your expiration date will be extended by a full year.

### **Why must I confirm on the enrollment form that I have the legal**

### **ability to engage in a contract in Texas?**

This is a requirement of the company that processes credit card transactions. In most cases, if you can enter into a contract in your home country, you can legally engage in a contract in Texas.

### **Is there any limitation for chronic or pre-existent conditions?**

Yes, benefits are not available for chronic or pre-existent conditions. Refer to the section on Exclusions & Limitations in the Benefits Handbook for the program you join.

### **Will my medical bills be covered?**

Medical expenses which are incurred as part of an Emergency Evacuation or Medically Necessary Repatriation are covered. Only certain Traveler EMS programs provide coverage for other medical costs such as diagnosis and treatment. Refer to the specific details of the program you wish to purchase for details.

### **For Repatriation of Remains coverage, where will my remains be returned?**



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Your remains will be returned to the city of your residence as shown in the Traveler EMS database to a funeral service designated by your family.

### **Are my spouse and children covered?**

No. While some of the benefits may affect family members or traveling companions, only individuals who enroll in one of the Traveler EMS programs will receive benefits.

### **Is there a family membership?**

No. Each individual who wants benefits must enroll in one of the Traveler EMS programs.

### **Is there any age limitation?**

Generally, individuals must be between 18 years and 70 years of age to be eligible for enrollment in a Traveler EMS program. Refer to the specific program for exceptions.

### **Are there any countries where Traveler EMS benefits are not available?**

Traveler EMS reserves the right to suspend, curtail or limit benefits in any area in the event of terrorism, rebellion,

riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal of the authorities in the country of assistance to permit us to fully provide services. Traveler EMS will endeavor to provide services to the best of its ability during any such occurrence, but conditions in some areas may make it difficult or impossible for Traveler EMS to provide services or assistance.

### **I am already at my destination country can I enroll in a Traveler EMS program?**

Yes, however your benefits will not go into effect until you are notified that your enrollment has been processed. The Traveler EMS benefits will not cover an accident or injury which occurs prior to the time your enrollment has been processed.

### **I am already at my destination country can I print my Credentials or Travel Voucher?**

Yes. To print your Credentials or Travel Voucher just log onto the website at [www.TravelerEMS.com](http://www.TravelerEMS.com) and click on "Download Credentials".

### **If I'm injured, can I make the decision to be transported back to my Home Country for medical treatment?**

No, only Traveler EMS and its contracted assistance companies can make the decision to provide any covered service/benefit. You must contact Traveler EMS whenever seeking assistance benefits. Note that benefits for transportation to your Home Country may be available only after you have received medical treatment.

### **Who do I contact if I have a question with regard to my benefits?**

For Customer Service, please visit [www.TravelerEMS.com](http://www.TravelerEMS.com), e-mail us at [info@TravelerEMS.com](mailto:info@TravelerEMS.com), contact us on Skype at "TravelerEMS", for fax us at: +1.202.280.1072, or call one of our customer service phone lines:

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