

MEDICAL SERVICE

ASSISTANCE PROGRAM DESCRIPTION

A comprehensive program providing 24/7 emergency medical and travel assistance services when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. Expatriates are eligible regardless of distance from Your expatriate residence while outside of Your Home Country.

How To Use FrontierMEDEX Services

24 hours a day, 7 days a week, 365 days a year

FrontierMEDEX is Your key to travel security. If You have a medical or travel problem, simply call Us for assistance. Our toll-free and collect-call telephone numbers are printed on Your ID card. Either call the toll-free number of the country You are in, or call the Emergency Response Center collect at:

Baltimore, Maryland +1-410-453-6330

A multilingual assistance coordinator will ask for Your name, Your company or group name, the FrontierMEDEX ID number shown on Your ID card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

If the condition is an emergency, You should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

Your program provides You with Medical Evacuation and Repatriation Services, Medical Assistance Services, Destination Intelligence, and Travel Assistance Services as described below. These services are subject to certain Conditions and Limitations also described below.

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MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help You locate appropriate treatment and quality care.

Monitoring of Treatment: Our assistance coordinators will continually monitor Your case. In addition, Our FrontierMEDEX Physician Advisors provide Us consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

Facilitation of Hospital Payments: Upon securing payment or a guarantee to reimburse, We will either wire funds or guarantee required emergency hospital admittance deposits. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Transfer of Insurance Information to Medical Providers: We will relay insurance benefit information to help prevent delays or denials of medical care. We will also assist with hospital admission and discharge planning.

Medication, Vaccine and Blood Transfers: In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, We will coordinate their transfer to You upon the prescribing physician's authorization, if it is legally permissible.

Dispatch of Doctors/Specialists: In an emergency where You cannot adequately be assessed by telephone for possible evacuation, or You cannot be moved and local treatment is unavailable, We will send an appropriate medical practitioner to You.

Transfer of Medical Records: Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

Continuous Updates to Family, Employer, and Home Physician: With Your approval, We will provide case updates to appropriate individuals You designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization.

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury or a sudden and unexpected illness:

Emergency Medical Evacuation: If You sustain an Injury or suffer a sudden and unexpected illness and adequate medical treatment is not available in Your current location, We will arrange and pay for a medically supervised evacuation to the nearest medical facility We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Participant: If You are traveling alone and are or will be hospitalized for more than seven consecutive days due to a covered illness or injury, We will coordinate and pay for economy round-trip airfare for a person of Your choice to join You.

Return of Dependent Children: If Your dependent child(ren) age 18 or under are present but left unattended as a result of Your injury or illness, We will coordinate and pay for one-way economy airfare to send them back to Your Home Country. We will also arrange and pay for the services and transportation expenses of a qualified escort, if required and as determined by FrontierMEDEX.

Transportation After Stabilization: Following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for transportation to Your point of origin.

Alternatively, We will coordinate and pay for transportation to Your Home Country if We determine that You should return for continuing medical care. We will also arrange and pay for a change to Your existing return travel arrangements if the change is required as a direct result of Your medical condition or treatment. All travel arrangements will be as necessitated by Your medical condition as determined by Your treating physician and FrontierMEDEX. All such arrangements must be coordinated and approved in advance by FrontierMEDEX.

Repatriation of Mortal Remains: If You sustain an injury or suffer a sudden and unexpected illness that results in Your death, We will assist in obtaining the necessary clearances for Your cremation or the return of Your mortal remains. We will coordinate and pay for the expenses of the preparation and transportation of Your mortal remains to Your Home Country.

DESTINATION INTELLIGENCE & SUPPORT

Member Center: You will have online access to information about Your program including information about FrontierMEDEX services, an electronic version of this program description as well as Your ID card, a listing of telephone numbers for contacting FrontierMEDEX, and any online intelligence tools included in this program.

MEDEX 360[™] Global Medical Monitor: You will have online access to continuous updates on health information pertinent to Your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information. Risk Ratings are provided for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges. Our global medical database of more than 230 countries and territories is continuously updated and includes intelligence from thousands of worldwide sources.

Custom Medical Reports: Using the MEDEX 360[™] online tool, You are able to create customized, printable health profiles for Your destination.

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: We will assist You in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of an Illness or Injury.

Transfer of Funds: We will provide You with an emergency cash advance subject to Us first securing funds from You or Your family.

Legal Referrals: Should You require legal assistance, We will direct You to an attorney and assist You in securing a bail bond.

Translation Services: Our multilingual assistance coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise We will provide You with referrals to local interpreter services.

Message Transmittals: You may send and receive emergency messages toll-free, 24-hours a day, through Our Emergency Response Center.

PROGRAM DEFINITIONS

The following definitions apply:

"Dependent" means the Participant's legal spouse; the Participant's unmarried children from birth and under age 19, or under age 23 if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Participant for support and maintenance and must live in a parent-child relationship with the Participant. A spouse or child who is included under this program as a Participant will not be eligible as a Dependent.

"Enrollment Period" means the period of time for which You are validly enrolled for Your FrontierMEDEX program and for which We have received the appropriate enrollment fee.

"Expatriate" means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

"FrontierMEDEX Physician Advisors" means physicians, retained by FrontierMEDEX to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

"Home Country" means the country as shown on Your passport or the country where You have Your permanent residence.

"Host Country" means a country or territory You are visiting or in which You are living which is not Your Home Country.

"Injury" means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

"Illness" means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

"Natural Disaster" means an event occurring directly from natural cause, including but not limited to, earthquake, flood, storm (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunami, volcanic eruption, wildfire or other similar event that results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Home or Host Country.

"Participant" means a person validly enrolled for a FrontierMEDEX program and for whom We have received the appropriate enrollment fee.

"We," "Us," and "Our" means the FrontierMEDEX.

"You" and "Your" means the Participant.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period and only when You are outside Your Home Country or 100 or more miles away from Your permanent residence in Your Home Country. Expatriates are eligible regardless of distance from Your expatriate residence while outside of Your Home Country.

We will only cover the transportation costs under the Medical Evacuation and Repatriation Services if We have given Our prior approval or if those services are coordinated by Us.

We have sole discretion in making the determination as to whether we will cover the cost of Emergency Medical Evacuations. Our decision will be based on medical considerations, including the opinions of the treating physicians, Our FrontierMEDEX Physician Advisors and Our medical director with respect to Your condition and ability to travel. We will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care, as determined by Us.

We have sole discretion in making the coverage determination for Your Transportation After Stabilization. Our determination will be based on Your need for continuing medical care. We will not return You to Your Home Country for the sole sake of Your convenience.

In the event We are arranging transportation by commercial air under the Medical Evacuation and Repatriation Services, and You hold an original return airline ticket, We may use that ticket and are only responsible for any applicable change fees.

We will only direct-pay any transportation costs under the Medical Evacuation and Repatriation Services to the transportation providers if approved by Us in advance.

We are not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond Our control. This includes Your failure to obtain care or service or where the rendering of such care or service, including paid Medical Evacuations from Cuba, is prohibited by U.S. law, local laws, or regulatory agencies.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

We shall not be responsible for any costs or expenses arising from:

- (1) Hospital or medical expenses of any kind or nature unless those expenses are part of the Emergency Medical Evacuation or Transportation After Stabilization.
- (2) Your traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
- (3) Suicide, attempted suicide, or willful self-inflicted injury.
- (4) Taking part in military or police service operations.

- (5) The commission of, or attempt to commit, an unlawful act.
- (6) Initial transportation to local facilities, including ground ambulance fees
- (7) Injury or Illness caused by, resulting from, or contributed to by use of drugs or alcohol.
- (8) Pregnancies except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus.
- (9) Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports unless otherwise agreed in writing by Us prior to Your Enrollment Period.
- (10) Medical Evacuation assistance directly or indirectly related to a Natural Disaster that precedes Your arrival.
- (11) Psychiatric, psychological, or emotional disorders.
- (12) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- (13) Subsequent evacuations for the same or related medical condition, regardless of location per annual term.
- (14) Failure to properly procure or maintain immigration, work, residence or similar type visas, permits, or documents.
- (15) The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.

REIMBURSEMENT TO FRONTIERMEDEX AND RIGHTS OF SUBROGATION

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses, directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by health care providers for the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by Us under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Us or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other insurance plan or public assistance program, up to the sum of any payments by Us.

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