

GLOBAL EMERGENCY SERVICES

AC NEWMAN & CO.

Group Insurance Specialists since 1974



Your enrollment through AC Newman & Co. includes a unique global emergency services program from our partner, Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical or non-medical emergency while traveling more than 100 miles away from your permanent residence, or in another country under the terms of the Business Travel Accident policy with A.C. Newman & Company.

One simple phone call to Assist America will connect you to:

- A state-of-the-art 24/7 Operations Center
- Experienced, multilingual crisis management professionals
- Worldwide emergency response capabilities
- Air and ground ambulance service providers

KEY SERVICES

MEDICAL EMERGENCY SERVICES*



Medical Consultation, Evaluation & Referral

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to qualified doctors and/or hospitals.



Hospital Admission Guarantee

Assist America fosters prompt hospital admission outside the U.S. by validating the member's medical insurance or by advancing funds to the hospital as needed. The member must repay the funds within 45 days.



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 a member to the nearest facility capable of providing a high standard of care.



Medical Monitoring

Assist America's medical personnel will maintain regular communication with the member's attending physician and/or hospital and relay information to the family, as appropriate.



Medical Repatriation

If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate them home or to a rehabilitation facility with a medical or non-medical escort, as necessary.



Prescription Assistance

If a member needs a replacement prescription while traveling, Assist America will help in filling that prescription.

NON-MEDICAL EMERGENCY SERVICES*



Care of Minor Children

Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.



Compassionate Visit

If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.



Return of Mortal Remains

When tragedy strikes, Assist America makes all the arrangements and covers all the costs involved in bringing the member's remains home.

Other non-medical emergency assistance services include:



Return of Vehicle



Lost Luggage or Document Assistance



Legal & Interpreter Referrals



Emergency Message Transmission



Emergency Trauma Counseling



Pre-trip Information



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GLOBAL EMERGENCY SERVICES



assist america®

Reference # **01-AA-ACN-06048**

If you require medical assistance and are traveling 100 miles from your permanent residence, or in another country, call Assist America's Operations Center at:

+1 609 986 1234 (outside USA - Collect Call)

+1 800 872 1414 (inside USA - Toll Free)

Or email at: medservices@assistamerica.com

ABOUT ASSIST AMERICA

Founded in 1990, Assist America, Inc. is the largest provider of global emergency assistance services through employee and student benefit plans.

Covering 40 million travelers around the globe, Assist America responds with powerful resources to medical and other emergencies whenever a member becomes ill or injured while traveling 100 miles away from his or her permanent residence, or in another country.

**For a complete description of the services available to you, consult your service certificate provided by your plan administrator and/or by Assist America.*

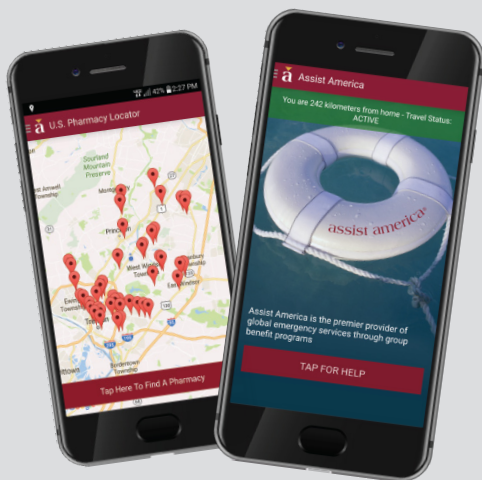
DOWNLOAD THE MOBILE APP

Access a wide range of global emergency assistance services from your phone by downloading the FREE Assist America Mobile App for iPhone and Android.

-  **TAP FOR HELP**
One-touch call to our 24/7 Operations Center
-  **PRE-TRIP INFORMATION**
Access detailed country-specific information to prepare your trip
-  **MOBILE ID CARDS**
Your Assist America membership card is stored on the App once set up has been completed
-  **TRAVEL ALERTS**
Receive alerts on urgent global situations that may impact travel
-  **COVERAGE INDICATOR**
A localization feature lets members know when they are eligible for services
-  **EMBASSY & U.S. PHARMACY LOCATOR**
Locate the nearest embassy/consulate of 23 countries around the world and the nearest pharmacies in the U.S.
-  **7 LANGUAGES**
The App is available in English, Spanish, Arabic, Mandarin, Thai, Bahasa, and French

Enter your Assist America Reference number to set up the App:

01-AA-ACN-06048



For questions regarding the program and your policy, contact:

AC Newman & Co.
7060 N. Marks Avenue, Suite 108, Fresno, CA 93711
Phone: 559-252-2525

CONDITIONS

Assist America will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection
- Commission of unlawful act(s)
- Attempt at suicide
- Incidents involving the use of drugs unless prescribed by a physician
- Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care

Assist America will not evacuate or repatriate a member:

- Without medical authorization
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home
- With a pregnancy over six months
- With mental or nervous disorders unless hospitalized

Services will not be provided for the following types of travel:

- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate Coverage is available)

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control or responsibility of Assist America.

Please cut on dotted line to remove card.



Please provide the following information when you call:

- Your name, telephone number and relationship to the patient
- Patient's name, age, gender, reference number and employer
- Name, location and telephone number of hospital or treating doctor if applicable

Attention: This card is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted. The holder of this card is a member of Assist America and is entitled to its medical and personal services.

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