

We're always putting
our clients at the heart of
everything we do.

Global Emergency Assistance Services





Global Emergency Assistance Services

An added value service designed to meet your needs and give you peace of mind, wherever life takes you.

It is a unique global emergency assistance program provided by Assist America®. This program provides you with a worry-free travel, knowing that you are protected by an array of powerful helpful resources 24-7, anywhere in the world; it immediately connects you to qualified healthcare providers if you ever experience an emergency while traveling in another country, for up to 90 days.

Benefits of Global Emergency Assistance Services



Medical Referrals

Assist America's 24/7 Operations Center is staffed by multilingual trained assistance personnel to immediately support with recommendations for any emergency.



Prescription Assistance

When a prescription is lost or left behind, Assist America will reach out to the prescribing physician and will work with a local pharmacy to replace the member's medicine. Prescription cost is the member's responsibility.



Foreign Hospital Admission Assistance

Assist America fosters prompt hospital admission by either validating the member's health insurance as needed to the hospital and/or issuing a prompt financial guarantee to facilitate admittance to a foreign medical facility; provided that the member commits in writing to repay all funds advanced for hospital admission within forty-five (45) days of the date advanced.



Medical Monitoring

Assist America's support team will closely be monitoring the course of treatment, and maintain regular communication with patients, their families, and the associated medical staff.



Emergency Medical Evacuation

If appropriate care is not available, Assist America will safely evacuate the member to the nearest qualified medical facility.



Medical Repatriation

When confirmed to be medically necessary, Assist America provides commercial transportation to home or to a rehabilitation facility proximate to the member's residence with a medical or non-medical escort as required.



Evacuation Transport for Family Members

If a member is evacuated and is traveling with immediate family, Assist America will arrange and pay for either the return of the immediate family members to their place of residence or to the location where the member is evacuated.



Compassionate Visit

If the member is traveling alone and is expected to be hospitalized for more than five days, Assist America will arrange and pay for a selected family member or a friend to join the patient.



Early Return

Assist America will pay and arrange for one-way economy transportation in order for a member to return home due to a death or critical illness diagnosis of an immediate family member.



Bereavement Reunion

Assist America will arrange and pay for round-trip economy air transportation or other appropriate means of transportation for up to two designated family members to travel to the member's place of death and return to place of original departure.



Return of Mortal Remains

In the event of a member passing away, Assist America will arrange and pay for the required documents, preparation, and transport of the remains to a funeral home near the member's place of residence.



Care of Elder Parents and Minor Children

If an elder parent or minor child is left unattended as a result of a member's medical emergency or death, and has difficulty traveling alone, Assist America will arrange and pay for the parent or minor to travel to their place of residence via one-way commercial carrier transportation, with escorts as necessary.



Other emergency assistance services include:

Lost Luggage and Document Assistance

Emergency Message Transmission

Hotel Referrals

Return of Travel Belongings

Legal and Interpreter Referrals

Pre-Trip Information

How to Activate Services:

To activate the services, contact Assist America at:

- 1-877-488-9857 (Within the U.S.)
- 1-609-275-4999 (Outside the U.S.)
- Email medservices@assistamerica.com

Your Assist America Reference Number is: **96-AL-MET-12221R**

Second Medical Opinion:

The SMO program allows you to receive a **documented second medical opinion on a complex, severe or critical illness diagnosis, directly from a medical institution specialist.**

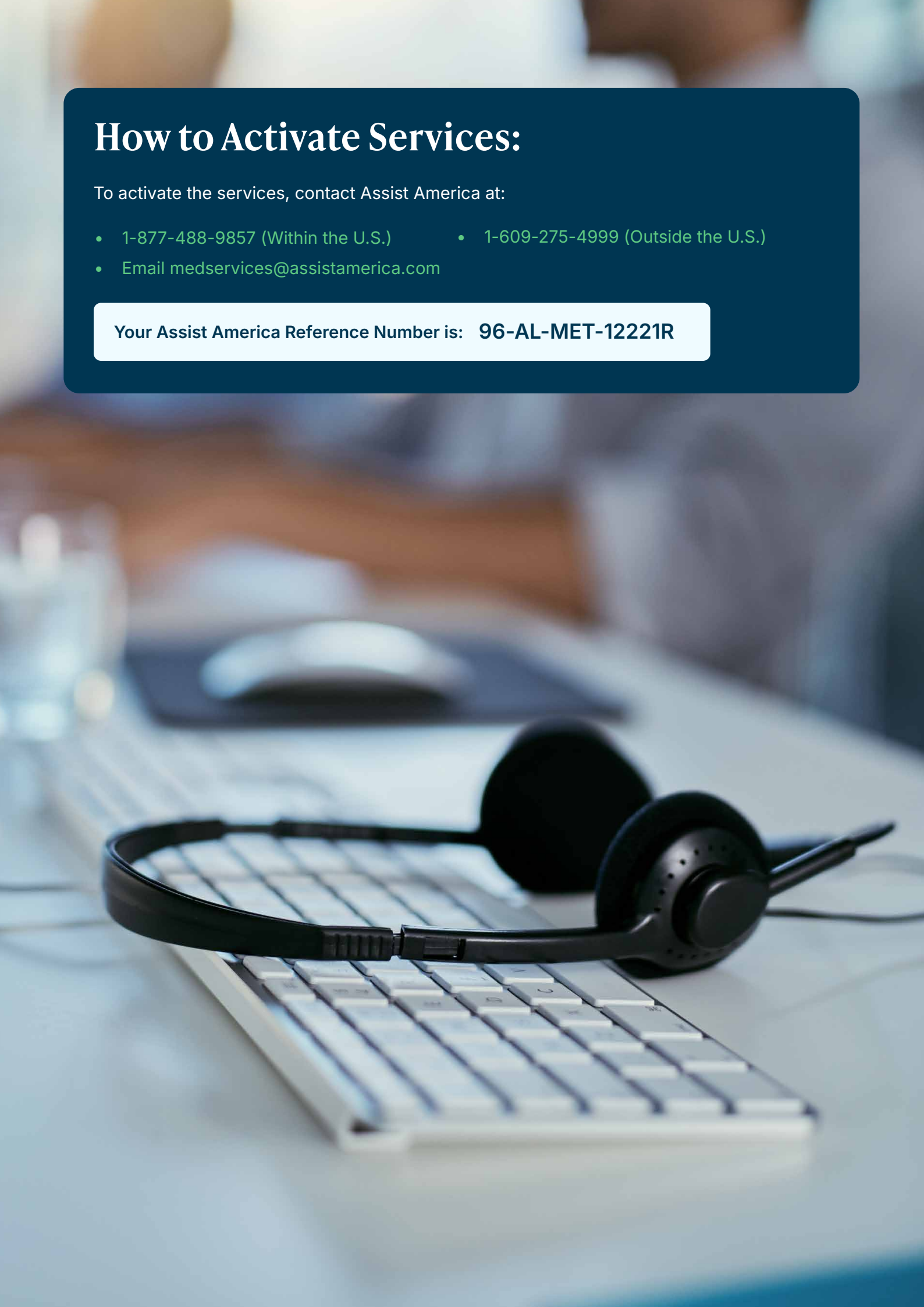
This program includes:

Second medical opinion on **undiagnosed cases** by a treating physician.
Additional medical opinion following an original diagnosis.
Advice on the best course of treatment based on a current diagnosis.

With SMO program, you will get the chance to declare that the diagnosis has been confirmed and/or that the prescribed treatment is **the most appropriate option available locally and internationally.**

If you would like to request a Second Medical Opinion, **visit smo.assistamerica.com and complete the form.**
Assist America must receive all medical reports, charts, data, and relevant medical history pertaining to your medical condition translated in English to initiate the SMO service.

The medical review will be conducted by a licensed physician in a discipline that relates to the condition or diagnosis. A written opinion on the case will be sent to you within approximately five U.S. business days of receipt all required information.



Conditions & Limitations:

- Assist America pays for all the transportation services it arranges.
- Requests for reimbursement for medical transport or other services arranged independently by the member will not be accepted.
- Assist America is not responsible for the cost of medical treatments and other non-medical services received by the member upon a referral made by Assist America.

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 beyond the 28th week
- 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 (separate purchase of Expatriate Coverage is available at www.assistamerica.com/expatriate)

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 laws.

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

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com

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The information contained in this brochure is intended for general consumer understanding only and does not contain the full terms of the policy. Kindly refer to the policy document for the full terms and conditions.



American Life Insurance Company MetLife, Inc.

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