EMERGENCY ASSISTANCE PLUS (EA+)
PLAN DESCRIPTION

How To Access EA+ Services 24 hours a day, 7 days a week, 365 days a year

Your EA+ identification card is your key to travel security. If you have a medical or travel problem, simply call EA+ for assistance. Our toll-free and collect-call telephone numbers are printed on your ID card. You may either call the toll-free number while traveling within the U.S., or call the Assistance Center collect when you are in another country.

An Assistance Coordinator will ask for the Member’s name, group’s name 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 call 911 or go immediately to the nearest physician or hospital without delay and then contact EA+.

We will then take the appropriate action to assist you and monitor your care until the situation is resolved.

EA+ provides you with Medical Assistance Services, Medical Evacuation and Repatriation Services, Travel Assistance Services, and Personal Security Services as described below. These services are subject to certain Conditions, Limitations, and Exclusions, as described.

MEDICAL ASSISTANCE SERVICES

The following benefits apply wherever you are — whether you are at home or away. Expenses incurred without the intervention or assistance of EA+ are not covered.

Worldwide Medical and Dental Referrals: At your request, EA+ will provide referrals to medical professionals in a given geographic area including, to the extent possible, western-style medical facilities and English-speaking doctors, dentists, and other health care providers.

Deposits, Advances and Guarantees: Deposits, advances and guarantees will be provided to medical facilities, hotels, airlines, ground and air ambulances and other like providers in order to secure service for you. Any advances of funds on your behalf shall be charged to the member’s credit card at the time of service.

TRAVEL ASSISTANCE SERVICES

The following benefits apply wherever you are — whether you are at home or away. Expenses incurred without the intervention or assistance of EA+ are not covered.

Pre-Travel Information: Upon your request, we will provide you with destination intelligence regarding weather, travel, health, inoculations, travel restrictions and special events.

Lost Luggage Assistance: EA+ Assistance Coordinators will assist you with the tracking of luggage lost in transit. If the luggage cannot be recovered, EA+ will assist you with locating replacements.
MEDICAL EVACUATION & REPATRIATION SERVICES

The following benefits apply while you are traveling away from home. Expenses incurred without the intervention or assistance of EA+ are not covered.

The following services are available if the member suffers an injury or a sudden and unexpected illness and your medical condition requires these emergency services:

Emergency Medical Evacuation: If you are traveling away from home and you sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is unavailable in your current facility, we will arrange and pay for a medically supervised evacuation to a hospital that 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 EA+ physicians, you require immediate emergency medical treatment, without which there would be significant risk of death or serious impairment. If you need to be evacuated by air ambulance, we will attempt to arrange for a person traveling with you to accompany you on the air ambulance, taking into consideration safety regulations and space limitations.

Transportation to Join a Hospitalized Member: If you are alone and traveling away from home and are, or will be, hospitalized for more than three (3) days, we will coordinate and pay for one economy roundtrip airfare for a person of your choice to join you. Please note this benefit does not provide reimbursement for any other travel expenses incurred.

Return of Minor Children: If, while traveling away from home, the member’s child(ren) or grandchild(ren) through the age of 18, or adult child(ren) or grandchild(ren) with mental or physical disabilities who are solely dependent for maintenance and support, are present but left unattended as a result of member’s injury or illness, we will send them back to either the member’s or their own permanent primary residence by coordinating and paying for one-way economy airfare (or upgraded airfare if that’s the manner in which they were originally scheduled to travel). We will also arrange and pay for the services and transportation expenses of a qualified escort, if required.

Transportation After Stabilization: If you are traveling away from home and you are treated at a medical facility for an injury or a sudden and unexpected illness that requires immediate emergency medical treatment and hospitalization, without which there would be significant risk of death or serious impairment, EA+ will transfer you to one of the following for continuing care: your permanent primary residence, a medical facility of your choice within your country of residence, or a location of your choice within your country of residence, provided the attending physician and EA+’s Medical Director have determined that your condition has reached maximum medical improvement; and

1. You have been evacuated under the “Emergency Medical Evacuation” benefit as defined above; or

2. The treating physician and EA+’s Medical Director have determined you are unable to operate your RV/vehicle and no one in your traveling party is capable of operating the RV/vehicle; or

3. The treating physician and EA+’s Medical Director have determined your physical medical condition prevents traveling as a passenger in the RV/vehicle; or

4. You are not traveling in a vehicle and the treating physician and EA+’s Medical Director have determined your physical medical condition prevents you from continuing on your trip and you must return to your permanent primary residence or to a medical facility near your permanent primary residence to recover from your condition.
Services that EA+ will provide you with include the following options:

1. If it is deemed medically necessary by EA+ that you travel home on an upgraded airfare ticket, EA+ will coordinate and pay for a one-way upgraded airfare ticket. If it is deemed medically necessary by EA+ that you travel home with a medical or non-medical escort, EA+ will coordinate and pay for the escort’s one-way commercial airfare ticket as well. EA+ will also coordinate and pay for any medically necessary ground ambulance transportation to/from the airport to return you to your permanent primary residence or to a medical facility/location of your choice within your country of residence as long as you are medically stable enough; or

2. If it is not deemed medically necessary for you to travel home in upgraded seating, EA+ will coordinate and pay for a one-way premium economy airfare ticket to your location of choice within your country of residence; or

3. If you have been Medically Evacuated, EA+ will arrange and pay for a one-way economy airfare ticket to return you to the original place of transport where your Emergency Medical Evacuation began; or

4. If you are unable to operate your RV/vehicle and no one in your traveling party is capable of operating your RV/vehicle and you have chosen to have a family member or friend return your RV/vehicle, you may choose to return to your permanent primary residence in your RV/vehicle. You will be covered under the RV/Vehicle Return Benefit. Please see RV/Vehicle Return Benefit for a complete detail of what is covered.

Please Note: After you have been transported to your permanent primary residence or medical facility/location of your choice, please note that all benefits will cease for this condition.

Return of Deceased Remains: In the event of your death while traveling away from home, we will assist in obtaining the necessary clearances for the return of your Remains. We will coordinate and pay for the expenses of the preparation and transportation of your deceased remains to your permanent primary residence.

Return of Traveling Companion: If you are traveling away from home and EA+ coordinates an Emergency Medical Evacuation, or Transportation After Stabilization, we will pay for a one-way airfare ticket for one of your traveling companions to accompany you in the same airfare class on your trip to your permanent primary residence or medical facility/location of your choice. If you are traveling away from home and are unable to continue due to an Emergency Medical Evacuation or Transportation After Stabilization; we will also provide an economy class airfare ticket (or upgraded ticket if that’s the manner in which he/she was originally scheduled to return) for up to two (2) additional traveling companions to return to either your or their permanent primary residence.

If you are traveling away from home and your remains are returned under the Return of Deceased Remains, we will also provide an economy class airfare ticket (or upgraded ticket if that’s the manner in which he/she was originally scheduled to return) for up to three (3) traveling companions to return to either your or their permanent primary residence.

Please Note:

- All travel arrangements must be pre-approved and coordinated by EA+.

- If the traveling companion accompanies you to a medical facility/location of your choice, the Return of Traveling Companion benefit will cease for that traveling companion.

- The maximum covered under this benefit is a total of three (3) traveling companions.
**RV/Vehicle Return:** We will return your automobile, motorcycle, non-commercial truck or RV to your permanent primary residence or place of rental within 90 days of the incident if:

1. We approved transporting you to your permanent primary residence under either the Emergency Medical Evacuation, Transportation After Stabilization, or Return of Deceased Remains benefit; or

2. You have not been transported under the services listed above but your documented medical emergency prevents you from driving the RV/vehicle.

EA+ will authorize this service only if no one in your traveling party is capable of driving the RV/vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. If the vehicle is an RV, we will also return an additional vehicle if it was hitched to your RV. You must pay any costs required to maintain the safe operation of the vehicle during the return. The return must be approved and coordinated by EA+ and must be performed by one of our contracted service providers.

Alternatively, you may choose to have your vehicle returned by a friend or family member. In such instance, and provided the vehicle is returned directly and expediently to your permanent primary residence, we will provide reasonable transportation in the form of a one-way economy ticket for that person to either the location of the vehicle or to return home after the RV/vehicle has been returned, and we will reimburse you for gas and tolls during the return. In addition, we will provide up to a $100 per day benefit for incidental expenses while driving (receipts must be submitted within 180 days from the date of service). Note that if you choose to have a friend or family member perform the RV/Vehicle Return, EA+ will not pay more than it would have cost to have EA+ arrange the RV/Vehicle Return.

Please note: In the event you qualify for RV/Vehicle Return by virtue of number 2 above, please see the following:

- If you choose to have a friend or family member return your RV/vehicle, you can choose to ride to your permanent primary residence in your RV/vehicle if you are medically cleared to do so.

- If you choose to have a professional return your RV/vehicle, you will not be able to travel as a passenger in your RV/vehicle for liability reasons. We will assist you with any transportation arrangements for you and a companion. However, any costs associated with your transportation and your traveling companion’s transportation are your responsibility.

- If you qualify for an RV/Vehicle Return under this scenario, you do not qualify for paid transportation under Emergency Medical Evacuation nor Transportation After Stabilization to your permanent primary residence.

You must inform EA+ within 30 days of the incident that you need assistance returning your RV/vehicle. The actual RV/vehicle return must take place within 90 days from the date of incident.

**MEDICAL ASSISTANCE SERVICES**

The following benefits apply while you are traveling away from home. Expenses incurred without the intervention or assistance of EA+ are not covered.

**Monitoring of Treatment:** In an emergency, EA+ Assistance Coordinators will continually monitor your condition while you are hospitalized and provide ongoing updates to your family. Depending upon the medical and/or geographic situation, EA+ may retain the services of licensed consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of your condition.
Transfer of Insurance Information to Medical Providers: To help prevent delays or denials of medical care, EA+ Assistance Coordinators will assist you with hospital admission, such as relaying insurance benefit information. We will also assist with discharge planning.

Medication, Vaccine and Blood Transfers: At your request, and with authorization of the prescribing physician, we will dispatch prescription medicine, vaccines or blood products when unavailable locally and when legally permissible. Member is responsible for all costs other than shipping. These expenses will be billed to the member’s credit card prior to shipping.

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. Member is responsible for all costs other than shipping. These expenses will be billed to the member’s credit card prior to shipping.

Dispatch of Doctors/Specialists: If you are hospitalized, EA+ Assistance Coordinators may dispatch a physician or other health care professional to assist in determining your medical condition and suitability to travel.

Ground Ambulance Benefit: We will reimburse member up to $200 toward the cost of either an initial emergency transportation for you by ambulance to a hospital while traveling away from home or to transport you by ambulance from one hospital to another (if not arranged under Emergency Medical Evacuation) while traveling away from home.

Please note: In order to be eligible for consideration of reimbursement you must submit the Explanation of Benefits from your primary insurance carrier showing balance due.

- You must submit the Explanation of Benefits letter within 180 days of incident date.
- This benefit is limited to 2 events per year for unrelated incidents.

Medical Records Transfer: Upon your consent, we will transfer any necessary medical information and records to you or the treating physician.

Continuous Updates to Family, Employer, and Physician: With your approval, we will provide case updates to appropriate individuals you designate in order to keep them informed.

Hotel Arrangements for Convalescence: While you are hospitalized awaiting a Transportation After Stabilization, we will arrange and pay for one hotel room near the hospital for your traveling companion to stay in. We will pay up to $100 per day to a maximum of five (5) days. If you are later discharged to a hotel room to convalesce and your traveling companion can stay in the same room with you, we will only pay for one room under the Hotel or Convalescence Stay after Hospitalization benefit outlined below. This benefit will not pay for additional RV Park fees. This benefit must be arranged by EA+, and receipts must be submitted for reimbursement within 90 days of the hotel check-out date.

Hotel or Convalescence Stay After Hospitalization: If you are traveling away from home and have been discharged from a hospital and are awaiting medical clearance to travel home from your attending physician before you can be transported under Transportation After Stabilization, we will arrange and pay for you and your traveling companion to stay in a hotel or convalescent home near the hospital. The plan will pay up to $100 per day to a maximum of five (5) days. This benefit must be arranged by EA+, and receipts must be submitted for reimbursement within 90 days of the hotel check-out date. The most this plan will provide between the Hotel Stay While You are Hospitalized and the Hotel or Convalescence Stay after Hospitalization benefit is up to ten (10) days per person. If your traveling companion can stay in the same room with you, we will only pay for one room up to the maximum of $100
per day for up to five (5) days. This benefit will not pay for additional RV Park fees. This benefit must be arranged by EA+. In no case will the benefit exceed $100 per day for up to 10 days.

Please Note: Receipts must be submitted within 90 days of the hotel check-out date.

TRAVEL ASSISTANCE SERVICES

The following benefits apply while you are traveling away from home. Expenses incurred without the intervention or assistance of EA+ are not covered.

Emergency Travel Arrangements: In an emergency, EA+ Assistance Coordinators will help you change airline, hotel or car rental reservations as necessary.

Emergency Cash Advance Assistance: In an emergency, EA+ Assistance Coordinators will provide assistance to you by arranging for the forwarding of funds from member’s account, credit cards or family members. All fees associated with the transfer of funds will be billed to the member’s credit card at the time of service.

Replacement of Lost or Stolen Travel Documents Assistance: EA+ Assistance Coordinators will provide assistance to you by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. Member is responsible for all costs other than shipping. These expenses will be billed to the member’s credit card prior to shipping.

Legal Referrals: If you are traveling away from home and are arrested, involved in an accident, or otherwise require the services of an attorney, EA+ Assistance Coordinators will arrange for an initial telephone consultation with an attorney, without charge. EA+ Assistance Coordinators will also assist with the securing of a bail bond, if needed. If further legal assistance is needed, you will be referred to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney will be the responsibility of the member.

Translation Services: EA+ Assistance Coordinators will, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. If necessary, EA+ will also provide referrals to translators and interpreters. All fees for such services are the responsibility of the member.

Emergency Message Forwarding Assistance: In the event of an emergency, if you are unable to reach an employer, family member or traveling companion, EA+ will forward a message via telephone or email to the intended party. You may send and receive emergency messages toll-free, 24 hours a day, through our Emergency Response Center.

Emergency Pet Housing and/or Pet Return: If you are expected to be hospitalized for five (5) or more days, and you are traveling with a pet that is left unattended as the result of your injury or illness, we will arrange and pay for your pet to be boarded up to a maximum of $50 per day not to exceed $300 in total. This benefit will be paid only until your discharge from the Hospital. In the event your injury or illness results in your transport under either the Emergency Medical Evacuation, Transportation After Stabilization, or Return of Deceased Remains we will return your pet to either your permanent primary residence, or to a boarding facility near your permanent primary residence. The maximum paid under this benefit is $1,500.
PERSONAL SECURITY SERVICES

The following benefits apply while you are traveling away from home. Expenses incurred without the intervention or assistance of EA+ are not covered.

Political Evacuation Assistance Services: In the event officials of your Home Country issue a written order that you leave your Host Country for non-medical reasons, or if you are expelled or declared “persona non grata” on the written authority of your Host Country, we will assist you in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, we will assist you in making arrangements with providers of specialized security services.

Security Evacuation Assistance Services: In the event of a threatening situation, EA+ will assist you in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, we will assist you in making arrangements with providers of specialized security services. Any fees will be billed to member’s credit card at the time of service.

Transportation After Political or Security Evacuation: Following a Security or Political Evacuation and when safety allows, we will coordinate your return to either your Host Country or your Home Country.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following benefits apply while you are at home. Expenses incurred without the intervention or assistance of EA+ are not covered.

The following services are available if the member suffers an injury or a sudden and unexpected illness and your medical condition requires these emergency services:

Emergency Medical Evacuation: If you are at home and sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is unavailable in your current facility, we will arrange and pay for a medically supervised evacuation from the medical facility you are at, to a hospital that 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 EA+ Physicians, you require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation After Stabilization: If you have been evacuated under the Emergency Medical Evacuation benefit, EA+ will return you to your permanent primary residence or to a medical facility near your permanent primary residence for continuing care provided the attending physician and EA+’s Medical Director have determined that your condition has reached maximum medical improvement.

Services that EA+ will provide you with include the following options:

1. Arrange and pay for a one-way ground ambulance or car service as medically necessary to return you to your permanent primary residence or to a medical facility near your permanent primary residence to recover; or

2. Arrange and pay for a one-way economy airfare ticket and medically necessary ground ambulance transportation to/from the airport to return you to your permanent primary residence or to a medical facility near your permanent primary residence. If it is deemed medically necessary by EA+ that you travel in an upgraded commercial seat, EA+ will cover the cost of the upgraded commercial ticket. If it is deemed medically necessary for you to travel home with a nurse escort, EA+ will coordinate and pay for this service as well.
All such arrangements must be coordinated and approved in advance by EA+.

**Return of Deceased Remains:** If you have been evacuated under the Emergency Medical Evacuation benefit, and in the event of your death at or in-route to the receiving medical facility, we will assist in obtaining the necessary clearances for the return of your remains. We will coordinate and pay for the expenses of the preparation and transportation of your deceased remains to a funeral home near your permanent primary residence.

**Coordination of Companion:** If you have been evacuated under the Emergency Medical Evacuation benefit to a medical facility, we will bring one companion to your bedside. We will arrange and pay for a round-trip economy class ticket or car service to bring one companion of your choice who resides near your permanent primary residence to your bedside and back. Please note this benefit does not reimburse the companion for any travel expenses incurred.

**Transportation of Minor Children:** If you have been transported under the Emergency Medical Evacuation benefit to a medical facility, and your dependent child(ren) through the age of 18, who are residing at your permanent primary residence are left unattended, we will arrange and pay for a one-way economy class ticket or car service to transport the minor child(ren) to either their own permanent primary residence, or to a family member’s home who resides near your permanent primary residence. All transportation arrangements must be arranged by EA+.

**MEDICAL ASSISTANCE SERVICES**

The following benefits apply while you are at home. Expenses incurred without the intervention or assistance of EA+ are not covered.

**Monitoring of Treatment:** If you require Emergency Medical Evacuation, EA+ Assistance Coordinators will continually monitor your condition while you are hospitalized and provide ongoing updates to your family. Depending upon the medical and/or geographic situations, EA+ may retain the services of licensed consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of your condition.

**Transfer of Insurance Information to Medical Providers:** To help prevent delays or denials of medical care, EA+ Assistance Coordinators will assist you with hospital admission, such as relaying insurance benefit information. We will also assist with discharge planning.

**Medication, Vaccine and Blood Transfers:** At your request, and with authorization of the prescribing physician, we will dispatch prescription medicine, vaccines or blood products when unavailable locally and when legally permissible. Member is responsible for all costs other than shipping. These expenses will be billed to the member’s credit card prior to shipping.

**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 at, or in route to, your receiving facility. Member is responsible for all costs other than shipping. These expenses will be billed to the member’s credit card prior to shipping.

**Dispatch of Doctors/Specialists:** If you are hospitalized, EA+ Assistance Coordinators may dispatch a physician or other health care professional to assist in determining your medical condition and suitability to travel.

**Medical Records Transfer:** Upon your consent, we will transfer any necessary medical information and records to you or the treating physician.
Continuous Updates to Family, Employer, and 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. Any fees will be billed to member’s credit card. Note: The Ground Ambulance Benefit is not available while you are at home.

TRAVEL ASSISTANCE SERVICES

All Travel Assistance Services are available while you are at home. Please refer to page 6 for more details.

PROGRAM DEFINITIONS

The Following Definitions Apply:

“Coverage” means the period of time for which You are validly enrolled for EA+ and for which We have received the appropriate enrollment fee.

“Dependent” means the Member’s unmarried children from birth through age 18; or through age 22 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 Member for support and maintenance and must live in a parent-child relationship with the Member. If traveling on a trip without the member, Dependents are covered provided the trip does not exceed ninety (90) days.

“Domestic Partner” means a person with whom You reside and can show evidence of cohabitation (including the shared responsibility of basic living expenses) for at least the previous six (6) months and with whom You have an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

“EA+ Physician” means physicians retained by On Call International to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

“Emergency Assistance Plus,” “EA+,” “We,” “Us,” “Our,” and “On Call” means On Call International, the EA+ Service Provider.

“Emergency Security Situation” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which results in either Your Home Country or Host Country ordering immediate evacuation. Emergency Security Situation does not include Natural Disasters.

“Home” means Your Permanent Primary Residence (as defined within).

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

“Hospitalization” means being admitted as an inpatient after Your initial visit in the emergency room.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.
“Illness” means a sudden and unexpected sickness that manifests itself during Your Coverage Period and which requires hospitalization.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Coverage Period and which requires hospitalization.

“Member” means the primary person validly enrolled for EA+ and for whom We have received the appropriate enrollment fee. Under Family Memberships, Member shall include Spouse.

“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 declared a disaster area by the government of the Home or Host Country.

“Permanent Primary Residence” means the locale of the address as shown on Your state driver’s license or state-issued identification card.

“Spouse” means the Member’s spouse (to include legally recognized domestic partner), unless they are legally separated.

“Traveling Away From Home” means on a vacation or business trip away from Your Permanent Primary Residence (by car, plane, or other mode of travel), for a purpose other than Your normal daily activities or routine.

“Traveling Companion” shall mean any individual traveling on the same itinerary, and accompanying Member on Member’s trip for more than 50% of the time sharing the same accommodations.

“While You Are At Home” shall mean not being on a vacation or business trip away from Your Permanent Primary Residence. This shall also not be limited to Injuries or Illness that occur in Your Permanent Primary Residence.

“You” and “Your” means Member with regard to Individual Membership and means Member, Spouse and Dependent(s) with regard to Family Membership.

CONDITIONS, LIMITATIONS AND EXCLUSIONS

The services described are available to You only during Member’s Coverage Period and medical assistance services are available only when You are Traveling Away From Home. Expenses for the While You Are Away Benefits will be covered only if We have given Our prior approval and if those services are coordinated by Us. In the event We are arranging transportation by commercial air and an original return airline ticket exists, We may use that ticket and are responsible only for any applicable change fees.

EA+ has sole discretion in making the coverage determination for Your Transportation After Stabilization. Our determination will be based on Your medical inability to return in Your vehicle or previously booked transportation. We will not return You to Your Permanent Primary Residence for the sole sake of Your convenience. EA+ has sole discretion in making the determination as to whether We will cover the cost of Emergency Medical Evacuations and RV/Vehicle Returns. Our decision will be based on medical considerations, including the recommendations of the treating physicians, Our EA+ Physicians 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 will only direct-pay and not reimburse You for any transportation costs paid by You to the transportation providers, unless approved by EA+ in advance for the following benefits: Emergency
Medical Evacuation, Return of Deceased Remains, Transportation After Stabilization, Return of Minor
Children, Return of Traveling Companion, and Transportation to Join Hospitalized Member. 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 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. All legal actions arising under this Agreement shall be barred unless written notice thereof is
received by Us within one (1) year from the date of the event giving rise to such legal action. Member
may be required to release Us or any healthcare provider from liability during Emergency Evacuation
and/or Repatriation. Without limiting the foregoing, Our actions and obligations under this Agreement are
ministerial in nature, and all medical care is provided by medical professionals ultimately selected by You
and in no event is this the responsibility of EA+. EA+ is not liable for any malpractice performed by a local
doctor, healthcare provider, or attorney. EA+ retains the medical discretion to limit one Medically
Necessary Evacuation and/or Medically Necessary Repatriation attributable to any single medical
condition of You.

ELIGIBILITY

The primary Member shall be covered under Individual Membership. The Member, Spouse, and
Dependent(s) shall be covered under Family Membership, as outlined in the Program Definitions. You are
eligible during the enrollment period for which we have received the appropriate enrollment fee.

PROGRAM COSTS

Once enrolled in EA+, Member cannot be singled out for fee increase nor can Member’s benefits be
changed, unless the program costs or benefits are changed for all Members of the group. If rates and
benefits are changed for the group, individual participant rates will only change upon Member’s renewal
date and with proper notification. Program rates are earned as paid after the initial money back review
period and Member's program costs are guaranteed for the remaining coverage period.

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

1. Hospital or medical expenses of any kind or nature.
2. Travel arrangements that were neither coordinated by nor approved by Us in advance.
3. Anyone traveling against the advice of a physician, traveling with a chronic or life-threatening
   condition without medical clearance prior to departure, or traveling for the purpose of obtaining
   medical treatment.
4. Suicide, attempted suicide, or willful self-inflicted injury.
5. Taking part in military or police service operations or traveling in a country in which the U.S. State
   Department has issued travel restrictions.
6. The commission of, or attempt to commit, an unlawful act.
7. Injury or Illness caused by 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,
   flying in an experimental aircraft, 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 Coverage Period.
10. Psychiatric, psychological, or emotional disorders.
11. Unless specifically listed herein, incidental expenses, including but not limited to accommodations,
    local transportation, meals, telephone, and facsimile charges.
12. Subsequent evacuations for the same or related medical condition, regardless of location.
13. Services covered by other valid and collectible insurance, including Medicare.
14. Services not otherwise shown as covered.
15. Members who enroll in this plan while hospitalized.

REIMBURSEMENT TO US 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 healthcare 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 EA+ 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, Medicare, or other insurance plan or public assistance program, up to the sum of any payments by Us.