AMAZING!

That’s how some UPMC Health Plan members describe the Assist America global emergency travel assistance plan, which members receive as part of their medical benefit. That’s right. If you are a UPMC Health Plan member, you are protected by the Assist America program at no additional cost.

If you are injured while hiking in a remote location in Peru, our travel assistance plan will make sure you get the care you need locally, or Assist America will evacuate you to the nearest appropriate medical facility if necessary. If you still need help getting home, Assist America will arrange and pay for your return flight from Peru, with a medical or non-medical escort as needed.

If you arrive in San Francisco and realize you forgot a vital prescription, what do you do? Our travel assistance plan will work with your doctor and a local pharmacy to help replace the medication.

Last year, thousands of UPMC Health Plan members took advantage of global emergency services like these.

The Assist America program is activated whenever you are just 100 miles or more from home for less than 90 days. That means you are protected for a weekend trip to Cincinnati or a three-week tour of the Great Wall of China. Review this booklet to familiarize yourself with the services. And always keep your membership card with you.

Happy travels.

**DO WE HAVE SERVICES? YOU BET.**

UPMC Health Plan’s travel assistance program, provided by Assist America, helps you when you have a medical emergency more than 100 miles from home and are not sure where to turn. Just some of the valuable services you receive as a UPMC Health Plan member are:

- Medical Consultation, Evaluation, and Referral
- Hospital Admission Guarantee
- Emergency Medical Evacuation
- Medical Monitoring
- Medical Repatriation
- Prescription Assistance
- Emergency Message Transmission
- Compassionate Visit
- Care of Minor Children
- Return of Mortal Remains
- Lost Luggage or Document Assistance
- Interpreter and Legal Referral
- Pre-Trip Information
Joy,* a 22-year old student insured through UPMC Health Plan, was visiting family in Poland when she began experiencing pain and swelling in her arm. Her father took her to a hospital in a nearby town called Poznan and contacted Assist America.

Assist America staff immediately consulted with her treating doctors and began monitoring her care. Her diagnosis was a blood clot that had formed in a previously fractured rib and then moved into her arm. The hospital was able to provide a high level of care and perform the necessary procedures — a clot-dissolving catheterization and removal of the rib. The surgery was successful and, after a few days, Joy was ready to be discharged for home.

Although she was on the mend, Joy had her arm in a sling and needed help. Assist America arranged and paid for her to fly home in upgraded seating on a commercial airline, with a non-medical escort. They also arranged wheelchair transport at each airport. Joy departed in the morning and arrived safely in her hometown of Pittsburgh the same evening.

*Name changed for privacy

Here’s what Joy had to say about the services she received:

“I would like to say how grateful I am for all of the services that the Assist America program has provided me. If it weren’t for your care, my return to the U.S. for further medical treatment would have been much more difficult.

After undergoing two surgeries, which included the removal of a blood clot and one rib, I am feeling much better and ready to get back to school. Your program was a crucial factor that aided in my quick recovery.

My experience with Assist America has opened my eyes to a wonderful service. I would like to thank everyone who is involved with this program, because without them, many people, including me, might not have received immediate care and made it home safely.

I would especially like to thank the representatives who personally oversaw my case from beginning to end. Under their care, my family and I were able to feel comfortable in a time of uncertainty and stress. Their time and effort meant so much to us, and we will always remember these special people who came to my aid. Once again thank you for your kindness and care.”

*Name changed for privacy

WHEN YOU TRAVEL, THINGS DON’T ALWAYS GO AS PLANNED.
WHAT HAPPENS WHEN YOU CALL ASSIST AMERICA?

When you call Assist America, you will be helped by a certified emergency response representative experienced in handling a wide variety of travel-related problems. The representative will ask for your membership reference number and the circumstances of your case, and will contact the necessary resources to solve any medical challenge you may be having.

Assist America’s multilingual Operations Center is ready to answer your call 24 hours a day, 365 days a year, and will follow up with you routinely until your situation is resolved.

WHAT IS ASSIST AMERICA?

Assist America is ready to help whenever you have a medical problem while traveling.

Assist America Inc., founded in 1990, is the nation’s largest provider of global emergency services through benefit plans, including immediate connection to necessary resources when members experience medical emergencies while away from home. UPMC Health Plan offers its members Assist America’s services as part of their benefit plan.

A single call to Assist America connects you with experienced medical professionals and crisis response personnel who will make sure you receive appropriate medical care anywhere in the United States (you must be at least 100 miles from home) or in another country.

Assist America is the nation’s largest provider of emergency services for travelers through employee benefit programs:

• Provides services for more than 25 million members.
• Assists members whether they are traveling for business or pleasure.
• Has no caps, limits, or pre-existing condition exclusions.
• Arranges all services.

More information is available at www.assistamerica.com.

HEALTH INSURANCE

UPMC Health Plan has created a partnership with Assist America to provide members with a valuable travel assistance plan. Assist America, however, does not provide health insurance. UPMC Health Plan provides your health coverage based on your benefits. Be sure to keep records of any health care services you receive while traveling so that you can submit them to UPMC Health Plan.

IMPORTANT TIPS

Check Assist America’s website (assistamerica.com) before you travel for valuable pre-trip information and insights. And don’t forget to take your Assist America membership card with you. If you have an emergency, call Assist America — they will arrange and pay for all your assistance services. No reimbursement claims for services you arranged yourself will be accepted.

IS IT REALLY FREE?

Yes. UPMC Health Plan provides the travel assistance program to you without cost, and Assist America arranges and pays for all assistance services with no fee or charge-backs to you. Keep in mind, however, that UPMC Health Plan covers your medical services based on your benefit plan.

So, if you are responsible for a deductible or copayment, you will pay those costs, just as you do when you get medical treatment at home. Also, Assist America can connect you with interpreters and lawyers, but the fee for these professional services, if used, will be your responsibility.

Again, you will never pay for Assist America services, but keep in mind that you must pay any copayments, deductibles, and coinsurance normally required under your health benefits when you receive medical care.

When calling the Assist America Operations Center, be prepared with:

• Your name, telephone number, and relationship to the patient
• Patient’s name, age, gender, reference number, and employer
• Description of the patient’s condition
• Name, location and telephone number of the hospital or treating doctor, if applicable
UPMC Health Plan members who have used the travel assistance plan had this to say:

**VERY KNOWLEDGEABLE**
Very satisfied with all aspects of care. I had used Assist America before and was very pleased. Staff is very knowledgeable, helpful, and caring. Follow-up phone calls are very nice. Very pleased. All follow-up phone calls with advice and suggestions were very welcomed. Caring and kind staff.

**EXTREMELY SATISFIED**
Extremely satisfied. Courteous representatives are concerned for the patient’s comfort.

**VERY UNDERSTANDING**
We were amazed at the clear, helpful, knowledgeable, and kind service we received when we needed it. All the people were very knowledgeable, very, very understanding, and patient!

**GREAT SERVICE**
This is a great service. My one-year-old got sick on vacation. Everyone was kind to us. The ER was great too. Thank you again.

**FOLLOWED UP**
All I knew was that I was far from home and desperately frightened. Assist America was most helpful in arranging and coordinating transport by air ambulance back to Pittsburgh. They followed up with a call the next day to be sure all was well. Thanks to all.

**CARING CONCERN**
I was impressed when an Assist America coordinator called me to see if my doctor had gotten hold of me. I really appreciated their concern.

**HIGHLY RECOMMEND**
It was a catastrophe when I had a heart attack in Istanbul during our cruise. Assist America was my main source of support. The coordinators were always caring and helped my wife during those trying times, guiding her through the necessary procedures. We were relieved to have an interpreter provided to us. The hospital personnel were caring too. We thank Assist America for the great help they provided to us and I highly recommend them to others who badly need help, especially when out of the country. I have a great appreciation for Assist America on a job well done. I was provided with a nurse who accompanied me and expressed concern about my welfare during my trip home. Thanks.

*Note: The above comments are from actual UPMC Health Plan members who used the Assist America service.*

**SERVICE DETAILS.**

**Medical Consultation, Evaluation, and Referral**
Calls to Assist America’s Operations Center are evaluated by medical personnel and referred to English-speaking, Western-trained doctors and/or hospitals.

**Hospital Admission Guarantee**
Assist America will guarantee hospital admission outside the United States by validating a member’s health coverage or by advancing funds to the hospital.

**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.

**Medical Repatriation**
If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate the member 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.

**Emergency Message Transmission**
Assist America will receive and transmit emergency messages for members.
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.

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.

Return of Mortal Remains
Assist America will render every possible assistance in the event of a member’s death. This service includes arranging preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for transport.

Emergency Trauma Counseling
Assist America will provide initial telephone-based counseling and referrals to qualified counselors as needed or requested.

Lost Luggage or Document Assistance
Assist America will help members locate lost luggage, documents, or personal belongings.

Interpreter and Legal Referrals
Assist America will refer members to interpreters and/or legal personnel, as necessary.

Pre-trip Information
Assist America offers members Web-based country profiles that include visa requirements and immunization and inoculation recommendations, as well as security advisories for any travel destination.

Call Assist America when you are traveling 100 miles or more away from home or in another country and you require medical assistance.

All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.

When calling the Assist America Operations Center, be prepared with:
- Your name, telephone number, and relationship to the patient
- Patient’s name, age, gender, and reference number
- Description of the patient’s condition
- Name, location, and telephone number of hospital, if applicable
- Name and telephone number of attending physician
FOR MORE INFORMATION.

To contact Assist America, please call 1-800-872-1414 if you are within the United States, or 1-609-986-1234 if you are outside of the country.

You can also call UPMC Health Plan Member Services at the telephone number on the back of your member ID card and a representative will provide you with the Assist America telephone and reference numbers.

UPMC Health Plan Website:  
www.upmchealthplan.com/plan/commercial/assist.html

Assist America Website:  www.assistamerica.com

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)
• Suicide attempt
• 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 which 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

Exclusions
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, availability of 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 of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.

ATTENTION
This is not a medical insurance card. Claims for reimbursement for services not provided by Assist America will not be accepted.