

MEDEX Plus

A travel medical benefit for you

Brought to you by:

Regence

Life and Health Insurance Company



When planning for your international trips, have you thought about what you would do if an emergency occurs? How would you find a hospital? Speak to the physicians? Get home if necessary?

Fortunately, as a Regence Life and Health Group Life Insurance client, you will have help with such situations through our program with MEDEX. Wherever you travel, whenever you are more than 100 miles away from home, the program works to protect you every minute, every day of the year.

What is MEDEX Plus?

The MEDEX Plus program offers information, referrals, assistance, transportation and evacuation services to help you respond to medical situations and many other emergencies that may arise during travel. MEDEX Plus also offers pre-travel assistance, which gives you access to information about things like passport and visa requirements, foreign currency and global weather.

Who is covered?

All employees covered under a Regence group life insurance policy. Dependents of members are eligible for services while traveling with the insured member. Expatriates (travelers who travel for more than 90 consecutive days or a total of 180 days per calendar year) are not eligible for services under this program.



Pre-Trip Assistance

You can easily plan upcoming trips by calling the MEDEX Assistance Center at any time to receive vital information before you leave or while you are en route.

- **Consulate and Embassy locations:** Lists consulates and embassies
- **Currency exchange information:** Provides information on currency exchange rates, updated daily
- **Health hazards advice and inoculation requirements:** Provides up-to-the-minute health advisories for foreign countries, as well as medical entry requirements
- **Passport and visa information:** Advises on what documentation you will need to enter and leave foreign countries
- **Weather information:** Gives you current information about weather conditions for international domestic destinations
- **Travel locator service:** Provides assistance with locating hotels and airports

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.

- **Emergency Pet Housing and/or Pet Return:** We will coordinate arrangements for temporary boarding or the return of a pet left unattended as a result of Your Injury or Illness.

Medical Assistance Services

- **Worldwide Medical and Dental Referrals:** We will provide referrals to help You locate appropriate treatment or care.
- **Monitoring of Treatment:** Our Assistance Coordinators will continually monitor Your case. In addition, Our MEDEX 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 assist You with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with 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 and Repatriation Services

- **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

With more than 59,000 international assistance resources, MEDEX can truly help you anytime, anywhere!

provider and MEDEX, You require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

- **Transportation to Join a Hospitalized Member:** If You are traveling alone and are or will be hospitalized for more than seven consecutive days, 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 MEDEX.
- **Transportation After Stabilization:** Following emergency medical evacuation and stabilization, We will coordinate and pay for one-way economy airfare to Your point of origin. If following stabilization We determine that hospitalization or rehabilitation should occur in Your Home Country, We will alternatively coordinate and pay for Your transportation there.
- **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.

Worldwide Destination Intelligence

- **Pre-Travel Information:** Upon Your request, We can provide continuously updated destination intelligence for 173 countries covering subject areas such as weather, currency and culture.
- **Travel and Health Information:** Upon Your request We can provide You with continuous updates on travel and health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.
- **Real-time Security Intelligence:** Upon Your request We will provide You with the latest authoritative information and security guidance for over 173 countries and 283 cities. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

Security and Political Evacuation Services

- **Political Evacuation Services:** In the event of a threatening political situation, such as military uprising or coup, 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 Services:** In the event of a threatening security situation, such as rioting, or other violent situations, 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.
- **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.

With more than 30 years experience, MEDEX is ready to help you. Whether you lose your passport, are in a car accident, or require emergency surgery, you can count on us to ensure your health and safety while traveling abroad.

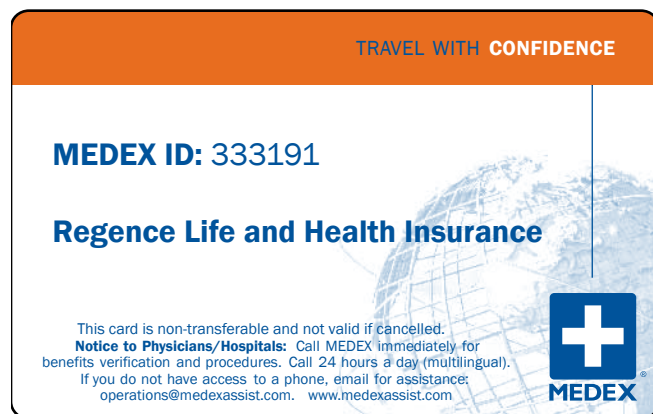


This brochure is for your information only and is not a contract.

All services must be arranged by MEDEX Assistance Corporation. No claims for reimbursement will be accepted.

Because of problems of distance, time and communications, MEDEX Assistance Corporation cannot be responsible for the availability or results of any medical, legal or transportation services. The traveler is responsible for obtaining all services not directly provided by MEDEX Assistance Corporation and is responsible for the expenses associated with all services except those pertaining to repatriation and medically necessary emergency evacuations as provided by MEDEX Assistance Corporation

The MEDEX Plus program is available to employees who participate in their employer's Group Life insurance plan through Regence. The program is subject to the terms and conditions, including exclusions and limitations, of the Employer Emergency Medical Assistance Service Certificate issued to participating policyholders by MEDEX Assistance Corporation, which is not affiliated in any way with Regence Life and Health Insurance.



How to access MEDEX services:

Simply remove and keep this card with you when you travel. Share the information and telephone numbers with your immediate family so they can use the program if you become incapacitated.

If you need help, simply call the appropriate number on your ID card and follow the instructions on the card. Professional Assistance Coordinators at the MEDEX Emergency Response Center will act quickly and efficiently to serve you.

MEDEX EMERGENCY RESPONSE CENTER:
United States, Baltimore, MD 1-410-453-6330

The participant, spouse, and dependent children are eligible for the MEDEX Plus program when traveling at least 100 miles from home or in a foreign country.

In the United States, Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call toll-free: **1.800.527.0218**

In other locations worldwide, call collect: **1.410.453.6330**

MEDEX Plus can also be reached at **operations@medexassist.com**.

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