

# Get Me Home

A comprehensive program providing you with 24/7 emergency medical assistance—including emergency evacuation and repatriation to the hospital of your choice—and other travel assistance services when you are 100 or more miles away from your permanent residence or outside of your home country.

Below please find the terms, conditions, limitations and exclusions provided by the travel provider for the Get Me Home Program. If your company has a Sirius policy, additional terms, conditions, limitations and exclusions may be outlined in your Certificate of Insurance.

## PROGRAM DESCRIPTION

### How to Use Get Me Home Services – 24 hours a day, 7 days a week, 365 days a year

Call Member Services at 1-855-943-4595 when traveling domestically. If traveling internationally, call +1-317-927-6812 collect. A multilingual assistance coordinator will ask for your name, your company or group 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 go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center.** We will then take the appropriate action to assist you and monitor your care until the situation is resolved. Get Me Home provides you with the following services: Medical Assistance, Travel Assistance, Medical, Political, and Natural Disaster Evacuation and Repatriation Services, Personal Security Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions, Limitations and Exclusions also described below.

## MEDICAL ASSISTANCE SERVICES

**Worldwide Medical and Dental Referrals:** We will provide referrals to help You locate appropriate treatment or care.

**Monitoring of Treatment:** We will monitor Your case. In addition, We will provide consultative and advisory services, including review and analysis of the quality of medical care You are receiving.

**Facilitation of Payment:** 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 admissions, 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 the delivery to You upon the prescribing physician's authorization, if it is legally permissible.

**Dispatch of Doctors/Specialists:** If the local attending Legally Qualified Physician and IMG cannot adequately assess Your need for Medical Evacuation and Transportation, We will coordinate, provide and dispatch a Physician to assist in the assessment.

**Field Case Management:** Field Case Managers are deployed by IMG to provide a local resource to assist with your care, including determining medical necessity for transport, assessing appropriateness of care, offering translation services or managing remittance details. Field Case Managers shall be used as an extension of IMG services and must be approved at IMG's sole discretion prior to deployment.

**Transfer of Medical Records:** Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

**Family, Employer and Physician Updates:** With Your approval, We will provide updates to appropriate individuals that You designate. All such updates will conform with applicable privacy laws and regulations.

**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.

## DESTINATION INTELLIGENCE & SUPPORT

We will provide You with online access to a security and intelligence portal that includes:

1. **Location Intelligence:** Location Intelligence provides location-specific intelligence and recommendations for 10 threat categories (Security, Transportation, Health, Entry/Exit, Financial, Language, Cultural, Environmental, Legal and Technology).
2. WorldAware's **Country/City Security Assessment Ratings (CSAR)** provides ratings based on six parameters. Each CSAR is given a 1-5 rating, with 1 representing countries or cities with the lowest threat and risk factors and 5 representing those with the highest.
  - Crime: Prevalence of petty crime, violent crime and random violence that could threaten foreigners.
  - Security Services: Trustworthiness and capability of local police and security services.
  - Civil Unrest: Level of civil unrest, violent demonstrations, and prevalence of anti-government and/or anti-foreign sentiment.
  - Terrorism: Level of terrorist activity, including terrorist acts targeting domestic and international targets and state sanctioned terrorism.
  - Kidnapping: Occurrence of kidnapping for ransom and political leverage.
  - Geo-political Stability: Relative assessment of the political infrastructure and economic stability.
3. **WorldAware Worldcue® Travel Intelligence Alerts:** These alerts are the full text of active Worldcue® Travel Intelligence Alerts. Worldcue® Travel Intelligence Alerts for a specific location or locations can be chosen. In addition, Worldcue® Travel Intelligence Alerts can be limited to one or multiple intelligence categories (e.g., Security, Health, Transportation, etc.), and limited to different levels of severity (e.g., Critical Only, Critical & Warning, and Critical, Warning & Informational).

## MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if You suffer an Injury or a sudden and unexpected Illness and Your medical condition requires these emergency services:

**Emergency Medical Evacuation:** If (i) You are 100 miles or more away from Your permanent residence in Your home country or outside of Your home country and (ii) We determine after consultation with the local attending Legally Qualified Physician that transportation to a Hospital or medical facility is Medically Necessary, We will coordinate and provide a medically supervised evacuation to a hospital of Your choice near Your permanent residence if it is determined that Your hospitalization stay can be completed at that hospital.

If We determine after consultation with the local attending Legally Qualified Physician that transporting You to a hospital near Your permanent residence could jeopardize Your health, We will arrange and provide a medically supervised evacuation to the nearest

medical facility that is capable of providing appropriate medical treatment.

**Repatriation:** If We determine after consultation with the local attending Legally Qualified Physician that it is Medically Necessary for You to return to Your place of permanent residence because of a hospitalization due to an unforeseen Sickness or Injury which is acute or life-threatening, We will coordinate and provide transportation to return You to Your permanent residence via:

A. one-way Economy Transportation; or

B. commercial upgrade based on Your condition as recommended by the local attending Legally Qualified Physician and approved by Us.

**Transportation to Join a Hospitalized Participant:** In the event a Participant is traveling alone and is hospitalized due to an unforeseen Sickness or Injury that is acute or life-threatening and an Emergency Evacuation or Repatriation is not imminent, or the Participant dies while on the Trip, upon IMG's determination, We will coordinate and provide a one round-trip economy airfare ticket to bring a person of the Participant's choice to a Participant's location.

**Return of Dependent Children:** If, while traveling, Your Dependent Children are left unattended as a result of Your hospitalization due to an unforeseen Sickness or Injury which is acute or life-threatening, We will coordinate and provide transportation for the return of Your Dependent Children to either Your Home or their own Home. If needed, We will coordinate and provide the services of a qualified escort to accompany the Dependent Children.

**Repatriation of Mortal Remains:** In the event of Your death while traveling, We will arrange and coordinate the preparation and transportation of Your remains to Your place of residence or to the place of burial.

**Vehicle Return:** If, while traveling You are Medically Evacuated, Medically Repatriated or Your mortal remains are returned, We will coordinate and provide for the return of Your Unattended Vehicle to Your Home or place of rental. Your Vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the vehicle(s) during the return will be the responsibility of the participant. The request for the Vehicle Return service must occur at the time of Your Medical Evacuation, Medical Repatriation or Return of Remains.

**Return of Traveling Companion:** If You are hospitalized due to an unforeseen Sickness or Injury which is acute or life-threatening, We will coordinate and provide a one-way economy airfare ticket for Your Traveling Companion to accompany You on Your Medical Evacuation or Medical Repatriation trip to Your Home or to return to Traveling Companion's home.

## 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 IMG 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:** We will provide 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.

## PERSONAL SECURITY SERVICES

**Emergency Political Evacuation/Repatriation:** In the event of a threatening security or political emergency situation due to governmental or social upheaval at Your location while You are traveling away from your country of residence, We will coordinate and provide transportation to remove You from the area. Emergency Political Evacuation/Repatriation services are provided by Our security personnel to the nearest safe location and then to Your point of origin or home if needed. The decision to Emergency Political Evacuate/Repatriate will be made by Our security personnel in consultation with local governments and security analysts.

In the event You are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits Our ability to fully provide services, We shall nonetheless use Our best efforts to provide Our services, recognizing that obstacles beyond Our control will affect the level of service. We cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond Our control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

We retain the discretion to limit one (1) emergency evacuation and or repatriation attributable to any single political emergency situation.

**Natural Disaster Evacuation:** In the event of a Natural Disaster Situation, We will on a best-efforts basis coordinate and provide You with an evacuation from a safe departure point that we designate to a safe haven. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with You and advise You until evacuation becomes viable or the Natural Disaster Situation has passed.

We will only coordinate and arrange for a Natural Disaster Situation evacuation up to and including seven (7) days from the date of the official disaster declaration issued.

## DEFINITIONS

**“Dependent Children”** means a Participant’s natural child, adopted child (including a child from the date of placement with the adopting parents until the legal adoption) or step-child (including the child of a Domestic Partner) and who, in each case, is supported by the Participant and is included in the program through which Participant has access to these services. A Dependent Child who reaches the age limit but continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Participant for support and maintenance.

**“Domestic Partner”** means each of two people, one of whom is You, are of the same or opposite sex and have a mutually dependent relationship so that each has an insurable interest in the life of the other. Each person must be:

1. 18 years of age or older;
2. unmarried;
3. the sole domestic partner of the other;
4. sharing a primary residence with the other; and, not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

**“Emergency Political Evacuation/Repatriation”** is an evacuation for the following reasons:

1. Officials of the foreign country or the embassy of the country in which You are a national have issued for reasons other than medical, a recommendation that categories of persons which include You should leave the foreign country; and/or
2. You are being expelled or declared persona non-grata on the written authority of the recognized government of the foreign country; and/or
3. The political and military events in the foreign country has created a situation in which You are in danger of imminent bodily harm to the extent that You must be removed from the foreign country; and
4. You cannot obtain commercial transportation to the nearest safe location within a time period which will enable You to leave the foreign country in time to avert imminent bodily harm or to comply with the time allowed to leave the foreign country pursuant to the orders of the recognized government of that foreign country.

**“Expatriate”** means a Participant who has primary residence in a country of permanent assignment outside their native country. There is no mileage restriction nor trip length maximum for an Expatriate.

**“Family Member”** means any of the following: Your legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Domestic Partner.

**“Hospital”** means (a) a place which is licensed or recognized as a general hospital by the proper authority of the state or legal jurisdiction in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; or (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

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

**“Illness”** means a sudden and unexpected sickness that manifests itself during Your Membership Period and which requires Hospitalization.

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

**“Legally Qualified Physician”** means a physician or dentist (a) other than You, a Traveling Companion or Your Family Member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

**“Long Term Traveler”** means a Participant who is traveling more than 100 miles from their primary residence, unless in a foreign country, for trips longer than 180 days, but less than 365 days.

**“Natural Disaster Situation”** means an event occurring directly out of an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the host country issues an official disaster declaration and determines the affected area to be uninhabitable. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- a. the path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or
- b. less than 72 advance hours’ notice of a potential landfall for a named storm exists.

In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

**“Traveling Companion”** means any individual traveling on the same itinerary and accompanying You on Your trip for more than 50% of the time sharing the same accommodations.

**“Trip”** means any scheduled trips, tours or cruises for which a Participant is traveling more than 100 miles from his or her permanent place of residence, unless in a foreign country or a defined Expatriate. The Trip shall begin on the Participant’s departure and shall end on the earliest of the following:

- 1) The date the Participant returns to his or her permanent residence (except as defined as an Expatriate); or
- 2) The date the Trip exceeds 180 days (except as defined as Long Term Traveler or Expatriate).

**“Us (We)”** means IMG Travel Services, the travel partner to ArmadaCare and ArmadaHealth.

**“Vehicle”** means a ground vehicle such as a car, truck, van, travel trailer or motor home operated by You.

**“You or Participant”** means a person who is enrolled for services hereunder, his/her legal spouse (or common-law spouse where legal), or Domestic Partner (if applicable) and his/her Dependent Children (if applicable).

## RULES AND REGULATIONS

- A. Services for any type of evacuation or repatriation are only available if We approve and coordinate the transport.
- B. Services are not available to You for Sickness, Injuries or losses resulting directly or indirectly from:
  1. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion; or
  2. Your mental or nervous condition, unless hospitalized; or
  3. traveling against the advice of a physician; or
  4. traveling for the purposes of securing medical treatment; or
  5. nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused; or
  6. Participant is actively participating in either (1) war and/or (2) terrorism, as defined in the following: war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or any act of terrorism. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any of the above; or
- C. To the extent that the provision of services would expose IMG or any of its insurers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## REIMBURSEMENT TO IMG AND RIGHTS OF SUBROGATION

Where benefits are not available to You under the Get Me Home Program, You or a responsible party on Your behalf shall either pay the cost of third-party services directly or shall reimburse IMG upon demand for all such costs and expenses which may be imposed upon IMG by the provider of such third-party services or related assistance services either authorized by You or deemed to be advisable and necessary by IMG under urgent medical circumstances, to the extent that such expenses are not IMG’s responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

IMG shall be fully and completely subrogated to Your rights against any party who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by IMG or any third-party services, including hospital expenses, in the event that IMG pays or contribute to the payment of them. You must assign to IMG any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other insurance plan or public assistance program, up to the sum of any payments by IMG.