Conditions & Exclusions

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)
• 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 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)
• Other conditions and exclusions apply to services provided to dependents who are students. For questions and further information regarding services for dependents who are students, please contact HCH Administration, Inc.

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 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.

For more information regarding the program contact:
HCH Administration, Inc.
209 West R.B. Garrett Avenue
Peoria, IL 61605
Telephone: 1-800-322-1516
Assist America’s Operations Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your Assist America identification card will connect you to:

- A global network of pre-qualified medical providers
- A state-of-the-art Operations Center with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for all the assistance services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

It is important to keep your identification card with you at all times so that you can call for services whenever you need them.

Assist America is not travel or medical insurance, rather it is a provider of global emergency services.” Assist America’s services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

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