Emergency medical transportation coverage

Important

If your emergency is immediate and life threatening, seek local emergency care at once.

Your emergency medical transportation limit is the total amount available for all covered services described below. Please refer to your *letter of confirmation* to confirm that you have this benefit in your plan and your total dollar limit.

You or your representative must contact us and we must make all transportation arrangements in advance. We will not pay for any of the services listed in this section if we didn't authorize and arrange it.

Moving you to a Hospital or medical clinic (emergency medical evacuation)

If **you're** seriously ill or injured during **your trip** <u>and</u> **our** medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- our medical team will consult with the local doctor:
- we'll identify the closest appropriate facility, make arrangements and pay to transport you to that facility; and
- we'll arrange and pay for a medical escort if we determine one is necessary.

Getting you home after your care (medical repatriation)

If you're seriously ill or injured during your trip, under the care of a local doctor and unable to continue your trip, medical repatriation takes place once our medical team determines that you are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll:

- arrange and pay (less any refunds for unused tickets) for you to be transported via a
 commercial transportation carrier in the same class of service that you were booked for your
 trip. The transportation will be to one of the following:
 - your primary residence;
 - a location of your choice in the United States; or
 - a medical facility near your primary residence or city of your choice in the United States. We'll take your request into consideration as long as the medical facility will accept you as a patient and is approved as medically appropriate for your continued care by our medical director.
- arrange and pay for a medical escort if our medical team determines a medical escort is necessary.

Bringing a friend or family member to you (transport to bedside)

If you're told you will be hospitalized for more than seven days during your trip, we'll transport a friend or family member to stay with you. We'll arrange and pay for round-trip transportation in economy class on a common carrier.