



EXPATRIATE COVERAGE

Assist America offers its medical assistance services when a participant is traveling 100 miles or more away from home. When a participant is in a new location for an extended period of time or traveling continuously for more than 90 days, the new location becomes the place of residence. In other words, it will, in fact, be the *actual* place where the person resides. Within 100 miles of this residence there is no Assist America coverage, just as in the United States there is no coverage within 100 miles of home.

Of course, if the participant is traveling more than 100 miles from the new location abroad, he or she is eligible for the Assist America benefits. Keep in mind, that if the participant were to need assistance 100 miles or more from this new location and was eligible for repatriation, the repatriation would be to the "new" place of residence and not to the original home location. Example: A participant from New York, NY is in Toronto, Canada for 130 days and travels to Montreal and needs assistance. The participant would be repatriated back to Toronto, Canada and not New York. Therefore, the Expatriate service "buys out" the 100 mile requirement and the participant could be repatriated back to New York.

There are times, however, when an employee is assigned to a location that does not offer appropriate medical facilities, or where the participant is simply not comfortable with what is available. In such cases, the participant would want to retain the ability to access Assist America's medical assistance services, including medical consult and evaluation, evacuation and repatriation. In order to retain Assist America services *within* 100 miles of the new overseas location, all the participant needs to do is sign up for Expatriate Coverage.

The annual fee for Expatriate Coverage is \$60 per individual and \$100 per family. Assist America requires the employee's name, the name of the spouse and dependents as well as the location abroad.

Expatriate Coverage is a self-billed and self-renewing program. It is Assist America policy that all groups share a uniform expiration/renewal date. The dates of coverage coincide with original policy effective dates. Any employees added during the year are charged the full annual fee. Due to our own insurance parameters, we are unable to prorate this coverage. If you would like to add or renew any employee, please use the Expatriate Enrollment form and mail it to Assist America with a check for the appropriate amount.

If you have any further questions regarding Expatriate Coverage, please call Assist America at (609) 921-0868.



202 Carnegie Center, Suite 302A
Princeton, NJ 08540
www.assistamerica.com