



Expatriate Coverage: Frequently Asked Questions

Who needs it? Any employee on a long-term overseas assignment regardless of length or students studying abroad for more than 90 days needs Expatriate Coverage.

What does it do? Expatriate coverage provides all of Assist America's Emergency Medical Travel Assistance services to employees/students right from their new place of residence. This means that the 100-mile exclusion is waived. The members will have access to all services including evacuation, repatriation under medical supervision as well as return of mortal remains.

How much does it cost? The annual fee is \$60 per individual and \$100 per family.

How do I enroll? Simply fill out the attached form and send it along with a check for the total amount to the Assist America office in Princeton, New Jersey.

How often do I need to send updates to Assist America? Update your Expatriate Coverage annually. (Date to coincide with original policy effective/renewal date). We do not prorate.

Can I do this electronically? Yes, but please forward the corresponding fees as quickly as possible to ensure coverage.

If my group of Expatriates has members with different effective dates, how do I know when to renew? The Expatriate Program effective and renewal date corresponds to the in force membership renewal date through which your company has access to Assist America services. At that time, **all** Expatriates will need to be renewed.

If I enroll six months before my policy renewal date, will the fee be prorated? Assist America cannot prorate the fees because of the administrative demands by its insurer. The fee is very low and is a single unit cost that cannot be broken down.

If I don't enroll in the Expatriate program, when I am on a long-term overseas assignment, will I have any Assist America coverage when I travel away from the new location? Yes, Assist America's services apply as they normally do. Any employee traveling either 100 miles or more from his or her place of residence (the new one in the case of the Expats.) or in a foreign country (again, outside of the new one for Expats.) is eligible for all of Assist America's emergency medical travel assistance services. You will however not have coverage when you need assistance in your new place of residence.

Any other questions, please call Assist America at (609) 921-0868.