

Access America Advantage: Global Medical Assistance* in Action

Global Medical Assistance: An essential part of your international travel plans

A young couple, seven months pregnant with their first child, travelled to Mexico for their first anniversary. While there, the expectant mom went into labor and prematurely delivered a 3 lb., 14 oz. baby boy. Unfortunately, the baby was born with bleeding on the brain and at risk of renal failure. Within hours of the baby's birth, Access America airlifted the newborn to Miami Children's Hospital, where we coordinated with specialists to immediately begin evaluation and treatment. Thanks to the prompt, expert attention Access America was able to provide, this baby is healthy and happy today.

Access America handles 653,000 unexpected medical emergencies like this one every single year. In the case of an illness or injury that's not covered by your personal healthcare insurance (see the "Did You Know" sidebar), our Global Medical Assistance offers you a network of more than 400,000 health service providers in 242 nations and territories – all of which have been screened and selected by our expert medical team. Plus, our emergency hotline, staffed with medical personnel and associates who speak 100 languages, is available 24/7 to field your questions and direct you to the facility best-suited for your particular needs and care. They'll also arrange all necessary medical transportation to get you there and home again.

At times like these, the last thing you want to worry about is money. Not only does Access America's Global Medical Assistance save you thousands of dollars in expensive international health care and medical transportation costs, but we can also pre-authorize hospital admissions and guarantee payments, completely taking away your financial worry. And if you're unable to return home and would like a friendly face close by, we'll bring a companion to your bedside. But even if you're recuperating on your own, you're never really alone. With Access America, you'll have someone following your care every step of the way.

*Insurance coverage is underwritten by BCS Insurance Company or Jefferson Insurance Company, depending on the insured's state. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. Certain exclusions, limitations and restrictions may apply.



Did You Know?

"Obtaining medical treatment and hospital care abroad can be expensive, and medical evacuation to the U.S. can cost more than \$50,000. ... U.S. medical insurance is generally not accepted outside the United States, nor do the Social Security Medicare and Medicaid programs provide coverage for hospital or medical costs outside of the United States," according to the travel tips section of the U.S. Department of State website.*

In fact, a recent report from the U.S. Travel Insurance Association (USTIA) confirms that few domestic health plans provide an international network of physicians and hospitals or coverage for emergency medical transportation and evacuation. And while some credit cards provide limited international coverage as an optional add-on, very few domestic policies provide the kind of comprehensive assistance coverage and extensive global network offered by Access America.

*Source: http://travel.state.gov/travel/tips/tips_1232.html#health

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Travel Insurance & Assistance