

For the safety of all team members travelling we recommend:

1. The team leader carry a copy of each team members photo ID, a copy of the insurance information linked in participant center, a copy of the leader report provided to them by MSC USA Mission staff and a credit card with at least \$2,000 available credit.
2. It is suggested that the team leader register their team with State Department using the following link: <https://step.state.gov/step/> Please review all travel advisories for the country to which you will travel.
3. All team members should carry a copy of their photo ID on their person.
4. The team leader should collect all passports and secure in the mission house safe upon arrival to the mission location.
5. It is suggested that any team member carrying a personal cell phone update their I.C.E. contact prior to travel.

Here is some additional information on the insurance coverage provided:

The coverage begins at the moment of disembarkation from the home country.

Coverage ends when the individual arrives in home country. This assumes that the entire trip is for your volunteer activities and there is no personal deviation (example, vacation time continuation) associated with the trip. Personal deviation is not covered under this plan. Should you need to utilize the insurance while travelling you should present the ACE insurance information to the hospital admitting clerk. Do not present personal insurance information. Note that in all our countries we have experienced medical personnel who have refused to accept insurance. In this case, you should pay out of pocket (hence our recommendation to carry a credit card). When paying out of pocket you must get discharge paperwork/receipts for payment. Upon return to US the payor should submit a claim for reimbursement with the insurance provider.

If payment represents a hardship you should invoke the insurance.

1. Advise hospital billing rep to contact the emergency service number for ACE at 1-855-327-1414. They have Spanish speaking agents available if needed.
2. A claim will be started and the billing clerk at hospital should work with Insurance provider to fax/email a guarantee of payment letter. Be certain you make a note of the claim number, and names and telephone numbers for all parties you speak with.
3. Upon discharge, be certain to obtain discharge papers and copies of all bills and paperwork that would be relevant to patient care. These will be needed by the insurance company to process the claim.



ATTENTION

**In the event of a medical emergency
call ACE's Travel Assistance
Services immediately**

24-Hour Access

**1-855-327-1414 Toll-Free
1-630-694-9764 Direct Dial**

Call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

When you call ACE's Travel Assistance Services, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to Covered Person;
2. Covered Person's name, age, sex and policy number;
3. A description of the Covered Person's condition;
4. Name, location, and telephone number of hospital;
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable ACE policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

ATTENTION Medical Personnel or Police

In the event of a medical emergency, our Assistance Provider will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-855-327-1414; or direct dial at 1-630-694-9764.

In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with our Assistance Provider to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by ACE's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. ACE's Assistance Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

ACE TRAVEL ASSISTANCE PROGRAM

For medical referrals, evacuation, repatriation or other services please call:

ACE Travel Assistance Program
1-855-327-1414 (Toll-Free)
1-630-694-9764 (Direct Dial)
medassist-usa@axa-assistance.us

Visit www.acetravelassistance.net for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us
Password: acea&h



Organization: Mustard Seed Communities, Inc.
Policy Number: GLM N11215191
Assistance Provider: AXA Assistance USA, Inc.

AXA provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event