INTERNATIONAL SOS

Medical, Personal, Travel and Security Assistance Services

International SOS Assistance gives peace of mind to travelers and expatriates all over the world. One phone call connects you to the International SOS network for immediate help in any emergency. Services range from telephone advice and referrals to full-scale evacuation by private air ambulance. The International SOS network of multilingual critical care and aeromedical specialists operates 24 hours a day, 365 days a year from International SOS Alarm Centers around the world. Your International SOS membership is a valuable protection against unexpected difficulties that can arise when you are away from home.

FAQ's

1. Are my family members covered when traveling with employees? If so, what if we add on several days of personal travel to our business trip?
   Yes, family members are covered when traveling with employees. Regarding personal travel, a short sojourn of up to five days before or after a business trip is included in the WCMC program with International SOS; if you are extending a business trip by more than five days to include leisure travel then you may want to consider purchasing an individual membership with International SOS to ensure that the coverage is in place for you and your family members.

2. Am I covered when traveling on personal business or vacation? If not, what are my options?
   No, you are not covered for leisure travel. When traveling on personal business or vacation you may purchase an individual membership from International SOS at a 20% discount because of your affiliation with WCMC. Individual International SOS memberships are available to purchase either via an online enrollment at: http://www.internationalsos.com/buymembership/ or by calling the International SOS consumer sales department at: 800-523-8662, Monday-Friday from 8:30am-4:30pm. For an online enrollment there is a prompt for a preferred pricing code, by entering the WCMC membership number anyone affiliated with WCMC will receive a 20% discount; when calling to enroll all you need to do is mention that they are affiliated with WCMC to receive the 20% discount. Individual memberships may be for as short as a 10-day trip or for as long as one year.

3. How does my medical insurance interact with the International SOS coverage?
   Your medical insurance and International SOS coverage are two separate programs and you need to refer to and review your health insurance plan to make certain it provides adequate protection when you are traveling internationally. The International SOS program that WCMC has in place is for travel assistance, emergency medical evacuation and repatriation as well as security evacuation; this program does not include overseas health insurance.
4. What is the role of International SOS?
International SOS provides travelers and expatriates with worldwide quality health care and emergency assistance services 24 hours a day.

5. How can International SOS help?
International SOS provides you with peace of mind. One phone call connects you to the International SOS network of multilingual specialists for immediate help in an emergency. International SOS services are designed to help you with medical, personal, travel, security and legal problems when away from home. Call International SOS at any time to speak with a physician or security specialist about simple or critical matters.

6. How does it work?
Carry the International SOS membership card with you at all times. It includes the telephone numbers of the three major worldwide International SOS Alarm Centers. In the event of an emergency, call one of the emergency phone numbers listed on the card.

7. Can I arrange my own evacuation?
No, International SOS must be contacted in advance to arrange and approve the emergency evacuation. The service is not available for self-activation or self-organization or by claim for subsequent reimbursement by International SOS. Should members arrange their own evacuation, International SOS will not cover the cost.

8. What do I need to do to use the program?
In order to utilize any of the medical, travel, or security services listed under Program Benefits, contact any International SOS Alarm Center from anywhere in the world by calling directly, calling collect or calling the toll-free number.

http://www.internationalsos.com/world-network/default.cfm

To ensure a prompt response when calling, you should be prepared to provide the following:

- Your name, location, age, sex and nationality
- Your organization’s name
- Your International SOS membership number located on your International SOS membership card
- The telephone number from which you are calling (in case you are disconnected)
- Your relationship to the employee (if the person calling is not the employee)
- Name, location and telephone number of the hospital, clinic or treating doctor (when applicable)
What if I have pre-trip questions about my travel destination? In addition to calling the Alarm Center for any pre-trip questions you may have, you can access Country Guide and Security Online reports from this website: http://www.internationalsos.com/members_home/login/login.cfm. Use the membership number located on your membership card as your member login.

Do I need to activate my membership?
No, your membership is already active. Simply carry the card in your wallet at all times while traveling. Whenever you need service, contact one of the emergency phone numbers listed on the back of the card. You do not need to report specific trip dates to International SOS each time you travel.

What if I need a doctor?
The International SOS alarm centers are listed on the back of your card. Call the International SOS Alarm Center that is nearest to you for a referral to a doctor who speaks your language.

What if I need a lawyer while overseas?
Call the nearest International SOS Alarm Center.

What if I need prescription medication?
If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, International SOS will, when permissible by local law, send the needed medication to you.

What if I am hospitalized?
Call the nearest International SOS Alarm center. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery.

What if local medical facilities are not adequate?
If you are hospitalized in an area where adequate medical facilities are not available, International SOS will evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

What happens when I am released from the hospital and still need help?
When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will arrange for the repatriation under medical supervision.

Will International SOS pay my medical bills?
After approval from your organization, International SOS will guarantee and pay all costs
associated with your medical care. International SOS will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization.

In the event of death…
International SOS will render all assistance possible to obtain clearances and arrange the transportation for the return of mortal remains.

What should I do in the event of a security emergency?
Contact one of International SOS Alarm centers and a security specialist will assist you.

What is security evacuation assistance and coordination?
The International SOS Security Division will assist you in the event of threatening situations such as civil and/or political unrest, insurrections, revolution or similar situations by providing information, guidance and resources in the event personal safety and security can no longer be assured.

Program Benefits

Medical Services

- Emergency evacuation
- Medically supervised repatriation
- Companion ticket
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Emergency & routine medical advice
- Pre-trip information on travel health issues (Country Guides)
- Medical and dental referrals
- Outpatient and dental referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment
- Inpatient medical expense guarantee, cost review and payment
- Dispatch of medication and medical supplies

Travel Services

- Legal referrals
- Emergency message transmission
- Translations and interpreters
- Lost document advice
- Ground transportation and accommodations for accompanying family members
• Emergency personal cash advances

Security Services

• Security evacuation assistance
• Online travel security information
• Access to security crisis center

International SOS Clinics

• Access to International SOS clinics

International SOS Clinics
In areas where medical care is not on par with Western medical standards, International SOS has developed top-quality clinics to meet the needs of both travelers and expatriates. The company has "hands-on" experience in establishing medical clinics throughout the world, providing Western-quality medical care.

These clinics provide 24-hour access, 365 days a year, to health care both by appointment and for emergency treatment. International SOS Members have access to the services available at International SOS Clinics, and are subject to the terms and conditions in force at each respective clinic. Services are rendered on a fee for service basis.

The clinics can offer:

• Primary care services
• Emergency room capabilities
• On-site pharmacies stocked only with pharmaceuticals manufactured by reputable international companies
• 24-hour access for laboratory analysis
• Pharmacy and diagnostic testing
• Western-trained medical providers
• Provisions to limit out-of-pocket expenses via corporate-deposit accounts

Click on the following link to view the complete list of International SOS Assistance, Inc. Office, Alarm Center and Clinic.