

## MEDEX Frequently Asked Questions

### **How do you access the services?**

Members simply call a toll-free phone number to access the worldwide MEDEX network. If a toll-free number is not available from within a country to which the individual is traveling, they can call MEDEX collect. The telephone access numbers are printed on the fulfillment material or ID card the members receive.

### **When do you utilize the services?**

MEDEX is available 24 hours a day, every day of the year. Many times people are under the impression that the services are used only in serious cases. Be assured that MEDEX is there to help with any type of illness or injury, regardless of the severity.

### **Is there a part of the world where MEDEX cannot provide services?**

No. MEDEX services extend worldwide.

### **How many cases does MEDEX handle a year?**

MEDEX manages approximately 30,000 cases per year in virtually every country of the world; of which, approximately one half are emergency medical cases.

### **How does MEDEX help locate appropriate medical care?**

MEDEX has a global network of more than 59,000 providers worldwide. The network contains hospitals, clinics and physicians, as well as other providers geared uniquely to the travel insurance industry, such as air ambulances, house-call physicians and medical escorts. MEDEX has rigorous credentialing and recredentialing standards. MEDEX members are provided referrals based on the medical specialty needed, location, language, office hours, training, etc.

### **Does MEDEX require that members go to specific hospitals, doctors, or clinics?**

In order to reap the full benefits of our service, we strongly recommend that our members contact us before entering hospitals so that we can refer them to facilities that we have worked with in the past. MEDEX refers its members to the best providers in the area. If our members go to other providers, MEDEX cannot be certain of the level of treatment. However, MEDEX will provide the same assistance services regardless of where the individuals are treated.

### **What happens in the event of a hospitalization?**

It is important that MEDEX is notified as soon as possible. MEDEX will then monitor your care and work through the complex details of foreign hospitalizations. MEDEX will immediately speak with your treating doctor to assess your condition, your treatment plans, and whether or not an evacuation is necessary. MEDEX will update your family, employer and personal physician as appropriate. In addition, MEDEX will coordinate all insurance verifications and admission details.

### **How does MEDEX facilitate hospital admissions?**

MEDEX will coordinate all billing and insurance verifications, including settling any guarantees of payment. This ensures that there is no delay or denial of medical treatment because a Member is unable to make the up-front payment or because a Member's insurance is not recognized.

### **What if the local facilities are not capable of providing treatment?**

In evaluating the local facilities, MEDEX considers such factors as the quality of the blood supply, medical technology and specialties available, use of sterile equipment and the patient's medical requirements. If facilities are inadequate, the MEDEX Regional Medical Advisor will report on the safety of such an evacuation, any medical needs the patient may require en route and the evacuation plan details. MEDEX will consult with all parties involved and fully manage the issues surrounding the evacuation.

### **What is a typical cost to evacuate an individual?**

Evacuation costs vary depending on the location and the severity of the medical problem. Typically, an evacuation can run anywhere from \$10,000 to in excess of \$75,000.

### **What is actually involved in an evacuation?**

Many people are under the impression that an evacuation is simply one call to an air ambulance; however, evacuations are much more complex and involve:

- Evaluation of the transport requirements (such as oxygen requirements, doctors necessary, any special equipment, altitude specifications, etc.)
- Discharge administration
- Admission into a new facility
- Identifying qualified aeromedical escorts and air ambulances
- Coordinating ground transportation on both ends of the evacuation
- Immigration and flight clearances
- Assistance with family travel arrangements

### **What are the types of medical evacuations?**

The evacuation method is determined based on the patient's condition and location.

- Commercial Airline Transfer (for less severe medical problems, such as a broken arm)
- Commercial Airline Transfer with Medical or Non-medical Escort
- Stretcher Commercial Airline Transfer (several seats are removed for the stretcher)
- Air Ambulance Transfer

### **Once a member is released from the hospital, do the services end?**

MEDEX assists with a Member's case until they have returned home or have received final treatment.

### **What if a Member has a non-medical problem?**

Members simply call the MEDEX access numbers and MEDEX can assist with lost or stolen passports, legal referrals, translation services, emergency transfer of funds and a host of other non-medical problems.

### **What if there is a political situation and the Member needs evacuation or security services?**

If a client wishes to conduct an evacuation due to a deteriorating security situation, MEDEX can assist with the coordination of such transport. MEDEX has 24-hour capabilities to book commercial airline reservations or arrange charter flights according to the requirements of the client. Cases can be coordinated urgently, based on the availability of aircraft. If a client is not sure about the relative cost effectiveness of numerous commercial flights versus a charter, (assuming that both options are available), MEDEX can obtain a price comparison. MEDEX can also assist with determining any visa regulations that would apply to the travelers, and confirming hotel and ground transportation arrangements in the destination city. If provided with specific demographics and location information, MEDEX can formulate more specific Contingency Plans with pricing for clients at an additional charge.

In a more acute security situation, where special security personnel and arrangements are needed, MEDEX can assist clients in accessing appropriate services.