

美洲援助公司的服务

ASSIST AMERICA SERVICES

与美洲援助有合作关系的保险公司的保户，在离家150公里（100英里）以外的地区度假，私人或商务旅行时，全程都会得到我们援助网络的有效保护。

When covered members of our partner insurance companies are more than 100 miles (150 kilometers) from home or in another country that is not their country of residence, the Assist America shield is activated. Coverage is in effect during all personal, vacation and business travel.

医疗咨询和评估

Medical Consultation and Evaluation

我们的援助服务中心向会员提供 24 小时服务。援助协调人员都经过医疗培训、可以讲多国语言，能够对任何紧急情况迅速做出准确的判断并妥善处理，包括推荐资深医师和医院。Our operations center is staffed 24/7 by medically-certified, multilingual personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation, including referrals to qualified doctors and/or hospitals.

入院医疗担保

Hospital Admission Guarantee

美洲援助在确认会员的健康保险计划之后安排会员及时入院治疗，或者根据需要向医院预付入院押金（预付款必须在 45 天内偿还）。

Assist America fosters prompt hospital admission by validating the member's insurance or advancing funds as needed to the hospital. (Advances must be repaid within 45 days.)

医疗跟踪和病案管理

Critical Care Monitoring and Case Management

会员一旦入院，美洲援助的医生、护士和其他经过培训的人员将始终与该会员的主治医师密切沟通，随时了解医疗进展情况，并将有关信息转达给会员的家人或工作单位。

Assist America's team of doctors, nurses, and other medically trained personnel stays in regular communication with the attending physician and hospital, monitors appropriate levels of care and relays needed information to the member's family or insurance company

医疗费用监控

Cost Monitoring

“合情合理”的医疗费用在不同的国家可能有许多不同的含义，当地居民的收费是一个标准，而对外国人就可能高出许多。虽然保险公司是负责赔付保险责任内的医疗住院费用，但美洲援助有资源和标准协助保险公司判断该费用是否合理，正常。

“Reasonable and customary” healthcare charges can mean many different things in different countries: local nationals may be charged one amount while foreigners are charged much more. Though the health insurer's role is still to pay covered medical and hospital charges, Assist America has the resources and perspective to determine whether charges are reasonable and appropriate.

紧急撤离

Emergency Evacuation

当会员在某一个地方生病或受伤了，且得不到应有的治疗，美洲援助会立即启动，采用一切可

能的运输设备将伤病的会员从事发地护送到符合我们严格标准的医疗机构，所有转运的费用，包括运送途中的医疗诊治都由美洲援助来支付。

If a member becomes ill or injured in an area of the globe where appropriate care is not available, we will intervene and use whatever transportation, equipment and personnel are necessary to evacuate that individual safely to the nearest facility that meets our rigorous standards. And the full cost of any evacuation, including medical treatment while in transport, is paid by Assist America.

医疗护送

Medically Supervised Repatriation

当被救治的会员身体状况稳定，取得其主治医师和美洲援助医生的同意后，我们将根据需要安排医疗队伍护送该会员回家，或转运到其居住地的康复机构继续接受治疗。

When the member has been stabilized to the satisfaction of Assist America's doctor and the attending physician, we will arrange transport back home or to a rehabilitation facility under medical supervision if required.

处方药援助

Prescription Assistance

如果会员忘记携带或在途中丢失了药品，美洲援助将与其医生还有当地的药房取得联系，帮助补充该药。如果需要，我们也可以在时间和法律许可的情况下，按照医生的要求，发送所需的药品，或者安排会员在当地就医，获得新处方。

If a member forgets or loses a prescription while traveling, Assist America works with the member's physician and a pharmacy in the area of travel to replace the medicine. If necessary, we will dispatch the medicine, when possible and legally permissible, upon request of the attending physician, or arrange for the member to see a local doctor for a new prescription.

紧急情况的信息传递

Emergency Message Transmission

随着意外的发生，时差问题、通讯不便和一时混乱状态都可能使伤病的会员与家人失去联系。美洲援助负责在会员与家人、朋友、雇主或其他任何需要联络的人员之间有效地传递消息，使各方了解最新的进展情况。

Time differences, telecommunications issues and the general disorganization that comes with an injury or illness away from home can make communication between patients and their loved ones difficult. Assist America will transmit emergency messages reliably between the patient, family, friends, employer or whoever else needs to stay in the information loop.

将病人家属接送至患者身边

Compassionate Visit

当只身在外有伤病时，如有家人或朋友能够在自己身边，是最令人欣慰的事情，甚至可以加快康复。美洲援助正是为会员所想，对需要住院治疗 7 天以上的会员，负责安排并支付往返经济仓机票,接送其亲友到身边照看。

Assist America realizes that having a family member or friend present during a health crisis makes everyone feel more at ease and can even hasten the recuperation process. That is why we will arrange and pay economy, round-trip transportation costs for a loved one to join any member who is alone and expected to be hospitalized for more than seven days

对未成年儿童的关爱

Care of Minor Children

如果出行的家长由于意外伤病而使同行的孩子无人照料，我们将根据需要，安排合格的人员护送孩子回家，或将孩子送到其他家人身边，并支付相关费用；或者在当地安排看护。此外，我们也会照顾那些由于父母突出旅行意外而被留在家中无人照看的孩子。

If any minor children were traveling with an ill or injured parent, we will arrange and pay for them to return home, with a qualified attendant if necessary, to a family member, or we will arrange childcare locally. We will also arrange care of children at home who are left unattended due to the parent's unexpected absence.

遗体的遣返

Return of Mortal Remains

当会员在旅途中发生不幸身故时，美洲援助将负责准备一切所需文件、运送遗体回国以及支付必要的遗体处理、运输及材料费用。

In the unfortunate event that a covered individual passes away while traveling, Assist America will complete the necessary paperwork, and arrange and pay for the necessary body preparations, shipping container and transport to bring the mortal remains home.

现金援助

Cash Assistance

如果会员在旅行中确实遇到了紧急情况，而又没有任何他法解财务燃眉之急，美洲援助可以协助安排现金汇款。

If a member has a verifiable travel emergency and is circumstantially without other financial means, Assist America can coordinate a cash transfer as necessary.

法律和翻译服务

Legal and Interpreter Referrals

无论在哪个国家，美洲援助都可以向会员推荐可信的法律咨询和翻译服务，同时还可以视法律许可，安排司法保释。

Assist America can make recommendations for trustworthy legal counsel and interpreter services in any country.

旅行前的信息咨询

Pre-Trip Information

为了帮助会员获得尽可能多的旅行信息，做一个有充足准备的旅行家，在美洲援助的网站上提供了相关旅行的综合信息。会员可以阅读各国概括，了解签证手续、移民局管理规定、安全建议等。详情请浏览 www.assistamerica.com。此外，美洲援助旅行者专刊和 AssistAlert 电子邮件还将为大家提供安全、旅行和医疗方面的最新消息。

To help make our members the most informed and prepared travelers they can be, we offer comprehensive pre-trip insights on the Assist America website. Members can review country profiles, visa requirements, immunization regulations, security advisories and more at www.assistamerica.com. The Traveler newsletter and AssistAlert emails also provide current security, travel and medical advisories.

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