



HORIZON MEMBER BENEFITS RULES AND REGULATIONS

In addition to the Rules and Regulations that govern MedjetAssist's provision of travel protection services under your Medjet medical transport membership program, it is important that you also carefully read the Rules and Regulations that govern the special benefits and services provided to you as a Member of MedjetAssist Horizon. Keep these Rules and Regulations with your travel papers in order to fully understand MedjetAssist's Horizon benefits and services and how to properly access them.

Note: MedjetAssist is a medical transport membership program, not an insurance plan. MedjetAssist does not and will not reimburse or indemnify Members for expenses incurred.

If you have any questions regarding membership services, please contact Good Neighbor Insurance at 480-813-9100 or info@gninsurance.com.

Subject to limitations on services described herein, the MedjetAssist Horizon membership provides the following special benefits and services to any Member as defined herein.

MEMBERSHIPS

A MedjetAssist Horizon membership is available to residents of the United States, Canada and Mexico. MedjetAssist memberships are nontransferable and nonrefundable. By enrolling as a Medjet Horizon Member, you accept and agree to the terms and conditions of membership.

A MedjetAssist Horizon membership provides access to MedjetAssist-authorized affiliates only. All arrangements for medical transport will be made by MedjetAssist.

MedjetAssist Horizon is a membership program and not an insurance plan. MedjetAssist will not reimburse Members for expenses they incur on their own.

MEMBERSHIP TERM

Subject to the limitations identified herein, the term of a MedjetAssist Horizon membership commences on the Effective Start Date selected by the Member during the enrollment process.

A Membership Year is the one-year period commencing on the Effective Start Date for the

first year and on the anniversary of the Effective Start Date for any subsequent year during the term of a multiyear membership, and ending one (1) year thereafter.

Regardless of the Effective Start Date selected by the Member, MedjetAssist Horizon membership is valid only when the membership fee is collected. A membership is not valid if the membership fee payment is declined, returned or otherwise unpaid. In such a case, the Effective Start Date shall be the date the membership fee is successfully collected.

MedjetAssist reserves the right to revoke, rescind or cancel any membership or refuse any renewal at MedjetAssist's sole discretion.

Should MedjetAssist exercise its right to revoke, rescind or cancel a membership, MedjetAssist shall refund the Member a portion of the membership fee, prorated based on the remaining term of the membership.

All membership applications and enrollment forms must include accurate information in order to ensure program eligibility. Any false or inaccurate information that would affect a Member's eligibility for MedjetAssist and/or MedjetAssist Horizon membership is grounds for revocation, cancellation or rescission of the membership.

RESIDENCE ADDRESS

A Member's Residence Address is the current home address on file with MedjetAssist (identified by the Member during enrollment unless changed by the Member subsequent to enrollment).

A Member's Home Country is the country of the Member's Residence Address. If a Member's Residence Address changes during the term of the membership, the Member must notify MedjetAssist of the change by phone prior to initial departure on a trip.

HORIZON MEMBER BENEFITS AND SERVICES

Subject to limitations on services described herein, the MedjetAssist Horizon membership provides the following special services:

HORIZON SPECIALTY HOSPITAL TRANSFER

Subject to limitations on services described herein, when a MedjetAssist Horizon Member (**under age 75**) becomes hospitalized as an inpatient due to illness or injury while traveling less than 150 miles from his or her Residence Address as defined herein, and the attending physician and MedjetAssist physician agree that medical treatment or procedures required for the Member's care are not available at the current facility, MedjetAssist will arrange medical transport to the Specialty Hospital of the Member's choice, in the Member's Home Country, as long as that facility is greater than 150 miles from the Member's Residence Address.

IMPORTANT LIMITATION on Specialty Hospital Transfer Services

Specialty Hospital Transfer services are not available to MedjetAssist Horizon Members 75 years and older, or residents of the U.S. Virgin Islands and Puerto Rico. Consequently, MedjetAssist Diamond Members and MedjetAssist Platinum Members may be Members in the Horizon membership program, but the Specialty Hospital Transfer service is excluded. If Medjet arranges specialty hospital transfer services for a Medjet Horizon

Member under age 75, the transport is included in the total number of transports allowed per membership year:

MedjetAssist Regular Membership medical transport services are limited to two (2) separate medical transports per Membership Year, except for repatriation transports involving multiple enrolled family members requiring simultaneous repatriation. Under these circumstances, each family member will receive one (1) transport.

Medical Transport Services

A. Availability

As to Specialty Hospital Transfer services, MedjetAssist medical transport services are available to any Member who qualifies for medical transport services in accordance with these Rules and Regulations, is hospitalized as an inpatient less than 150 miles from the Member's Residence Address, and is accepted as a patient into an available inpatient bed by an admitting physician at the hospital of the Member's choice in the Member's Home Country at a facility greater than 150 miles from the Member's Residence Address.

Affiliate aircraft used for the medical transport of MedjetAssist Horizon Members are fully equipped intensive-care aircraft staffed with specially trained medical teams. **However, if the Member's condition permits, the Member will be transported by scheduled commercial airline while in the care of a MedjetAssist-authorized medical escort.**

MedjetAssist medical transport services are not available to a Member with mild lesions, simple injuries such as sprains, simple fractures or mild illnesses that can be treated by local doctors.

Both the originating and receiving hospitals must be accessible by ground ambulance to transport the Member to and from an airfield capable of accommodating MedjetAssist-authorized aircraft (in the case of a medical transport via medically dedicated air transport) or commercial aircraft (in the case of medical transport via commercial airline in the care of a MedjetAssist-authorized commercial medical escort).

The time frame for medical transport is dependent on affiliate aircraft availability and other factors that may be beyond MedjetAssist's control.

B. Commercial Medical Escort Service

MedjetAssist will arrange for medical transport via commercial airline in business class, if available, in the care of a MedjetAssist-authorized commercial medical escort if: (1) the Member requires continued inpatient hospitalization; (2) the remaining inpatient hospitalization can be completed at a hospital of the Member's choice greater than 150 miles from Member's residence address in his or her home country; and (3) the Member can be transferred by commercial airline in the care of a MedjetAssist-authorized commercial medical escort.

One (1) traveling companion may accompany each Member being transported via scheduled commercial airline, at no additional cost, via economy class.

C. Medically Dedicated Air Transport Service

MedjetAssist will arrange for medical transport via medically dedicated air transport

on a MedjetAssist-authorized aircraft if: (1) the Member requires continued inpatient hospitalization; (2) the remaining inpatient hospitalization can be completed at a hospital of the Member's choice greater than 150 miles from Member's residence address in his or her home country; and (3) the Member is unable to be transferred via commercial airline in the care of a MedjetAssist-authorized commercial medical escort.

One (1) traveling companion may accompany each Member being transported on a MedjetAssist-authorized aircraft during a medically dedicated air transport, at no additional cost, provided space is available and the Member's care will not be compromised.

While MedjetAssist makes every effort to accommodate its Members, due to limited space available on medical aircraft, the Member and any accompanying passenger are limited to one small carry-on bag each.

D. Transport Criteria

All arrangements for medical transport will be made by MedjetAssist.

Decisions regarding the urgency of the case, the best timing and the most suitable means of transportation will be made by MedjetAssist after consultation with the local attending physician.

Medical Assessment – MedjetAssist will require a Medical Assessment in order to determine membership benefits and stability for transport. The Medical Assessment requires a consultation between the Member's treating physician, who will provide a final or interim diagnosis that will require continued inpatient hospitalization, and a MedjetAssist physician, who will review and evaluate the treating physician's diagnosis in order to determine the Member's transport requirements.

A Member must be medically stable for medical transport.

Assuming all other medical transport criteria are met, a Member who is initially considered medically unstable for transport to the hospital of the Member's choice greater than 150 miles from Member's residence address in his or her home country, may first be transported to the nearest appropriate medical facility for initial stabilization. After this initial stabilization, MedjetAssist will arrange continued transport to the hospital of the Member's choice in the Member's Home Country if the Member continues to meet medical transport criteria.

HORIZON GROUND TRANSFER

Subject to limitations on services described herein, when a MedjetAssist Horizon Member becomes hospitalized as an inpatient due to illness or injury while traveling less than 150 miles from his or her Residence Address as defined herein, MedjetAssist will arrange ground ambulance transfer to the Member's hospital of choice if that hospital is within 150 miles of the Member's Residence Address. Two ground ambulance transfers are allowed per membership; however, ground ambulance transport does not count toward total number of air medical transports allowed per membership, per membership year. In the event of multiple enrolled family members requiring simultaneous ground transports, each family member will receive one (1) transport for that membership term.

Medical Transport Services

A. Availability

As to Ground Transfer services, MedjetAssist medical transport services are available to any Horizon Member who qualifies for medical transport services in accordance with these Rules and Regulations, is hospitalized as an inpatient less than 150 miles from the Member's Residence Address, and is accepted as a patient into an available inpatient bed by an admitting physician at the hospital of the Member's choice that is less than 150 miles from the Member's Residence Address.

MedjetAssist medical transport services are not available to a Member with mild lesions, simple injuries such as sprains, simple fractures or mild illnesses that can be treated by local doctors and do not prevent the Member from continuing his or her trip or returning home without medical attention.

Both the originating and receiving hospitals must be accessible by ground ambulance to transport the Member.

B. Transport Criteria

All arrangements for medical transport will be made by MedjetAssist.

Decisions regarding the urgency of the case, the best timing and the most suitable means of transportation will be made by MedjetAssist after consultation with the local attending physician.

Medical Assessment – MedjetAssist will require a Medical Assessment in order to determine membership benefits and stability for transport. The Medical Assessment requires a consultation between the Member's treating physician, who will provide a final or interim diagnosis that will require continued inpatient hospitalization, and a MedjetAssist physician, who will review and evaluate the treating physician's diagnosis in order to determine the Member's transport requirements.

A Member must be medically stable for medical transport.

LIMITATIONS ON SERVICES

1. General Limitations on Services

MedjetAssist Horizon services are not available to a Member if his or her illness or injury is a result of or is contributed to by the following:

- War, invasion or civil war;
- Suicide, attempted suicide or intentional self-injury;
- A Member's own criminal or felonious act;

- A Member's psychiatric disorder;
- A Member's use or abuse of alcohol or drugs as described herein below.

2. Limitations on Medical Transport Services

Specialty Hospital Transfer services are limited to two (2) separate medical transports per Membership Year separate from, and in addition to, any repatriation and Ground Transfer medical transport services in the same Membership Year.

Specialty Hospital Transfer services are not available to MedjetAssist Horizon Members 75 years and older, or residents of the U.S. Virgin Islands and Puerto Rico. Consequently, MedjetAssist Diamond Members and MedjetAssist Platinum Members may be Members in the Horizon membership program, but the Specialty Hospital Transfer service is excluded.

Ground Transfer services are limited to two (2) separate medical transports per Membership Year separate from, and in addition to, any Repatriation and Specialty Hospital Transfer medical transport service in the same Membership Year. In the event of multiple enrolled family members requiring simultaneous ground transports, each family member will receive one (1) transport for that membership term.

MedjetAssist medical transport services are not available to a Member for any injury, illness or condition existing at the time of enrollment for which inpatient medical care has already been scheduled or recommended by a health care provider.

A Member who is medically discharged from the hospital, or leaves against medical advice and is physically able to travel on his or her own, is not eligible for MedjetAssist medical transport services for the remainder of the Member's trip.

A Member with tuberculosis or other chronic airborne pathogens will not be transported.

Medical transport services will not be provided to any Member who has a diagnosis of, or is suspected of having, a Biosafety Class Level 3 (and above) pathogen as classified by either the Centers for Disease Control and Prevention (CDC) or the National Institutes of Health (NIH).

A Member beyond 12 weeks intrauterine gestation will not be transported, and any Member with any extrauterine pregnancy will not be transported.

Medical transport services will not be provided to any member with a suspected or diagnosed detached retina, whether before or after surgical treatment.

Medical transport services will not be provided in cases where the Member's primary admitting diagnosis is an inpatient psychiatric disorder.

Medical transport services will not be provided to any Member hospitalized as a result of the use or abuse of alcohol or drugs (illicit or prescription), including, without limitation, hospitalization for addiction, withdrawal or complications of alcohol or drug abuse.

A Member who is hospitalized at the time of enrollment will not be eligible for transport services for that hospitalization.

A Member on an organ transplant list prior to enrollment will not be eligible for transport for that transplant.

TRAVEL SECURITY | POWERED BY FOCUSPOINT INTERNATIONAL

TRAVEL SECURITY & CRISIS RESPONSE

Crisis Assistance Plus™ (CAP) is a travel security and crisis assistance membership benefit for MedjetAssist Horizon Members. CAP provides assistance for a wide range of crises that directly impact or have the potential to impact a MedjetAssist Horizon Member during travel.

IMPORTANT NOTE: The CAP membership is governed by its own set of Rules and Regulations. Please read and familiarize yourself with them, as they are included in the Horizon Membership Packet.

CASH ADVANCE FOR MEDICAL EMERGENCIES

Emergency Cash Advance Criteria

Some medical providers outside the United States require cash payments in advance of admission and/or treatment. MedjetAssist may, at its sole discretion, provide an Emergency Cash Advance for qualified Members of up to fifty thousand (United States) dollars (\$50,000) to the medical provider to guarantee admission and/or treatment when a foreign medical provider will not accept a credit card.

You must be a Member in our Horizon program in order to utilize the Emergency Cash Advance feature, and one Emergency Cash Advance is allowed per Member in a Membership Year. Because MedjetAssist is a medical transport membership program and not an insurance plan, we will not reimburse Members for expenses they incur on their own.

An Emergency Cash Advance is NOT GUARANTEED. MedjetAssist reserves the right in its sole discretion to refuse to provide an Emergency Cash Advance where the advance cannot properly be secured, where sufficient minimum credit of the Member cannot be confirmed or under such other circumstances MedjetAssist deems appropriate. Prior to MedjetAssist making an Emergency Cash Advance, the Member must guarantee repayment to MedjetAssist of an Emergency Cash Advance by executing a Promissory Note in favor of MedjetAssist. Members may pay the Promissory Note by bank wire transfer.

An Emergency Cash Advance is not a loan and must be repaid in full within thirty (30) days from the execution of the Promissory Note. Should repayment not be received by MedjetAssist within the thirty (30) days, MedjetAssist will seek repayment from any guaranteeing source.

An Emergency Cash Advance is available only during normal business hours (8 a.m. to 5 p.m. Central Time) excluding holidays, Saturdays and Sundays.

PERSONAL TRAVEL ADVISORIES

This pre-trip planning tool allows MedjetAssist Horizon Members to create personalized Horizon travel advisories and to access research to over 286 countries, cities and destinations. MedjetAssist Horizon Members will have access to government warnings, health and medical requirements, local laws and customs, and visa and passport requirements. This personalized travel advisory also provides travel eAlerts for events that could affect travel plans or safety. Best of all, once the itinerary is set, the MedjetAssist Horizon Member can create an email advisory that will automatically email additional travel alerts before and during travel.

CHANGES

MedjetAssist reserves the right to change or amend the terms contained in these Rules and Regulations without prior notice. MedjetAssist is solely responsible for the interpretation and application of the terms contained in the Rules and Regulations. All determinations by MedjetAssist shall be final and conclusive.

CONSENT TO RECORD COMMUNICATIONS

MedjetAssist, at its discretion, may monitor or electronically record communications between its employees or designated representatives and you as a Member. By enrolling as a Member, you specifically authorize communications involving you and to which you are a party to be recorded and utilized for quality control or other purposes.

INTERPRETATION / CHOICE OF LAW / WAIVER OF JURY TRIAL / DAMAGES

The interpretation of the Rules and Regulations is governed by the laws of the state of Alabama, and any dispute between you and MedjetAssist shall be finally resolved by the courts of the state of Alabama. MedjetAssist and its Members agree to waive their right to trial by jury and agree to waive their right to punitive, exemplary, non-economic and consequential damages. MedjetAssist's and its Members' right to recover damages at law are limited to contractual damages only. Damages recoverable by Members are limited to the return of membership fees paid.

ENTIRE AGREEMENT

The Rules and Regulations constitute the entire agreement between MedjetAssist and you as a MedjetAssist Horizon Member with regard to their subject matter and supersede all previous understandings and agreements, whether oral or written. The terms of the Rules and Regulations may not be altered, varied or modified in any way except in writing by MedjetAssist.

PROCEDURES:

HOW TO CONTACT US

MedjetAssist Horizon Members may call MedjetAssist for assistance 24 hours a day, 365 days a year from around the world through MedjetAssist toll-free telephone numbers or, if necessary, collect from anywhere in the world.

The MedjetAssist Corporate Office and Assistance Center is located at 3500 Colonnade Parkway, Suite 500, Birmingham, AL 35243, USA.

IF HOSPITALIZED WHILE TRAVELING, HAVE THE FOLLOWING INFORMATION AVAILABLE WHEN YOU CALL US:

1. Your name and telephone number where we can contact you.
2. Member's name.
3. Location (City, Country).
4. Brief description of medical condition.
5. Hospital telephone number.
6. Attending physician or medical professional and telephone number.

WWW.MEDJET.COM

COLLECT (*Around the world*) **205-595-6626**
(Call International Operator for Assistance)

TOLL-FREE (*USA & CANADA*) **1-800-5-ASSIST**
(1-800-527-7478)