What is Assist America?
Assist America is a global emergency travel partner. When you travel more than 100 miles from home, you have access to care 24 hours a day, seven days a week. If you have a medical emergency, Assist America will connect you to medical resources, including doctors, hospitals, and pharmacies. Assist America also has translators readily available to assist you during an emergency.

Is Assist America included with all medical plans offered through UPMC Health Plan?
Assist America is a benefit that’s free of charge for all lines of business except Medicaid. In other words, it’s included in all employer-sponsored, Medicare, and individual plans, whether purchased on the Marketplace or from a broker or agent.

What is the difference between Assist America and medical insurance?
Assist America arranges and pays for all the services it provides to facilitate delivery of medical care. It does not replace medical insurance. You still need to submit bills to UPMC Health Plan for the medical costs you incur. Those costs are subject to the policy limits of your coverage.
What are some of the key services that Assist America provides?

- **Immediate contact with experienced clinicians.** Assist America has physicians, nurses, and emergency medical technicians on staff 24 hours a day. It also has medically certified multilingual staff. This gives you immediate access to experts to guide you on your best course of action.

- **Prompt medical attention.** If you need to be seen, Assist America will quickly connect you with a capable physician or other health care provider. That person will evaluate your situation more fully and either provide the care you need or refer you for further treatment.

- **Immediate admission to a fully qualified hospital.** You don’t need to worry about having sufficient funds in hand or the right insurance card.

- **Medical evacuation.** If the local care is not adequate, Assist America will arrange to transport you to an appropriate medical facility at no charge.

- **Help returning home.** If you still need medical assistance after you’ve been hospitalized, Assist America will arrange appropriate transportation to a subacute or rehabilitation facility or to your own home.

- **Return of mortal remains.** If death occurs while traveling, family members or a traveling companion must contact Assist America immediately. Assist America will provide the necessary arrangements and coordinate the transportation to a funeral home near your residence.

- **Compassionate visit.** If you are traveling alone and are going to be hospitalized for more than seven days, Assist America will pay for a family member or friend to travel to your site of hospitalization.

- **Return of vehicle.** If you are traveling by automobile but because of a medical emergency you are not able to drive it back, Assist America will coordinate the transport of your vehicle to your home address.

- **Travel advisories.** You can check the Assist America website or mobile app for the latest information on issues in countries in which you may be visiting.

Is there ever a situation where there is a charge for Assist America services?

There is never a charge for services provided by Assist America; however, you must coordinate the services with Assist America. You will not be reimbursed for services you arranged on your own. If travel exceeds 90 days, you need to purchase expatriate coverage. For example, if your child is studying abroad for a semester in college, you would need this extra coverage for Assist America services. Visit www.assistamerica.com/Expatriate-Extended-Program-Enrollment.aspx for more information about Assist America’s expatriate coverage.

What if you need to be evacuated from a cruise ship?

It is important to contact Assist America as soon as possible to coordinate arrangements with the cruise doctor. Cruises have their own procedures to follow, and Assist America has its own. Assist America can coordinate to meet you at your next port to provide assistance. If you are not able to continue on your trip because of a medical reason, Assist America will help you in returning home from where the ship is docked.