

## EXPENSES NOT COVERED

We shall not be responsible for expenses arising from:

- (1) Ground transportation to/from your home departure airport or other transit terminal.
- (2) Obtaining visa(s), passport(s) or other travel-related documents.
- (3) Traveling against the advice of a physician or when you are deemed not fit to fly.
- (4) Air travel within ten (10) days of an invasive surgical procedure, unless specifically approved in advance by a Soter Healthcare-authorized Provider.
- (5) Transportation to destination medical facilities, including ground ambulance fees and medical evacuation expenses, except as arranged and agreed to by Soter Healthcare
- (6) Incidental expenses, including but not limited to: accommodations; local transportation; meals or beverages, except as provided by the hospital and arranged specifically by Soter Healthcare; telephone; facsimile; Internet charges; entertainment; laundry; personal care expenses (e.g., haircut, facial, massage, shaving supplies, personal hygiene items, etc.); souvenirs; tickets to events, museums, or other sightseeing expenses, whether or not organized by Soter Healthcare; clothing, or any other item for personal use or enjoyment.
- (7) Deductibles, co-insurance, co-payments, or any services for which coverage is denied by an insurance company.
- (8) Any good or service not specifically listed above as a provided good or service.

## OPTIONAL INSURANCE SERVICES

**Complications Insurance** – At a Patient's sole expense, we will arrange insurance covering expenses associated with a medical complication(s) arising from the medical procedure(s) and/or treatment(s) being delivered to the Patient.

**Travel Medical Insurance** – At a Patient's sole expense, we will arrange travel medical insurance covering certain illness or injury that may arise during the Patient's travel but is unrelated to the medical procedure being provided. Coverage may include payment of medical expenses, costs of interrupted or delayed travel, and medically necessary travel support for the Patient's return.

### HOW TO ACCESS SOTER DESTINATION MEDICAL CARE SERVICES

Soter Healthcare provides you with a range of Destination Medical Care services to protect your health, whether at home, while traveling, or when you need you care that isn't available where you live. Soter provides access to specialty medical care without long wait times and at affordable cost.

**If you are experiencing a medical emergency, go to the nearest physician or hospital immediately. Then contact Soter Healthcare.** We will take the appropriate action to assist you until your medical situation is fully addressed.

Soter Healthcare is not insurance, We will work to coordinate benefits and services with your current insurance company. In some cases, we may have existing relationships with an insurance company to provide these services for you. For specific information, ask your company's benefits administrator if you are eligible for Soter Healthcare services.

Our services are subject to certain conditions, exclusions and limitations as generally described in this brochure. Capitalized terms are defined in our Client or Patient Services Agreement, respectively.

For more information, contact us at:

**Soter Healthcare, Inc.**  
13408 Redcoat Lane  
Phoenix, MD 21131  
1-800-54SOTER  
[www.soterhealth.com](http://www.soterhealth.com)



## MEDICAL SERVICES

**Hospital Admission** – We will assist in arranging a Patient's admission to a hospital within our Destination Medical Care Network or one of our correspondent providers.

**Medical Evaluation** – Upon receipt of medical information and/or records, we will forward information to Providers for evaluation of a Patient's condition, prospective care and assessment of possible outcome(s). We will then transmit the evaluation to the Patient for his/her consideration of Destination Medical Care Services.

**Medical Referral** – We will assist in referring a Patient to a hospital and physicians able to provide needed medical care.

**Facilitation of Hospital Payment:** Upon securing payment or an agreed upon method for payment, we will transfer sufficient funds to pay for Provider Charges. Upon a Patient's discharge and with a guarantee for reimbursement from the Patient or Client, we will guarantee payment of a Patient's final account balance. Client is ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

**Monitoring of Treatment** - Our staff will monitor a Patient's care, including the quality of services provided to the Patient during his/her hospital admission and extended convalescence.

**Medication Transfers** - In the event a prescription medication(s) is not available locally or a prescription medication is lost or stolen, if it is legally permissible, we will coordinate their transfer to a Patient upon a prescribing physician's authorization.

**Transfer of Medical Records** – With a Patient's consent, we will assist with the transfer of medical information and records to the Patient's home physician(s) both during and following the Patient's hospital admission.

**Physician Consultation** – At a Patient's request, we will arrange a telephone or other electronic consultation(s) between the Patient's home physician(s) and destination provider(s).

**Translation and Interpretation Services** – We will translate medical records, billing records and assist with language translation between a Patient and Providers. We will arrange, but not pay for, services of a local interpreter in the event it is requested by a Patient or his/her companion(s).

**Updates to Family, Employer, and Physician** - With a Patient's written approval, we will provide case updates to designated individuals and organizations in order to keep them informed of the Patient's status.

**Continuity of Care Arrangements** – With a Patient's approval, we will schedule a follow up visit with the Patient's home physician(s) and other medical providers, as necessary, to assure effective continuity of care.

### **Pre-Admission Stay/Family Accommodations/ Extended Convalescence**

– We will arrange, but not pay for, living arrangements (e.g., furnished apartment, hotel, utilities) for a Patient and his/her companion(s) during their stay outside the hospital as requested or medically recommended.

**Personal Assistant** – We will provide, if requested, but not pay for a personal assistant during a Patient's hospital admission. Personal Assistants are available to help with needs including personal hygiene, additional therapy, and limited personal errands.

**Replacement of Corrective Lenses and Medical Devices** - We will coordinate, but not pay for, replacement of corrective lenses or medical devices if they are lost, stolen, or broken during a Patient's medical travel.

## TRAVEL SERVICES

**Airline Reservations** – We will assist through our preferred travel partners in making airline reservations for a Patient and companions. Airfare and travel agent service fees are the responsibility of the Client/Patient. We are not responsible, however, for delays, schedule changes or service interruptions of common carriers or other transportation services.

**Document Assistance** – We will assist a Patient and his/her travel companion(s) in obtaining a passport, visa, or other permit or documents related to the duration of the Patient's medical stay. This service is subject to additional charges for expedited servicing; passport, visa, or other document fees; shipping and processing.

**Hotel Reservations** - We will arrange, at a Patient's request, hotel reservations during transit to and from the admitting hospital.

**Embassy Registration** – We will assist a Patient in registering with the Embassy or Consulate of the nation issuing the passport under which he/she is traveling. We will also ensure that the admitting hospital makes the necessary local visitor registrations.

**Arrival/Departure Travel** – A Soter Healthcare representative will meet an arriving Patient and his/her companion(s) at a designated airport or train station for transfer to and from the hospital.

**Local Transportation** – We will assist, based on availability of Soter Healthcare staff, a Patient in arranging local transportation to/from medical appointments.

**Travel Escort Services** – If (a) required by medical condition, (b) recommended by a Provider, or (c) desired by a Patient and arranged by Soter Healthcare, we will arrange for a qualified medical escort or non-medical escort to a Patient during his or her travel. We will guarantee payment for the escort subject to availability of Patient funds, an agreed method of payment, or Company's guarantee of reimbursement; however, the ultimate responsibility for payment shall rest with Company.

**Replacement of Lost or Stolen Travel Documents** - We will assist a Patient and his/her companion(s) in taking the necessary steps to replace passports, tickets, and other important travel documents.

**Emergency Travel Arrangements:** We will assist in making new reservations for airlines, hotels, and other travel services in the event of an illness, injury or other delay. Associated costs are the responsibility of the Patient.

**Transfer of Funds:** We will provide a Patient with an emergency cash advance subject to Soter Healthcare first securing funds from or for the credit of the Patient.

**Mail and Messages** – A Patient may utilize the services of our office for sending or receiving mail, packages and messages.

## COORDINATION OF INSURANCE BENEFITS

**Transfer of Insurance Information to Medical Providers:** We will assist a Patient(s) with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with discharge planning.

**Coordination of Benefits** – On a best efforts basis, we will negotiate with Providers for direct acceptance of benefits; however, the Patient or Client is ultimately responsible for payment.

**Case Management** – We will make our best efforts to cooperate with the case management resources of Company to ensure effective communication, meet information needs, resolve benefit questions, and maximize benefits for the Patient.