

Annual AirMed Membership Benefits

- **Air Medical Repatriation.** If (1) a member, while traveling more than 150 miles from the member's residence, is admitted to a hospital anywhere in the world that is more than 150 miles from the member's residence in the United States or, in AirMed's sole discretion, Canada, and (2) it is determined by the member's physician and AirMed's medical director that the member's medical condition is stable enough to allow air transport but that medical escort is required, then, at the member's request, AirMed will provide the member with private air medical transport or, if appropriate, commercial airline transport with medical escort. In either case, transport will be provided on a bedside-to-bedside basis to a hospital of member's choice that has accepted the member as a patient, is in the United States or Canada and is more than 150 miles from the original hospital (or to member's residence, as applicable), subject to the membership terms and conditions. If space is available and patient care is not compromised, family members, business associates, and/or traveling companions may accompany the member, at no additional cost, on AirMed aircraft during transport. References to "United States" means the 50 United States and Puerto Rico, but no other United States territories or possessions.
- **Transport of Mortal Remains.** If a member dies while traveling more than 150 miles from the member's residence, at the request of the member's family, AirMed will arrange for the return of the member's mortal remains to a funeral facility in the city of the member's residence.
- **Access to AirMed's Worldwide Medical Resources and Urgent Call Relay through our 24/7 Communications Center.** Members are able to contact AirMed's Communications Center personnel on a 24/7 basis to access our worldwide resources for medical referrals, including where to obtain medical care while traveling and coordination with local health care professionals. In addition, we are available to relay urgent messages between a traveling member and his/her family or employer.

Annual AirMed Membership – Terms and Conditions

By enrolling as a member each member accepts and agrees to these terms and conditions of membership. A membership is valid only after AirMed has received payment in accordance with

applicable billing terms. Membership ensures the member will have no out-of-pocket air medical transportation expenses if flown by AirMed pursuant to the terms of this membership program.

- **Member Eligibility.** A member must reside or if an Expatriate Plan member, declare a Transport Destination in the United States or, in AirMed's sole discretion, Canada. References to "United States" in these terms and conditions and the description of benefits means the 50 United States and Puerto Rico, but no other United States territories or possessions. A member's residence must be listed on the member's enrollment application. Requests for changes to a member's residence or Transport Destination must be submitted in writing to AirMed. Approval by AirMed of a Canadian resident member must be evidenced by AirMed's acceptance of an enrollment application clearly identifying the member as a Canadian resident in a transaction solely governed by United States law. If for any reason the law of another country is found to apply to a membership, then such membership will be void and the member's sole remedy will be a refund of the membership fee applicable to such membership. Members must be natural persons.

A "Family Plan" extends the benefits of the membership program to the designated primary member, a named spouse or partner (a living arrangement in which an unmarried couple lives together in a long-term relationship that resembles marriage) who shares the primary member's residence and up to five (5) named dependent children up to the age of 26 who share the primary member's residence. If a birth or legal adoption occurs during the year of a family membership, the new dependent is automatically covered upon notification to AirMed. Subject to the Qualifications, Limitations and Exclusions below, dependent children who are away at school may be included under a family plan if they retain the same residence as the primary member while attending school.

- **Air Medical Transport: Arrangements, Suitability and Additional Passengers.** AirMed will make all arrangements for each air medical transport, including timing of the transport, type of aircraft, etc. This is a membership program that provides pre-paid medical transportation and is not an insurance plan. AirMed will not reimburse members for medical, medical transport or related expenses they incur on their own.

Decisions regarding urgency of transport, the best timing and the most suitable means of transportation will be made by the AirMed medical department after consultation with the local attending physician and the member's receiving physician. AirMed membership does not cover emergent patient transports. If emergent medical treatment or transportation is needed, a member should contact appropriate local authorities for assistance. If, after a member receives such local emergent medical treatment or transportation while traveling

more than 150 miles from the member's residence or Expatriate member's declared Transport Destination, the member is admitted to a local hospital, then the member may qualify for repatriation benefits under the AirMed membership. In addition, a member with mild lesions, simple injuries such as sprains, simple fractures or mild conditions which can be treated by local doctors and do not prevent the member from continuing his or her trip or returning home does not qualify for air medical transport. All decisions made by the AirMed medical department are final.

Due to the limited medical facilities and testing available on cruise ships, in some cases the AirMed Medical Director may require the member to be admitted to a hospital on-shore before dispatching the AirMed aircraft.

Family members, business associates, and/or traveling companions may accompany the member, at no additional cost, on AirMed aircraft during transport, if space is available and the patient care is not compromised. Passengers accompanying members transported on scheduled commercial aircraft will be responsible for their own airfare. While AirMed makes every effort to accommodate its members, the member and an accompanying passenger are limited to one small carry-on bag each due to limited space available on AirMed aircraft. AirMed will arrange for additional luggage to be forwarded at the member's expense.

- **Qualifications, Limitations and Exclusions.** Membership is subject to the following qualifications, limitations and exclusions:
 - **Waiting Periods.** For the first 30 days of membership, a member may not be eligible for a transport due to illness or injury if the member was hospitalized for the same or a related condition within 30 days prior to the membership effective date.
 - **Ineligible and Excluded Transports.** A member being evaluated for or on an organ transplant list prior to enrollment will not be entitled to a transport for conditions related to that transplant. A member who is hospitalized at the time of enrollment will not be eligible for transport benefits for that hospitalization and may not be accepted for membership entirely. A member traveling outside of the United States for the sole purpose of seeking medical treatment, whether inpatient or outpatient, experimental or otherwise, will not be eligible for air medical transport benefits for that specific medical condition.
 - **Extended Travel Limitation.** AirMed membership is valid for unlimited U.S. travel and international travel with a limit of 90 days of unbroken travel per trip. For international travel in excess of 90 days of unbroken travel per trip, AirMed offers an Expatriate membership.

- **Maximum Number of Transports.** Air medical services are limited to two separate flights per annual membership per year; except for repatriation flights involving multiple family members enrolled in single membership who require simultaneous repatriation. Under these circumstances each family member will receive one transport.
- **Locations Inaccessible by Fixed Wing Aircraft.** Both the originating and receiving hospital must be reasonably accessible by ground ambulance to transport the member to and from an airfield capable of accommodating an AirMed or one of its authorized affiliates aircraft. The cost associated with transportation from ships, isolated areas or islands to an airport accessible to AirMed aircraft is not included in the membership benefits and will be the responsibility of the member. Membership benefits do not include helicopter transportation.
- **High Risk / Safety Travel Restrictions.** Due to the high risk of sending U.S. registered aircraft and personnel into countries or geographic regions where the U.S. State Department, Department of Transportation, or the Federal Aviation Administration (FAA) has issued travel restrictions, membership services are not available in these areas.
- **High Risk / Safety Medical Restrictions.** In regard to the safety of our pilots and medical crew onboard AirMed transport flights, in conjunction with FAA regulatory standards regarding airborne pathogens and flight crew's ability to perform required emergency procedures, and in compliance with restrictions imposed by the U.S. State Department or others, a member will not be entitled to air medical transport benefits if the member's illness or injury is a result of or is contributed to by the following: (i) suicide or attempted suicide or intentional self-injury; (ii) a member's own criminal or felonious act; (iii) actions taken while the member is in a state of insanity; (iv) war, invasion, civil war or terrorism; or (v) contagious airborne pathogens. A member suffering from a psychiatric or mental disorder that is not manageable and will not allow safe transport within the confines of the ground ambulance and aircraft may not be transported. A member beyond the second trimester of pregnancy may not be transported if the transport request relates to the pregnancy.
- **Non-Transferrable.** Memberships are non-refundable and non-transferable.
- **Term; Cancellation; No Refunds.** The membership term is one year, beginning on the enrollment date, which includes acceptance of an enrollment application and successful payment processing. A renewal within a current membership term extends the existing expiration date of the membership by one year; such renewal term begins the day after the

current term ends. When an expired membership is renewed, the new membership term is one year, beginning on the purchase date of the renewal.

A member may cancel his/her membership at any time. If a member cancels his/her membership, the member will not receive a refund of any kind.

AirMed reserves the right to terminate any membership immediately if (i) the annual billing is not paid in full, in accordance with the payment plan that the member selects or (ii) AirMed does not receive payment for other reason.