

AIG Assistsm				
serviced by AIG International Services, Inc. (AIG IS)				
Comparison of Services				
Description of Service:	AIG Assistsm <i>Additional fees apply as indicated:</i>		MedEx	<i>Additional fees apply as indicated:</i>
Parent or Affiliate Company	American International Group (AIG)		MedEx Assistance Company	
Corporate Headquarters	AIG IS - Houston, TX		Towson, MD	
Medical Evacuation	AIG Int'l Services makes all necessary arrangements for the transport of the insured to the nearest facility capable of providing the required medical treatment, arranges hospitalization at destination city, interacts with transport providers for payment guarantees. AIG Int'l Services will make all necessary arrangements for the repatriation of the insured to his/her home for subsequent hospitalization or rehabilitative treatment	Actual transport expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual transport expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual transport expenses in those cases for which there is no insurance coverage in place.	MedEx will arrange and pay for a medically supervised evacuation to the nearest medical facility they determine to be capable of providing appropriate medical treatment. The medical condition and situation must be such that, in the professional opinion of the health care provider and MEDEX, must require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.	Actual transport expenses are covered up to \$100K. Additional fees apply in addition to actual transport expenses in those cases which exceed the \$100K limit.
Companion Ticket	AIG Int'l Services makes all necessary arrangements for economy round trip airfare to bring a family member or person chosen by the client to join them while they are hospitalized	Cost of ticket is coordinated with any applicable insurance benefits or at the expense of the individual if there is no insurance coverage	Costs to arrange for one family member or other traveling companion to continue to accompany the insured during the evacuation included in \$100K for evac	Cost of ticket is coordinated with evac coverage of \$100K or at the expense of the individual if evac exceeds 100K limit

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Return Travel for Companion	AIG Int'l Services makes all necessary arrangements for economy one-way airfare to return a family member/traveling companion of the client home	Cost of ticket is coordinated with any applicable insurance benefits or at the expense of the individual if there is no insurance coverage	Costs to arrange for family member or other traveling companion to return home	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.
Travel for Minor Children	AIG Int'l Services makes all necessary arrangements for economy one-way airfare to return unattended minor children of the client home	Cost of ticket is coordinated with any applicable insurance benefits or at the expense of the individual if there is no insurance coverage	One-way airfare to the place of residence for dependent children left unattended. MedEx will also arrange and pay for the services and transportation expenses of a qualified escort, if required.	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.
Repatriation of Mortal Remains	AIG Int'l Services will assist the deceased's family/traveling companions with return flight arrangements, notify the appropriate government entities, make all necessary arrangements for the return of the remains in accordance with local governmental procedures, interact with the funeral home & transport companies for payment guarantees, follow-up with the family, provide a final report to Client when the case is closed if required	Actual expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual expenses in those cases for which there is no insurance coverage in place.	If a participant dies, provide all necessary assistance and pay for the procurement of necessary documents as well as for the preparation and transport home of the mortal remains.	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.
Medical Advice	AIG Int'l Services' Medical Team will assess over the telephone if client's condition requires out-patient evaluation or immediate referral for emergency treatment.		Unavailable	

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Travel Health Information	Provide information and advice on needed documentation & immunizations for travel, health & environmental advisories. Special health & medical research reports are available on special request	Additional fees may apply for special research projects	Provide information and advice on needed documentation & immunizations for travel, health & environmental advisories	
Medical & Dental Referrals	Provide name, contact information, and office hours for requested medical providers in insured's destination (physician, dentist, hospital/clinic)		24-hour medical referral services for local physicians, hospitals, dentists and pharmacies	
Out-Patient Case Monitoring	AIG Int'l Services will arrange medical appointments, follow-up after medical visit, arrange accommodations, if necessary, consult with Client about benefits, coverage, and guarantee of payment issues, interact with provider on guarantees if Client has approved, provide final report (including medical by AIG Int'l Services Medical Staff) when case is closed if required	Actual expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual expenses in those cases for which there is no insurance coverage in place.	Will monitor the insured's condition when hospitalized abroad and will use best efforts to report regularly the insured's condition to a person designated by the insured	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.

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In-Patient Case Monitoring	Assist with hospital admission if needed, monitor patient's condition regularly by AIG Int'l Services Medical Staff, consult with Client about benefits, coverage, and guarantee of payment, advise provider and patient of Client's direction on this, assist patient with discharge issues (follow-up treatment, travel, medicine/equipment, etc.), provide final report (including both medical data and expenses) when case is closed if required --- AIG Int'l Services Inc.'s Medical Team follows the traveler's condition while hospitalized away from home. This consists of telephone consultations with that person's on-site Physician, the Home Physician if beneficial, evaluation of medical data, and communication with the traveler's family. AIG Int'l Services Inc.'s Medical Staff determines if the treatment is conforming to typical Western standards and makes recommendations on alternate methods or locations, if not.	Actual expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual expenses in those cases for which there is no insurance coverage in place.	Will monitor the insured's condition when hospitalized abroad and will use best efforts to report regularly the insured's condition to a person designated by the insured	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.
Insurance & Claims Coordination	AIG Int'l Services will contact providers to coordinate applicable insurance coverage whenever possible, and provide clients with contact information for appropriate claims offices worldwide, provide necessary claims forms to insured when requested, assist insured with completing said forms, advise insured of proper claims filing procedures, act as liaison between insured and claims offices, and assist with cost containment		Assist members in obtaining necessary documentation for medical insurance claims	

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Medical Expense Guarantee, Cost Review & Payment	AIG International Services Inc. will guarantee expenses based on applicable insurance coverages or through a source of credit, eg. corporate credit card or depository funds on account ---- AIG International Services Inc. monitors costs through the use of PPO networks and a Worldwide Provider Network of more than 300,000 physicians, clinics, hospitals, and medical transport providers. AIG Int'l Services works with re-pricing companies for additional medical bill savings.	Additional fees apply @ 10% of actual expenses ONLY for those cases in which there are no claims funds on account with AIG - IS. Individual case fees may apply in addition to actual expenses in those case for which there is no insurance coverage in place.	Either Guarantee Payment of or wire any required emergency hospital admission deposit.	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.
Dispatch of Medication & Medical Supplies	When allowed by local laws, AIG Int'l Services Inc. will arrange for the shipment of the traveler's prescription medication/medical supplies if this cannot be obtained locally. In addition, AIG Int'l Services Inc. can arrange to have a traveler's Medical Records shipped to the Treating Physician if this is required during a medical emergency or, following treatment away from home, AIG Int'l Services Inc. arranges for the medical records to be shipped to the person's Home Physician.	Actual costs are the responsibility of the client	Arrange for dispatch of medications/medical supplies not available locally	Actual costs plus fees
Legal Referrals	Arrange contacts with a local English-speaking attorney; provide worldwide, 24-hour contact for non-criminal legal emergencies and legal referrals to help clients locate a consular official or attorney		Arranging contact with a local English-speaking attorney Worldwide, 24-hour contact for non-criminal legal emergencies Legal referral to help you locate a consular official or attorney	
Emergency Message Transmission	AIG Int'l Services provides emergency message storage & relay and translation services.		Provides emergency message storage & relay and translation services	

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Lost Document & Lost Luggage Assistance	Provide assistance with tracking of missing bags/effects, instruct the insured how to complete necessary forms for police/airline, advise of the need to keep all receipts, and assist with filing claims if appropriate. Provide client with information on how to proceed with replacement of lost passports, major credit cards, and airline tickets		Help with lost passports, tickets & documents, and luggage	
Arrange Ground Transportation and Accommodations for Family Members	Coordinate emergency travel arrangements for family members accompanying a hospitalized client	Actual expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual expenses in those cases for which there is no insurance coverage in place.	Coordinate emergency travel arrangements for family members accompanying a hospitalized client	Expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply in addition to expenses in those cases for which there is no insurance coverage in place.
Emergency Cash Advance	In the event a client encounters unexpected situations while traveling depleting their available cash, AIG International Services Inc. will arrange to send cash to them	Subject to provision of a personal source of funds plus up to 5% processing fee	Will arrange to send cash to participants in the event of an emergency	Actual costs plus fees
Special Translation Services	AIG Int'l Services can make arrangements to provide on-site interpreter and/or customized interpreter services upon prior request	Additional fees apply - fees will vary according to specific needs of the account	Multilingual Assistance Coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise MedEx will provide referrals to local interpreter services.	

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Arrangement & Payment of Security Evacuation	Arrangements will be made on a best effort basis to evacuate the client from an international airport to the nearest safe & acceptable location	Actual expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual expenses in those cases for which there are no claims funds on account with AIG - IS.	MedEx will assist in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, they will assist in making arrangements with providers of specialized security services.	
Travel Security Information	Provide up-to-date security and safety alert information to clients - available in written format or via email -		MedEx will provide the latest authoritative information and guidance for over 180 countries and select cities.	Additional fees apply - fees will vary according to specific needs of the account
Crisis Center	Determine need for establishment of crisis center including duration and locale - Use best efforts to provide 24-hour local telephone hotline.			
Other Security Services	VIP escort, security drivers & armored vehicles, security training & related services	Services available thru AIG Int'l Services security partner for additional fee		
Security Surveys & Emergency Response Planning	Prepare on-site contingency evacuation security surveys, develop contingency evacuation plan,	Services available thru AIG Int'l Services security partner for additional fee		

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Access to ISOS Clinics/ Medical Networks	AIG Int'l Services will utilize ISOS Clinics & GlobalLifeline Clinics the same as any of their own providers worldwide in those locales where these facilities are the best to provide necessary services	Actual expenses are covered in coordination with applicable insurance benefit coverages. Additional fees apply @ 10% of actual expenses <i>ONLY</i> for those cases in which there are no claims funds on account with AIG - IS. Individual case fees apply in addition to actual expenses in those cases for which there is no insurance coverage in place.		
Identity Cards	Cards will be provided for each insured. The cards contain the AIG Assist emergency customer care telephone phone numbers and other pertinent contact information.		Cards will be provided for each insured. The cards contain the Alarm Center phone number and other pertinent contact information.	
Communication	Brochures that describe benefits of the AIG Assist program will be provided to each participant.		Brochures that describe benefits of the MedEx program will be provided to each participant.	
Seminars for Your Company	Key company personnel will be eligible to attend training seminars. These seminars will be held at an appropriate venue.		Unavailable	
Meetings & Conferences	AIG International Services' personnel, at no cost to your company, will attend sales meetings and other conferences to present the AIG Assist product and illustrate to your TPA's and brokers how it enhances your policies.		Unavailable	

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Advertising & Internet	AIG is able to offer an Internet presence and targeted marketing support programs for your Third Party Administrators and insureds. We are able to customize specific, password protected pages on the site to serve your group's needs.		MedEx offers an Internet presence	
Administration	Administration of the AIG Assist programs is intended to be simple, and done on an unnamed, quantity basis. The Insurer need only total the number of lives and multiply by the unit fee either on an annual basis or each month.		Unavailable	