



# Membership Discount Services

How to Use Guide

for

*Distinct, Diverse & Dynamic*

members



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# Membership Discount Services

JHS Community has partnered with Alliance HealthCard, Pet Genius Rx and Emergency Travel Assist to provide our *Distinct, Diverse and Dynamic* members FREE access to medical discount outside of your enrolled program(s).

These discounts offered through Alliance HealthCard, Pet Genius Rx and Emergency Travel Assist are NOT endorsed, owned, or operated by JHS Community or affiliated to each other.

Alliance HealthCard offers one of the most extensive consumer-driven healthcare discount programs in the nation.

By aggregating the purchasing power of hundreds of thousands of consumers nationwide, we enable our account members to take advantage of deeply discounted rates usually reserved only for members that have a medical program with a Health Care Sharing Ministry or traditional insurance.

This is not an insurance plan rather, it is membership in a discount healthcare savings program that will help reduce the expense of obtaining care and treatment, that you are receiving for free as a *Distinct, Diverse and Dynamic* member.

With an Alliance HealthCard discount healthcare program, you'll realize the following advantages:

- Receive discounted rates immediately
- No maximum on program usage
- Never any paper work to fill out
- Acceptance regardless of health conditions
- You are immediately qualified
- Visiting a specialist does not require a referral
- Please Note: Limitations and exclusions apply.

This is NOT insurance. Not available for sale in Alaska, Vermont and Washington.

The discount medical, health and drug benefits (The Plan) are NOT insurance, a health insurance policy, a Medicare Prescription Drug Plan or a qualified health plan under the Affordable Care Act. The Plan provides discounts for certain medical services, pharmaceutical supplies, prescription drugs or medical equipment and supplies offered by providers who have agreed to participate in the Plan. The range of discounts for medical, pharmacy or ancillary services offered under The Plan will vary depending on the type of provider and products or services received. The Plan does not make and is prohibited from making members' payments to providers for products or services received under The Plan. The plan member is required and obligated to pay for all discounted prescription drugs, medical and pharmaceutical supplies, services and equipment received under The Plan, but will receive a discount on certain identified medical, pharmaceutical supplies, prescription drugs, medical equipment and supplies from providers in The Plan. The Discount Medical Plan/Discount Plan Organization is Alliance HealthCard of Florida, Inc., 5005 LBJ Freeway, Suite 1500, Dallas, TX 75244. Call 800-699-9472 or email info-abs@member-questions.com for more information or use our online directory for a list of providers. The Plan will make available before purchase and upon request, a list of program providers and the providers' city, state and specialty, located in the member's service area. The Plan does not offer a discount on hospital services in Maryland. The fees for The Plan are specified in the membership agreement. You may cancel The Plan at anytime. The Plan includes a 30 day cancellation provision. Note to MA consumers: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.

## Discount Providers

Healthcare Clinic



Dental Savings



Vision Savings



Hearing Savings



Imaging Savings  
(MRI, CT, Scans)



Chiropractic Savings



Lab Services



For assistance on how to use your Alliance Healthcard or to locate one of their providers, please call Alliance's member service team at (800) 565-3827.

Pet Genius Rx



For assistance on how to use Pet Genius Rx, please call their member service team at (800) 407-8156.

Emergency Travel Assist

For assistance on how to use Emergency Travel Assist, please call their member service team at (800) 746-3130.

# Minute Clinic



## What You Should Know Before Your Visit

- MinuteClinic is open every day; schedule online or walk-in to make an appointment.
- After obtaining a voucher, to find a MinuteClinic nearest you and to make an appointment, please visit [minute-clinic.com](https://minute-clinic.com) or call (866) 389-ASAP(2727).
- This printed or digital voucher along with your digital identification card, and valid photo identification, is required at time of visit.
- Adults and children, 18 months and older are eligible for most services.
- This voucher can only be used at MinuteClinic and not CVS Pharmacy.

## Registration Kiosk Instructions

- At the kiosk, scan the barcode below (either on the printout or on your mobile device).
- Continue with registration and select reason for visit.
- Input your demographics.
- Select “No” for using medical insurance
- Answer the acknowledgment and consents.
- When you have completed this, you’ll be signed in.
- Show your printed or digital voucher, and digital identification card to the provider upon entering the clinic for your visit.

### Barcode:



## Discount Medical Program

Aetna Dental Access®



For help, or to locate a provider, call Member Services 1-800-565-3827  
Payment is due at the time of service.

### THIS IS NOT INSURANCE

Discount Medical Plan/Discount Plan Organization  
is Alliance of Healthcard of Florida, Inc.

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To verify active membership have patient call Alliance's member service team at (800) 565-3827.



# Dental Savings



Save between 15-50%\* on dental care.

Aetna Dental has over 161,000\*\* available dental practice locations nationwide.

As a member, you can visit any participating dentist as often as you like and save an average of 15% to 50%\* on dental care for you and your immediate family. The dental program includes virtually everything from routine checkups, to fillings, crowns, braces and even cosmetic work.

- There is No annual limit on discounts.
- There is No limit on the number of visits/services you receive.
- There is No paperwork to fill out. Discounts are immediate.
- Not available in AK, VT or WA.

## How to Use:

- Click here to find a participating dental provider, or call Member Services at (800) 565-3827 for assistance.
- Present your Membership card at the provider's office to redeem your discounts.
- Payment must be made at the time of service.

**If you have any questions about the program or savings, please call Alliance's member service team.**

To locate a provider near you, please visit [locatemyprovider.com](http://locatemyprovider.com) or call Alliance's member service team at (800) 565-3827.

**ALLIANCE HEALTHCARD: Discount Plan # 9232174**

This is NOT insurance.

\*Actual costs and savings may vary by provider, service and geographic location.

\*\*According to the Aetna Enterprise Provider Database as of September 2017.

# Vision Savings



Save 35% off normal retail prices on frames (complete pair) and 20% off lens add-ons.

- Visit participating retailers such as LensCrafters®, Sears Optical®, Target Optical®, JCPenney®, Optical and most Pearle Vision® locations.
- Choose from more than 65,000 providers in over 26,000 locations.

## How to Use:

- Select a participating provider by visiting [www.eyemed.com](http://www.eyemed.com).
- Select "Find an eye doctor."
- Choose Network "Access Network".
- Call the participating provider and let them know you are with Alliance Health Card Group Number 9232174.
- Present your ID card (located below) at the providers office and show them the EyeMed logo on the back.
- Pay the provider the discounted rate.

To locate a provider near you, please visit [www.eyemed.com](http://www.eyemed.com)

Choose "Access Network"

**ALLIANCE HEALTHCARD: Discount Plan # 9232174**

**This is NOT insurance.** Plan covers you and your immediate family. Immediate family is defined as a spouse or domestic partner, children up to the age of 26 and any other IRS dependents. Discount medical benefits not available in AK, OK, UT, VT or WA.

Not all discounts available at all providers. Members must pay for products or services at the time they are purchased. This program will provide savings over the normal cost.

Member will receive a 20% discount on those items purchased at participating providers that are not specifically covered by this discount design. The 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services or contact lenses. Retail prices may vary by location. Please note, all dependents are eligible for discounts with all discount plans.

### Limitations / Exclusions

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing.
- Medical and/or surgical treatment of the eye, eyes or supporting structures.
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan.
- Services provided as a result of any Worker's Compensation law.
- Discount is not available on those frames where the manufacturer prohibits a discount.
- Not all discounts available at all providers. For Lasik providers, call (877) -5LASER6 or visit [eyemedlasik.com](http://eyemedlasik.com) and request the discount authorization, please call 1-877-5LASER6.

\* Items purchased separately will be discounted 20% off the retail price.

\*\* Since LASIK or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location.

# Vision Savings Fee Schedule

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam with Dilation as Necessary	\$5 off routine \$5 off contact lens fit & follow-up	N/A
<b>Complete Pair Eyeglasses Purchase Discounts*:</b> Frame, lenses, and lens options must be purchased in same transaction to receive full discount.		
<b>Frames</b>	<b>35% off Retail</b>	<b>N/A</b>
<b>Standard Plastic Frames</b>		
Single Vision	\$50	N/A
Bifocal	\$70	N/A
Trifocal	\$105	N/A
Standard Progressive Lenses	\$135	N/A
<b>Lense Options</b> (paid by the member and added to the base price of the lens)		
UV Treatment	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Anti-Reflective Coating	\$45	N/A
Other Add-Ons and Services	20% off retail price	N/A
<b>Contact Lenses</b>		
Conventional	15% off retail price	N/A
Disposable	0% off retail price	N/A
<b>Laser Vision Correction</b>		
Lasik or PRK** from U.S. Laser Network	15% off the retail price or 5% off the promotional price	N/A
<b>Frequency</b>		
Examination	Unlimited	
Lenses and Contact Lenses	Unlimited	
Frame	Unlimited	



# Hearing Savings



Connect Hearing can get you on the path to better hearing. From scheduling a complimentary hearing evaluation to choosing and maintaining your hearing aids, we're with you every step of the way.

- 35% discount off Connect Hearing's hearing aid prices.
- 3 years of free batteries with hearing aid purchase\*.
- 3 year warranty and 3 year loss & damage\*.
- Free earmolds.
- Complimentary hearing evaluation.
- Unlimited follow-up visits during the useful life of the hearing aid for cleaning and check up.
- 100% Service Satisfaction Guarantee.
- 45 day trial period after purchase during which you may return your hearing aids if you are not satisfied.
- Up to two free accessories with purchase of select models.
- 2 week free hearing aid trial prior to purchase\*\*.

## How to Use:

- Call (877) 412-1384 and let them know you are with the "Access Plans" group.
- Connect Hearing will assist you in making an appointment.
- Pay the hearing provider the discounted rate.

Select a participating provider by visiting [locatemyprovider.com](http://locatemyprovider.com)

Or by calling their member service team at **(877) 412-1384** and let them know you are with the "Access Plans" group.

**ALLIANCE HEALTHCARD: Discount Plan # 9232174**

**This is NOT insurance.** Plan covers you and your immediate family. Immediate family is defined as a spouse or domestic partner, children up to the age of 26 and any other IRS dependents. Discount medical benefits not available in AK, MT, ND, OK, SD, UT, VT, WA or WY.

Not available in IL.

†3 years FREE batteries with hearing aid purchase.

\*The 3 year warranty is valid starting from the date of invoice. This limited warranty covers manufacturing and material defects in the hearing aid itself, but not accessories such as batteries, tubes, ear modules, external receivers. The warranty includes 3 year loss and damage coverage that can be redeemed ONE TIME and requires a deductible of \$450.

\*\*Certain types of hearing loss may require a hearing aid model that is not appropriate for the Two Week Free Trial. See clinic for details. Lyric excluded.



# Imaging Savings (MRI, CT Scans)



This program provides access to discounted diagnostic imaging at over 2,900 radiology centers nationwide.

Through an exclusive partnership with One Call Medical (OCM), Galaxy can offer discounts to members for advanced diagnostic imaging procedures such as Magnetic Resonance Imaging (MRI) and Computed

Tomography (CT) scans. The savings range from 40% to 75% off MRI and CT scans.

## How to Use:

Before you are scheduled for an MRI or CT scan, simply call **(877) 814-2461**. Representatives are available Monday through Friday, 7:00am to 7:30pm Central time. When calling, mention your membership code: GALAXY, to obtain your discount.

## How to Use:

Procedure	Retail	Program Price
MRI Brain without dye	\$2411.80	\$550.00
MRI Lumbar Spine without dye	\$2280.30	\$645.00
CT Pelvis with dye	\$1039.14	\$458.71
CT Abdomen with dye	\$1096.00	\$458.71

To schedule an MRI or CT scan, simply call **(877) 814-2461** and mention your membership code "GALAXY".

**ALLIANCE HEALTHCARD: Discount Plan # 9232174**

# Chiropractic & Alternative Medicine Savings



Enjoy discounts of 25% off the usual and customary fees for services from a national network of complementary health care providers.

- Choose from over 19,000 participating providers nationwide
- Shop our online store of health and wellness products at 15% to 40% discount on most items
- You and your immediate family members can save at all participating chiropractors, massage therapists and acupuncturists
- There is no limit to the number of visits, and services are not required to be medically necessary
- Members will also receive Fitness Center Discounts. Members receive the lowest membership rate for the type of health club membership selected. There are nearly 15,000 facilities in the nationwide network of high-quality fitness clubs and exercise centers

Select a participating provider by visiting [locatemyprovider.com](http://locatemyprovider.com) or by calling Alliance's member service team for assistance at (800) 565-3827.  
Go to <https://www.choosehealthy.com/public>  
Click on the Register button at the top – then fill out the information for access.  
ALLIANCE HEALTHCARD: Discount Plan # 9232174



# Lab Services



This program provides direct access to major clinical labs across the USA\* for important blood tests at discounted prices. Services include lab, blood, fecal, urine, saliva and hair tests.

- All blood tests are offered at a savings of 20% - 80% off typical lab costs and through the same CLIAcertified accredited labs used by your physician.
- Orders can be placed online or by phone and a doctor's appointment is not necessary. A representative will discuss the draw site locations and test options. Request CPT code(s) to be added to your receipt if you intend to file with your health insurance carrier.
- You will be referred to the Patient Service Center (PSC) blood draw site of the major clinical laboratory nearest you.
- Confidential test results are available to you within 24-48 hours on most tests (mailed, faxed or uploaded to your MyDLS account).

## How to Use:

- You must first order your test(s) through DirectLabs® prior to visiting a Patient Services Center.
- To place an order online, visit [labs.accessplans.com](https://labs.accessplans.com).
- To place an order by phone, call **(800) 495-5606** and identify yourself with the alpha code: **R-AHC**.

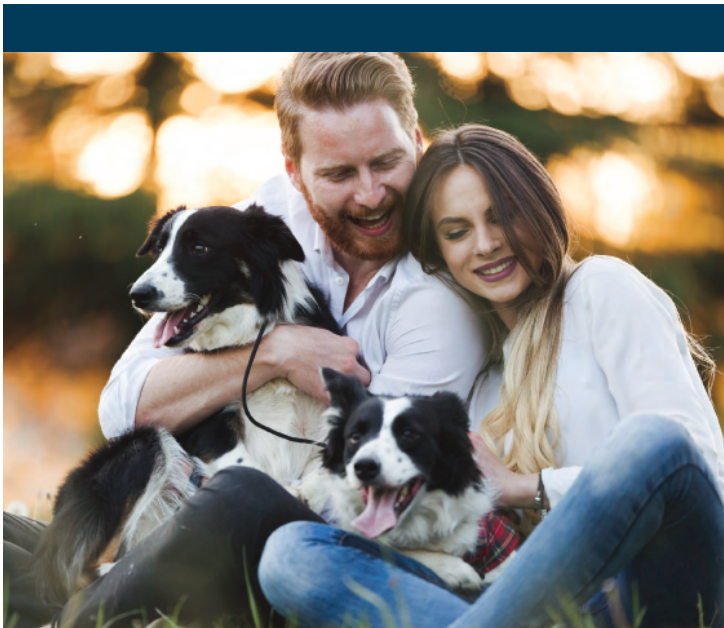
**NOTE: The PSC will double bill at full price for the blood draw without the DirectLabs® paperwork.**

Log into [www.DirectLabs.com](https://www.DirectLabs.com) or call **(800) 908-0000** and use code "**R-AHC**".

**ALLIANCE HEALTHCARD: Discount Plan # 9232174**



JHS Community partnerships provides  
*Distinct, Diverse* and *Dynamic* members  
FREE access to even more discounts with  
Pet Genius Rx and Emergency Travel Assit outside  
of your enrolled program(s).





# Save on Your Pet Medications

At no additional fee or contract, receive discounts at the register on brand-name and generic prescriptions for the furriest members of your family.

We make pet prescriptions affordable and easy! Get instant savings by following the link to find the best deal from pharmacies in your area.

PetGeniusRX covers hundreds of medications, here are some of the most common medicines and their available discounts:





## Savings Comparison For 6 Common Pet Meds (30 Day Supply)

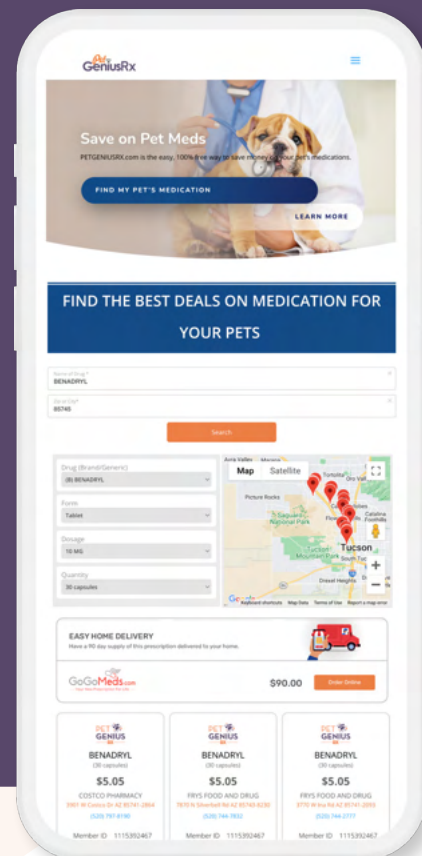
Drug (Indication)	Avg. Retail \$	PetGeniusRx	Avg. Savings
Cyproheptadine (allergy)	\$28.98	\$18.02	38%
Amoxicillin (antibiotic)	\$15.74	\$11.03	30%
Fluconazole (antifungal)	\$104.34	\$38.90	63%
Alprazolam (anxiety)	\$17.87	\$11.90	33%
Prednisone (inflammation)	\$9.55	\$5.92	38%
Tramadol (pain)	\$24.00	\$10.94	54%

DISCOUNT ONLY – NOT INSURANCE | HUMAN EQUIVALENT MEDICATIONS ONLY

Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by PHC Insurance Agency, LLC. This program is not available in Kansas.

## A Better Way To Save Money On Pet Medication

-  Visit <https://petgeniusrx.com/welcome-pet-owners/>
-  Search pharmacies for the best deal on your medication
-  Show your discount card when you pickup and purchase
-  **Save money with the lower prices for your pet medications!**



# Common Pet Medications



PetGeniusRX covers hundreds of pet medications  
Here are some of the most commonly prescribed discounted medicines

## Allergy

Chlorpheniramine  
Cyproheptadine  
Diphenhydramine  
Hydroxyzine  
Prednisolone  
Prednisone

## Antibiotic

Amoxicillin  
Cephalexin  
Ciprofloxacin  
Doxycycline  
Sulfamethoxazole/  
Trimethoprim

## Antifungal

Fluconazole  
Ketoconazole

## Anxiety

Alprazolam  
Clomipramine  
Fluoxetine

## Diabetes

Glipizide  
Lantus  
Humulin

## Diarrhea/ Gastrointestinal

Lactulose  
Metoclopramide  
Metronidazole

## Epilepsy/Seizures

Phenobarbital  
Dorzolamide

## Heart Conditions/ Blood Pressure

Atenolol  
Benazepril  
Diltiazem  
Enalapril  
Furosemide  
Lisinopril  
Spironolactone

## Hypothyroidism

Levothyroxin  
Methimazole

## Lyme Disease

Doxycycline

## Pain Relief

Etodolac  
Gabapentin  
Meloxicam  
Piroxicam  
Tramadol

## Skin Conditions

Cyclosporine

## Stomach/Ulcers

Famotidine  
Ranitidine

## Arthritis

Omega 3  
Traumeel

## Behavior

Alprazolam  
Amitriptyline  
Diazepam  
Fluoxetine

Don't see your Rx?

Visit [PetGeniusRx.com](https://www.petgeniusrx.com)  
to access Rx discount  
availability.

With PetGeniusRx you  
can get discounts on  
hundreds of medicines for  
your pet.

DISCOUNT ONLY - NOT INSURANCE | HUMAN EQUIVALENT MEDICATIONS ONLY

Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by PHC Insurance Agency, LLC. This program is not available in Kansas.



# Emergency Travel Assist

## ABOUT

### **24- Hour Emergency Travel Assist (ETA)**

ETA is covered 100% worldwide and long as you and/or your family are traveling more than 100 miles from your permanent residence, ETA's services must be approved by ETA's Medical Director who will dispatch the necessary assistance to help you. This is a service meant to protect your family while traveling. This service applies after you have been stabilized at a medical facility and the financially responsible party has been notified. All the services that provide transportation must be the ETA's Medical Director. Some previous medical conditions are excluded and some limitation may apply.

ETA will pay benefits for covered expenses incurred for the following benefits, up to the max shown, if an accidental injury or sickness commences during the course of the covered trip. All coverage's apply only when the Member is traveling more than one hundred (100) miles from the Member's permanent place of residence and the trip is ninety (90) consecutive days or less.

All benefits and services must be pre-arranged by ETA. (State exclusions may apply)

### **Emergency Evacuation**

If a Member incurs an accidental injury or sickness and adequate medical facilities are not available locally in the opinion of the ETA physician, that ETA provider will arrange an emergency medical evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Covered expenses include transportation and related medical services (including cost of medical escort) and medical supplies necessary incurred in connection with the emergency evacuation. All transportation arrangements made for the emergency evacuation must be made by the most direct and economical route possible.

### **Medically Necessary Repatriation**

After initial treatment and stabilization for an accidental injury or sickness suffered by the Member, if the attending physician deems it medically necessary and the ETA physician agrees, the ETA provider will arrange transport for the Member back to his or her permanent place of residence for further medical treatment or to recover. Covered expenses include transportation and related medical services (including escort if necessary) and medical supplies necessary incurred in connection with the repatriation. All transportation cost made for repatriation must be by the most direct and economical route possible.

### **Emergency Evacuation and Medically Necessary Repatriation Total Limit Up to USD\$100,000.**

1)ETA is provided to all active Members with this plan at no additional cost to Members through an agreement Amacore Group, Inc. and an insurance policy (RNMWC1003634) issued and underwritten by Lloyd's of London. The primary Member and spouse are covered up to age 80. Dependent children are eligible up to 19 or age 23 if they are full time students. This benefit goes into effect the first (1st) of the month after thirty (30) days from enrollment date.

### **Transportation of Mortal Remains**

In the event of the death of a Member, the ETA will provide for the return of mortal remains. Covered expenses are the following: locating a funeral home; transportation of the body to the funeral home from the site of death; preparation for burial or cremation; transportation to airport; provision of necessary casket or air tray for transport; transport to the funeral home from the airport; consular services (death overseas); procuring death certificate; transport from the airport to the receiving funeral home. Upon delivery to the receiving funeral home, coverage ends. **Total Limit Up to USD \$20,000.**

### **Transportation for Dependent Children**

When dependent children, traveling on a covered trip with the Member, are left unattended as the result of a Member's injury or sickness, the ETA provider will arrange to transport such minors to the domicile of a person nominated by the Member or next of kin. Covered expenses include a one way common carrier economy ticket by the most direct route. Attendants will be provided if necessary. Total Limit Up to USD \$5,000.

### **Transportation of Traveling Companion**

In the event that a member requires emergency medical evacuation by air ambulance or repatriation by commercial airlines provided, air transport of the insured spouse, other family member or traveling companion will be provided so that person may accompany the insured in flight, subject to space availability, giving priority to medical equipment and medical personnel aboard and for the welfare and safety of the Member receiving services. All services in connection with transportation of traveling companion must be preapproved and arranged by ETA. **Limit Up to USD \$5,000.**

### **Family Visitation**

When a Member is traveling alone, and is hospitalized for more than 7 consecutive days, an ETA provider will arrange transportation to the place of hospitalization for a person chosen by the Member, provided repatriation is not imminent. Covered expenses include the cost of the most direct economy round trip common carrier ticket to the place of hospitalization.

### **Vehicle Return**

In the event a Member should suffer from a certified illness, injury or death which requires emergency medical evacuation/medical necessary repatriation or transportation of mortal remains and the Member is thereby unable to drive his/her vehicle, this assistance will provide vehicle return service for ground vehicles to the Member's permanent residence. All coverage's apply only when the Member is traveling more than 100 miles from the Member's permanent place of residence. Covered expenses for transportation must be recommended by the attending physician and arranged and approved by an ETA provider. Limit Up to USD \$1,000.

### **Medical Monitoring**

Should the Member need to be medically monitored, ETA's duty Physician will monitor the case while liaising with the Member, the local attending Physician, the family Physician and the medical director of ETA's provider.

### **Medical Referral**

Should the Member need help locating a Physician or Hospital; an ETA provider will provide referrals to a local pre-qualified Physicians and/or Hospitals.

### **Guarantee of Medical Expenses**

Should the Member need help for overseas medical payments, an ETA provider will make payment arrangements or guarantee of payment to medical providers. Subject to the quality of the Member's confirmed personal credit.



### **Insurance Coordination**

Should the Participation need help for overseas medical claims, an ETA provider will assist in coordinating the claim procedure with the insurance programs.

### **Lost Document Service**

Should the Member need help to replace lost or stolen travel documents (i.e. passport, baggage, tickets, credit cards, etc.); an ETA provider will advise and assist where possible regarding their replacement.

### **Legal Assistance**

Should the Member need help arranging local attorneys, embassies and consulates, arranging bail or coordination of payment for legal services, an ETA provider will assist with referrals and payments from the available resources of the Member.

### **Emergency Delivery of Prescription Items**

Should the Member need prescription medication or lenses not available locally an ETA provider will organize the delivery of the prescribed item to the Member upon written authorization from the prescribing physician when possible and legally permissible.

### **Emergency Cash Transfers and Advances**

Should the Member need cash as a result of loss or theft, an ETA provider will arrange for emergency cash transfers and advances through additional sources, including hotels, banks, Consulates and Western Union, up to a limit of \$500 per transaction. All transactions are subject to any government regulation and to the availability of the Member's confirmed personal credit.

### **Language Assistance**

Should the Member need help communication in a foreign country, ETA will provide telephone interpretation.

## **HOW TO USE**

1. Call ETA's member services at:
  - Emergency Travel Assist Phone Number: (800) 746-3130
  - Emergency Travel Assist Collect Phone Number: (410) 257-9507 (outside of US only)
  - 24-Hour Information Service: Should a member need information before and/or during travel, he or she may call ETA Provider 24 hours a day, 7 days per week, 365 days per year to obtain assistance.
2. Inform the representative that you are a member and provide them with your Member Identification Number.
3. You must call the ETA number to access or use any of these benefits. Do not make any arrangements on your own. You will not be reimbursed for arrangements that are not made by ETA.

## **LIMITATIONS AND EXCLUSIONS**

The following conditions represent coverage exclusions:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Mental or emotional disorders, unless hospitalized;
6. Being under the influence of drugs or intoxicants, unless prescribed by a physician;
7. Commission or the attempt to commit a criminal act;
8. Participation as a professional in athletics;
9. Pregnancy and childbirth (except for complication of pregnancy);
10. Travel undertaken for the specific purpose of securing medical treatment; and
11. Bodily injury or sickness which can be treated locally and does not prevent the Member from continuing his or her journey or from returning home.



# **Membership Discount Services**

How to Use Guide