

## Exclusions and Limitations

1. **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. 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. 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. Subject to appeal, 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.

2. **Qualifications, Limitations and Exclusions.** Membership is subject to the following qualifications, limitations and exclusions:
  - (a) **Ineligible and Excluded Transports.** 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.
  - (b) **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.
  - (c) **Maximum Number of Transports.** Air medical services are limited to two separate flights per annual Membership per year.

- (d) 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. Any such costs will be disclosed to the Member prior to incurring such cost. Membership benefits do not include helicopter transportation.
  
- (e) 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.
  
- (f) 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) war, invasion, civil war or terrorism; or (ii) 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.