

<p>SkyMed 1 Hospital-to-Hospital Air Transportation</p>	<p>If, as a result of a serious or critical illness or injury, a Member requires emergency medical care, SkyMed guarantees provision of: By choice of the Member, air transportation and medical services needed to move the Member to the Member's Transport Preference as designated on the Membership application form; or By choice of the Member, emergency medical air transportation to a hospital closer than the Member's Home hospital as designated on the Membership application form and/or in the Member's Membership record at SkyMed. The Member's medical condition must be stabilized for air travel by the attending physician. Ground ambulance services between hospitals and airports are included. After the Attending Physician determines and approves the need for Emergency Medical Transport, SkyMed's Director of Member Services and/or SkyMed's Medical Director will certify the need and SkyMed will make all arrangements. SkyMed reserves the right to combine services "Hospital-to-Hospital Air Transportation", "Transportation for Recuperation Nearer Home" and "Return Transportation After Recovery" to benefit the Member. SkyMed will provide up to two (2) air medical transports, by fixed wing or helicopter for any one member within 12 consecutive months. All flights must be pre-approved and arranged by SkyMed.</p>
<p>SkyMed 2 Vehicle/Vessel Return</p>	<p>When a Member is provided "Hospital to Hospital Air Transportation", or SkyMed provides "Transportation for Recuperation Near Home", or by death of the Member, SkyMed will pay to safely return the Member's highway operable vehicle to the Member's Home, in any state of the United States, with the exception of Hawaii, or in any province or territory in Canada. SkyMed will pay for one professional, bonded driver, and the fuel and oil required to return a Member's car, motor home and towed vehicle, travel trailer, motorcycle, trailer, rental car or boat trailer. The Member agrees to pay for all travel repairs required to maintain the safe operation of the vehicle(s), described herein, during the return. All arrangements must be pre-approved by SkyMed. Vehicle Return by Member. As an alternative to the above, SkyMed will pay for a commercial flight for one person selected by the Member to fly to and return the stranded vehicle(s), plus the cost of fuel and oil incurred on the return trip to the Member's Home or place of Transport Preference, and up to a maximum of \$100 towards expenses for every 400 miles driven. Commercial Vehicle Return. For commercial truck drivers, when a SkyMed medical flight transports a Member to a distant hospital or the Member is or will be hospitalized, as a result of a serious or critical illness or injury, SkyMed will pay for a single, one-way commercial airline ticket to transport a replacement driver to the major airport closest to the stranded commercial vehicle's location. SkyMed will allow up to \$1,000.00 for the return of vehicle(s) to the origination of the trip. Commercial Vehicle Return services shall NOT be available unless hospitalization for the Member has been the result of a serious or critical illness or injury. Motorcycle Return. SkyMed will package and transport both road worthy and damaged vehicles to a repair facility near the Member's Home. Marine Vessel Return. SkyMed will provide up to a maximum of \$500 per day for a maximum of 10 days to return a marine vessel to its Home marina. Except for Marine Vessel Return, Vehicle Return is not applicable in any location that requires transport of the Member's vehicle over water to the Member's place of Residence with the exception of applicable ferry crossings. SkyMed nor the transport company is responsible for normal road damage such as but not limited to cracked windshield, pitting, road tar, etc., incurred in the course of the transport</p>
<p>SkyMed 3 Visitor Transportation</p>	<p>SkyMed will pay for one round-trip commercial airline ticket to send a visiting family Member or companion, selected by the Member, from the commercial airport closest to the visitor's Home, to the commercial airport closest to the hospital where the Member is being treated. This service will be provided when the Member is hospitalized due to a serious or critical illness or injury away from Home and is more than 100 miles from Home. This service is available immediately upon hospitalization of the member. Visitor Transportation is limited to two (2) services in any 12 consecutive months. All flights must be pre-approved by SkyMed.</p>

SkyMed 4 Transportation for Recuperation Near Home	SkyMed will pay for appropriate transportation to move a Member to a hospital, rehabilitation facility, convalescent Home or hospice close to his/her designated Home if the Member chooses to convalesce near their established Residence and the Member's attending Physician considers the move possible or necessary for full recovery, as long as the hospitalization is a result of a serious or critical illness or injury. Transportation for Recuperation Near Home services shall NOT be available unless hospitalization for the Member has been the result of a serious or critical illness or injury.
SkyMed 5 Commercial Carrier-Medical Escort Flights	If a Member's serious or critical illness or injury does not warrant a private air ambulance (i.e., the Member is approved for commercial aircraft travel by the attending Physician) yet the Member is not able or permitted to travel alone by commercial air carrier, SkyMed will make arrangements with the commercial carrier for private in-flight care with an appropriate medical attendant and pay for the return of the Member and accompanying medical attendant. SkyMed will provide up to two (2) "Commercial Carrier-Medical Escort Flights" for any one Member within 12 consecutive months.
SkyMed 6 Minor Children – Grandchildren Return	When a Member is provided "Hospital to Hospital Air Transportation", or SkyMed provides "Transportation for Recuperation Near Home", SkyMed will pay for a one-way commercial airline ticket to return stranded minor children or grandchildren to the airport nearest the child's designated residence. If necessary, an attendant will be made available to ensure safety.
SkyMed 7 Physical Remains Return	If a Member expires, SkyMed will provide transport of the remains to a commercial airport closest to the location the Member so designates. SkyMed will also provide one (1) round-trip commercial airline ticket for the spouse/companion Member to and from the remains transport destination and home should Home and designated remains transport destination not be the same. Ground transportation is not part of this service.
SkyMed 8 Escort Transportation	SkyMed will allow one person, spouse, family Member, or companion, to escort the Member on an emergency medical flight, if space is available, after the needed medical equipment, aircrew, and medical personnel are accommodated. If space is not available, SkyMed will pay for appropriate commercial transportation for one person. All arrangements must be pre-approved and arranged by SkyMed.
SkyMed 9 Return Transportation After Recovery	After a Member has been hospitalized, as an inpatient in a medical facility for a serious or critical illness or injury, when more than 100 air miles from Home, SkyMed will transport the Member to the Member's original location as indicated on their original application. Travel must take place within sixty (60) days of hospital discharge. "Return Transportation After Recovery" services shall NOT be available unless hospitalization for the Member has been the result of a serious or critical illness or injury.
SkyMed 10 Incidental Expense	SkyMed will pay up to \$200.00 for incidental expenses associated with a Member's Hospital-to-Hospital Air Transportation flight. Receipts must be submitted to SkyMed for reimbursement.
SkyMed 11 Organ Retrieval	When a Member is to receive an organ for organ transplant surgery, SkyMed will provide air transport of a heart, liver, kidney, lung or pancreas to the hospital surgery. SkyMed cannot warrant the viability of organs being transported for transplant purposes. Organ Retrieval transport will be provided after the Member has been a SkyMed Member for a minimum of nine months.
SkyMed 12 Organ Recipient Transportation	SkyMed will provide either Emergency Air Transportation, or commercial airline transportation, whichever is appropriate, for the organ recipient Member and for one family Member, to the commercial airport closest to the hospital performing the organ transplant. SkyMed cannot warrant the viability of organs being transported for transplant purposes. Organ recipient transport will be provided after the Member has been a SkyMed Member for a minimum of nine months.

<p>SkyMed 13 Primary Driver Disability</p>	<p>There are times when the primary driver is incapacitated but not necessarily Critically Ill or Injured. This service will be of significant value in that circumstance. This service must be pre-approved by SkyMed to receive payment.</p> <p>When the primary driver suffers a disabling illness or injury, more than 100 air miles from their place of Transport Preference, and is temporarily unable to operate their vehicle(s) for 10 days or more, SkyMed will provide;</p> <p>up to \$2,000 for one professional, bonded driver, and the fuel and oil required to return a Member's car, motor home and towed vehicle, travel trailer, motorcycle, trailer, rental car or boat trailer. reimbursement to cover expenses incurred in returning the Member's vehicle(s) Home, or to continue on to the Member's original destination, or up to \$2000 for a commercial flight for one person selected by the Member to fly to and return the stranded vehicle(s), plus the cost of fuel and oil incurred on the return trip to the Member's Home or place of Transport Preference, and up to a maximum of \$100 per day towards expenses for every 400 miles driven. The Member pays for all travel repairs in the course of vehicle transport.</p> <p>SkyMed will reimburse the Member upon receipt of a copy of their expenses. Written proof from the attending Physician advising that the Member could not operate their vehicle(s) for at least ten days as a result of a recent disability for illness or injury is required as well as copies of medical bills are required.</p> <p>This service is limited to returns over land in Canada, Mexico, and the United States of America.</p> <p>The "Primary Driver Disability service is limited to one usage per year.</p> <p>SkyMed does not pay for or reimburse any amounts paid for any medical expenses.</p>
<p>SkyMed 14 SkyMed PLUS</p> <p>Return After Transport</p> <p>Pet Return</p>	<p>SkyMed PLUS provides commercial coach return tickets for SkyMed Members to the origin of the air-evacuation or place of a serious or critical illness or injury. The Member has sixty (60) days from the hospital release date to implement this service.</p> <p>In the event an accompanying dog or cat is stranded anywhere in the United States of America, Canada, Mexico, Bahamas or the Caribbean, SkyMed will provide air flight transportation for the dog or cat, subject to airline regulations, to the closest commercial airport to the Member's designated Home. The Member is required to have a health certificate and/or any other certificates and documents as required by the transporting airline. It is the Member's responsibility to provide a traveling cage, and to arrange to have dog or cat transported to the airlines in accordance with the rules and restrictions of the airline. SkyMed will make the reservation for the dog or cat's travel, but the Member must pay the fare and will be reimbursed by SkyMed. <u>Pre-approval is required.</u></p> <p>Pet return service is only available when traveling within the United States of America, Canada, Mexico, Bahamas or the Caribbean, and does not cover breeds considered aggressive or dogs embargoed by the airline.</p>
<p>SkyMed 15 Ground Ambulance Service</p>	<p>When a Member requires ground ambulance transport to the closest appropriate hospital, SkyMed will pay the ground ambulance cost provided the ground ambulance is Medically Necessary.</p> <p>This service requires no pre-approval, and is limited to two ground ambulance transports in any 12 consecutive months. Members will be required to submit to SkyMed their Admitting History & Physical (H&P) report from the hospital before any payments or reimbursements can be made. Where partial payment of the ground ambulance is made by other providers, SkyMed will pay the deductible or co-payment.</p> <p>SkyMed will not pay for any additional expenses relating to the ground ambulance, such as fire services, etc. SkyMed will provide up to two (2) "Ground Ambulance" services for any one member within 12 consecutive months.</p>

SkyMed 16 100 Mile Waiver	SkyMed will waive the requirement that the Member be more than one hundred (100) miles from the Transport Preference for medically necessary transport to the closest appropriate facility nearest to the member's home. All other limitations still apply, including the requirement that any transport be Medically Necessary due to a serious or critical illness or injury.
SkyMed 17 Helicopter Transport	<p>SkyMed will cover the cost of a helicopter transport from the scene of a vehicle accident, hospital-to-hospital and all Medically Necessary helicopter transports. When a Member's insurers provide partial payment of helicopter service, SkyMed will pay any deductibles or co-payments.</p> <p>SkyMed will provide up to two (2) air medical transports by fixed wing or helicopter for any one member within 12 consecutive months.</p>