

About American Assist
A Comprehensive Service Company
with A Global Presence

We are a multicultural and multiproduct assistance services company with an international presence and reach. We are leaders in innovation, customized solutions, and integrated technological management strategies to ensure excellent service and quality of life for our customers. Since 1999, we have been providing quality services and solutions to meet the needs of companies and individuals in a dynamic and demanding world. Our values include respect for people, a positive mentality, and personal responsibility for our actions. We believe in commitment, quality, reciprocal trust, commercial flexibility and teamwork.



Cut and bring with you at all times.



Because American Assist is not a medical plan, these services do not cover any medical expenses. All services must be coordinated by American Assist. If services are not administered by American Assist, they will not qualify for reimbursement if necessary. American Assist is not a supplementary medical plan. Insureds must abide by the general conditions, costs and recommendations of their medical plan. We recommend that you read all the service conditions of your medical plan provider. Depending on the origin and purpose of your trip, your conditions may change. Eligibility for coverage will start on the day your trip begins and will end on the day of your return, or when exceeding 120 consecutive days of travel.

Exclusions and Limitations*

Emergency services will only be provided outside the insured's habitual residence. Likewise, any illness, injury or produced loss is excluded from the service under the following conditions:

- after 120 consecutive days of travel;
- given a suicide or attempted suicide, or any injury that was intentionally self-inflicted;
- given an act of war, declared or not;
- for participating in or practicing extreme sports;
- given an extraordinary natural phenomena;
- in the event of acts of terrorism, war, guerilla, mutiny or mass rioting, etc.;
- in the event of armed forces, armory or security force actions;
- in the event of accidents involving radioactive nuclear energy in the country where traveling;
- when the insured does not provide accurate and timely information which, due to its nature, does not allow the matter to be duly attended to;
- when the person requesting the service does not identify himself or herself as insured.



787.758.2500

mcs.com.pr

Certain restrictions, conditions or terms may apply.* Because American Assist is not a medical plan, these services do not cover any medical expenses. All services must be coordinated by American Assist. If services are not administered by American Assist, they will not qualify for reimbursement if necessary. American Assist is not a supplementary medical plan. Insureds must abide by the general conditions, costs and recommendations of their medical plan. We recommend that you read all the service conditions of your medical plan provider. Depending on the origin and purpose of your trip, your conditions may change. Eligibility for coverage will start on the day your trip begins and will end on the day of your return, or when exceeding 120 consecutive days of travel.

MCS Life Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MCS Life Insurance Company cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. If you speak English, language assistance services, free of charge, are available to you. Call 1.888.758.1616 (TTY: 1.866.627.8182). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.888.758.1616 (TTY: 1-866-627-8182). Underwritten by MCS Life Insurance Company. (Rev Apr. 2018)



MCS asistencia al viajero

We take care of you inside and outside Puerto Rico!

As a member of our plan, you can take advantage of our Travel Assistance services from anywhere in the world while traveling for business or pleasure. With just one call, you can talk with assistance experts 24 hours a day, 365 days a year. There is no additional cost to the company or participant for using the assistance services provided by American Assist.



Travel Assistance Services include:

Medical and dental referrals and coordination: Referrals to the nearest locations, dispensaries or hospitals.

Prescriptions for glasses and prescription drugs in case of loss: Transmission of urgent messages through primary physicians for the creation and mailing of medical prescriptions.

Medical monitoring: Medication reminders and information relevant to your health.

Coordination of medical transport due to an accident or illness: Guidance on addresses or medical assistance centers for the evaluation and treatment of a disease or condition.

Funeral repatriation coordination: Guidance on the coordination of international funeral repatriation and the necessary documentation to carry out the process.

Luggage Locating: Guidance on the process for locating luggage and monitoring lost luggage once the insured provides all the required information.

Assistance in case of document loss or theft: Guidance on collecting the necessary information to cancel credit cards or bank accounts. Coordination of monetary transfers in case of emergency. Contact information for the closest financial entities. Guidance and coordination of appointments at the nearest embassies for immediate help in the event of lost passports or official identification.

Transport for a family member in case of hospitalization: Flight and hotel coordination, and the transport of a family member if necessary.

Accompaniments for minors: Coordination and home caregiver references.

Return home due to an accident: Hotel referrals and coordination of air or sea travel for the return to place of residence.

Return trip due to the death of a family member: Hotel referrals and coordination of air or sea travel for the return to place of residence.

Legal assistance by phone: Guidance and coordination of legal assistance by phone, based on the insured's needs.

Transmission of urgent messages and conference calls: Coordination of emergency messages.

To request these services,
please call



787.705.6460

If you have any questions about the Travel Assistance Program, contact MCS:

1.888.758.1616

**MCS Plaza, Ave. Ponce de León, 255
Hato Rey, PR 00917-1720**



MCS

International Travel Assistance Services

To request these services, call American Assist
Toll-free number inside and outside the United States:

787.705.6460

NAME _____

CONTRACT _____

Address and phone where you can be reached.

Note: You must have this information available when contacting American Assist.