

SCHEDULE I TRAVEL AND MEDICAL ASSISTANCE (HOTLINE)

ARTICLE 1 AUTHORIZED PERSON/S, EMERGENCIES, and EXAMINATIONS

- 1.1 "Authorized Person" refers to the representative or any person, designated by the Subscriber in writing as the person authorized to act on behalf of the Subscriber or the User for the purposes described in this Agreement.
- 1.2 The Subscriber shall ensure that the Authorized Person/s shall have the right to act on behalf of the User should such User be incapacitated or deceased. Failure by the Subscriber to obtain such agreement from a User will automatically provide Aspire with the right not to provide the Services to such a User.
- 1.3 Should the User be incapacitated or deceased and Aspire is unable to contact the Authorized Person/s, then Aspire shall proceed with emergency medical services and procedures which Aspire deems at its discretion reasonably necessary in the medical interest and safety of the User.
- 1.4 Aspire shall have the right and opportunity through its medical representative to examine the User as may be reasonably required, so as to ensure appropriate treatment for the User.

ARTICLE 2 SCOPE OF SERVICES

- 2.1 Aspire shall, subject to the terms and conditions as defined under the Agreement and the user eligibility as defined in the Program Certificate, provide the following Services to the User (whom for the purpose of this Schedule only shall be referred to as "User") calling Aspire when he travels ***away from his residence within his Home Country or Usual Country of Residence*** (hereinafter "**Place of Residence**") for periods not exceeding 90 consecutive days per trip.

(a) Domestic Medical Assistance

The Services provided hereunder are rendered [in India](#).

(i) Medical Service Provider Referral

Aspire shall provide to the User, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). Aspire shall not be responsible for providing medical diagnosis or treatment. Although Aspire shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the User. Aspire, however, will exercise care and diligence in selecting the Medical Service Providers.

(ii) Arrangement of Hospital Admission

If the medical condition of the User is of such gravity as to require hospitalization, Aspire will assist such User in the hospital admission.

(iii) Arrangement of Emergency Medical Evacuation

Aspire will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the User to the nearest hospital where appropriate medical care is available.

Aspire will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(iv) Arrangement of Emergency Medical Repatriation

Aspire will arrange for the return of the User to his Place of Residence following the User's emergency medical evacuation and subsequent hospitalization in a place more than 150km from his Place of Residence.

Aspire will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(v) Arrangement of Repatriation of Mortal Remains

Aspire will arrange for the transportation of the User's mortal remains from the place of death to his Place of Residence.

(vi) Arrangement of Compassionate Visit

Aspire will arrange for one return airfare for a relative or a friend of the User wishing to join the User who, when travelling alone, is hospitalised outside the Home Country or Usual Country of Residence.

(vii) Arrangement of Return of Minor Children

Aspire will arrange for one-way airfares for the return of minor children to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying User's illness, accident or emergency medical evacuation. An escort will be provided, when requested.

(viii) Arrangement of Accommodation

Aspire will arrange for the hotel accommodation of the User's companion who is visiting the User whilst the User is hospitalized outside the Home Country or Usual Country of Residence.

The above Services [items (iii) to (viii)] are charged on a case by case basis. A schedule of fees listed in Annex A shall be payable by the Subscriber for the provision of such Services. Aspire shall not be responsible for any third party expenses which shall be solely the Subscriber's responsibility.

ANNEX A
SCHEDULE OF FEES (USD)

This schedule of fees is attached to and forms part of the Aspire Agreement Terms and Conditions.

The following schedule of fees shall only be applicable to the Services where the Subscriber, Member or Authorised Person has requested Aspire to deliver the Services.

1. MEDICAL EVACUATION AND REPATRIATION

1.1. By air ambulance

Where Aspire organizes the transportation of a User, by chartering a pre-configured air ambulance aircraft from an Intl. SOS accredited aviation service provider, including Air Rescue International.

The airport-to-airport quotation from the aviation service provider includes aircraft and medical team costs but excludes any other service provider charges, which may be applied and will be billed to the Subscriber at cost.

- i. **Medical Coordination Fee** of 15% of the total costs paid to service providers will be charged to the Subscriber.

1.2. By air charter

Where Aspire organizes the transportation of a User, by chartering an aircraft made suitable for patient transportation, by the provision of portable medical equipment and medical staff from Aspire.

- i. **Medical Escort Fee inclusive of portable medical equipment** (refer to Table 1)
- ii. **Medical Coordination Fee** of 15% of the total costs paid to service providers, not inclusive of Medical Escort Fees, will be charged to the Subscriber.

1.3. By scheduled airline

Where Aspire organizes the transportation of a User, on commercial aircraft or scheduled airline, made suitable for patient transportation by the provision of portable medical equipment and medical staff from Aspire.

- i. **Medical Escort Fee inclusive of portable medical equipment** (refer to Table 1)
- ii. **Medical Coordination Fee** (refer to Table 2)
- iii. Where applicable, **Ground Handling Fee(s)** will be applied (refer to Table 3)

1.4. Other modes of surface transportation– ground or maritime

Where Aspire organizes the transportation of a User, by road ambulance, train, boat, ferry, or other means of surface or maritime transportation, made suitable for patient transfer by the provision of portable medical equipment and medical staff from Aspire.

- i. **Medical Escort Fee inclusive of portable medical equipment** (refer to Table 1)
- ii. **Medical Coordination Fee** 15% of the total costs paid to service providers, not inclusive of Medical Escort Fees, down to a minimum of USD 170, will be charged to the Subscriber.

2. REPATRIATION OF MORTAL REMAINS AND/OR LOCAL FUNERAL SERVICES

2.1. Repatriation of Mortal Remains

Where Aspire organizes the repatriation of a deceased User's mortal remains, from the place of death to the User's home country.

- i. **Repatriation of Mortal Remains Coordination Fee** of USD 2,120 will be charged to the Subscriber, in addition to the costs charged by the service provider(s).
- ii. Aspire staff may be deployed on a case by case basis. The applicable fees will be agreed with the Subscriber prior to deployment.

2.2. Local Funeral Services

Where Aspire arranges for a local burial or cremation at the User's place of death, when permitted by applicable laws and procedures and if the service is available and practicable.

- i. **Local Funeral Services Coordination Fee** of USD 2,120 will be charged to the Subscriber, in addition to the costs charged by the service provider(s).
- ii. Aspire staff may be deployed on a case by case basis. The applicable fees will be agreed with the Subscriber prior to deployment.

Where services described in 2.1 and 2.2 are provided in conjunction for the same deceased User, only the Repatriation of Mortal Remains Coordination Fee described above applies.

3. MONITORING OF MEDICAL CARE, MEDICAL EXPENSE GUARANTEE AND PAYMENT

3.1. Outpatient care

An outpatient is defined as a patient who receives medical services and is not admitted as an inpatient by the treating physician.

Outpatient treatment commences the day of the first appointment with a treating medical practitioner.

The last outpatient day is the day of the last appointment for the same episode of care.

- i. **Outpatient Service Fee:** where Aspire monitors the progress of outpatient medical care provided to a User by a medical practitioner and/ or guarantees and pays service provider costs associated with a User's outpatient medical care, the Outpatient Service Fee will be charged to the Subscriber, as follows:

Treatment Duration	Outpatient Service Fee
Up to 14 days	USD 210 per case*
Additional days above 14 and up to 60 consecutive days	An additional fee of USD 140 per case will be charged
61 consecutive days and over	Quote provided on a case by case basis

**Outpatient Service Fee of USD 210 is a flat fee charged regardless of whether the patient has outpatient treatment once in 14 days or 14 visits in 14 days.*

3.2. Inpatient care

An inpatient is defined as a patient who receives medical services at a medical facility and the treating physician has written an order to admit him/ her as an inpatient.

A patient is an inpatient starting the day he/she is formally admitted to a medical facility. The last inpatient day is the day before the patient is discharged.

- i. **Inpatient Service Fee:** where Aspire monitors the progress of inpatient medical care provided to a Member at a medical facility and/ or guarantees and pays service provider costs associated with a Member's inpatient medical care. The Inpatient Service Fee is a daily fee that will be charged to the Subscriber, as follows:

Treatment Duration	Inpatient Service Fee
First 14 days	USD 260 per day
Additional days above 14 and up to 60 days	USD 110 per day
61 consecutive days and over	Quote provided on a case by case basis

4. RE-PRICING AND DISCOUNTS

4.1. Re-pricing

Where Aspire secures a discount, resulting from a process of re-pricing negotiations with preferred provider organization (PPO) networks, Aspire shall pass on 65% of such negotiated discounts to the Subscriber. This service is available in the United States of America only.

4.2. Discounts

Where Aspire secures discounts on behalf of the Subscriber, Aspire shall pass on 65% of such negotiated discounts to the Subscriber.

5. DISPATCH OF MEDICATION AND MEDICAL SUPPLIES

Where Aspire arranges for the delivery of medicines, drugs and medical supplies which are not available at or near the User's location, and where practical and legally permissible.

- i. **Coordination Fee** of 15% of the total costs paid to service providers, or a minimum of USD 170, whichever is greater, will be charged to the Subscriber.

6. OTHER SERVICES EXCEPT FOR ITEMS 1,2,3,4 AND 5 ABOVE

Where Aspire arranges for the delivery of other travel and medical assistance services, not listed in items 1, 2, 3, 4 and 5 above.

- i. **Coordination Fee** of 15% of the total costs paid to service providers, or a minimum of USD 170, whichever is greater, will be charged to the Subscriber.

Service provider expenses incurred on behalf of the Subscriber, are supported by an invoice, receipt or voucher and recharged at cost.

Aspire reserves the right to revise this schedule of fees from time to time.

ATTACHMENTS

Table 1 – Medical Escort Fees (Daily rates)

The Medical Escort Fees are based on the type of medical escort personnel and equipment required, and are charged in half-day increments, starting with a minimum of one day (24 hrs). Aspire reserves the right to select a medical team befitting the real time clinical status and medical condition of the patient.

The below Medical Escort Fees are inclusive of the following:

- Medical escort crew charges
- Drugs, disposables, portable medical equipment and surgical sundries costs required during the transportation
- Relevant insurance provisions.

Medical Team originating from:	Asia	Americas, Europe, Middle East	Australasia Africa, CIS
Emergency Specialist/Anaesthetist	USD 4,520	USD 7,160	USD 4,695
General Practitioner	USD 3,130	USD 6,875	USD 4,020
ICU Nurse	USD 1,730	USD 4,585	USD 2,400
Nurse	USD 1,565	USD 4,135	USD 2,240

The Medical Escort Fees above do not include the following ancillary costs which may be applied and will be billed to the

Subscriber at cost:

- Room and board for patient, medical escort team and accompanying person(s);
- Additional / non-standard equipment / crew required

Table 2 –Medical Coordination Fee for medical evacuations and repatriations by scheduled airline

The Medical Coordination Fee is based on the patient's total flight time, excluding layover time, as detailed on the patient's airline ticket and itinerary.

Flight Time (excluding layover time)	Seated patients	Stretcher patients
Totalling 2 hours and below	USD 280	USD 840
Totalling over 2 hours and 6 hours or less	USD 840	USD 1,675
Totalling over 6 hours and 10 hours or less	USD 1,400	USD 2,515
Totalling above 10 hours	USD 1,950	USD 3,355

Table 3 –Ground Handling Fees

The ground handling support includes the facilitation of on the ground administration, logistics or operational support. This support may include:

- Immigration and customs clearance assistance
 - Meeting service at points of arrival/departure
 - Wheelchair assistance at points of arrival/departure
 - Check-in/Departure assistance
 - Tarmac access application
- i. Where ground handling support is rendered by a service provider, the service provider expenses will be charged at cost.
- ii. In locations where ground handling support is delivered directly by Aspire personnel, a Ground Handling Fee will be charged to the Subscriber, in accordance with the table below.

Americas, Europe, Middle East	Asia, Australasia, Africa, CIS
USD 1,565	USD1,065