



710 10th St. Suite 100 • Golden, Colorado 80401 • EIN: 13-1611981
303.384.0110 • americanalpineclub.org

AAC Partner, Leader, Advocate, and Great Ranges Fellowship level members are entitled to up to \$5,000 per incident and up to \$10,000 per year in medical expense coverage from Redpoint Travel Protection through the expiration of their membership.

AAC Supporter level members do not receive medical benefits with their membership.

To start a claim with Redpoint Travel Protection for medical reimbursement, visit redpointtravelprotection.com/contact

Please contact the American Alpine Club with any questions at 303-384-0110 or email us at info@americanalpineclub.org.

Medical Expense Coverage

The medical expense benefit is designed to provide a member benefit for climbing accidents while away from home. While requesting medical expense payments, AAC members will submit a claim to Redpoint. Redpoint will evaluate the claim and as with any medical expense coverage option, there are exclusions. Your medical expense coverage covers reasonable and customary charges up to \$5,000 per incident, and up to \$10,000 per year if you incur necessary, covered medical expenses as a result of accidental injury or sickness while away from home and have received initial treatment for the accidental injuries or sickness.

It's important to note that you do not need to be rescued by Redpoint Travel Protection for your medical expense coverage to apply to an accident away from home. Medical reimbursement applies only for medical expenses incurred which are necessary for emergency stabilization due to a specific emergency incident. This program does not apply to continued care after a member is stabilized. Medical expenses must be necessary, reasonable, and customary charges determined solely by Redpoint.

Terms and Exclusions

The following terms apply to AAC member medical expense coverage:

- Must be traveling from primary residence and engaged in climbing or other backcountry activities.

The following exclusions apply to AAC member medical expense coverage:



710 10th St. Suite 100 • Golden, Colorado 80401 • EIN: 13-1611981
303.384.0110 • americanalpineclub.org

- Pre-Existing Conditions
- Commission or the attempt to commit a criminal act by Traveler;
- Dental treatment except as a result of an Accidental Injury to sound natural teeth;
- Pregnancy and childbirth (except for Complications of Pregnancy) except if hospitalized;
- Expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- Mental or emotional disorders, unless hospitalized;
- Participation in any military maneuver or training exercise, police service, or any loss while Traveler is in the service of the armed forces of any country;
- Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- Services not shown as covered;
- Care or treatment which is not Medically Necessary;
- Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
- Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
- Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane committed by Traveler;
- Traveling for the purpose of securing medical treatment;
- Expenses for custodial care, whether recommended by a Physician or not;
- Accidental Injury or Sickness when traveling against the advice of a Physician;
- Venereal disease or syphilis or other sexually transmitted disease;
- Tuberculosis, Severe Acute Respiratory Syndrome or other chronic airborne pathogen;
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; or Traveler participation in any military maneuver or training exercise;
- Traveler participation in civil disorder, riot or a felony;
- Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation.