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A MESSAGE FROM THE PRESIDENT

As 2005 comes to a close, I am pleased to report that we have enjoyed another successful year at MEDEX.

The company has continued to grow, and we have introduced some exciting new offerings, including a new product, MEDEX SECURE, which pays for evacuation expenses in political, security and medical emergencies. Also in 2005, MEDEX was honored to be recognized with a Smart CEO Future 50 Award (as one of Baltimore's fastest-growing companies) and a Maryland International Business Leadership Award (for leadership and growth in global business).



Next year promises to be just as rewarding, as we continue to add service and product enhancements to provide the best travel solutions. Our thanks, as always, to all our clients and partners for your support.

In closing, I want to urge our readers' continued generosity in contributing to relief efforts in the United States and abroad. Please see details inside this newsletter on how you can help.

Yours in good health,

A handwritten signature in black ink that reads "Bruce R. Kirby". The signature is written in a cursive, flowing style.

Bruce R. Kirby
President and CEO

SOARING AIR AMBULANCE COSTS DUE TO MANY FACTORS

Most air ambulance providers have seen a significant increase in their operational costs over the last three years. As a result, evacuation costs have continued on an upward slope, with no sign of slowing. What's causing these spiraling costs?

First, oil. The 50 percent rise in fuel costs over the last couple of years is being felt worldwide. For example, a MEDEX Approved Air Ambulance provider operating in the Caribbean reports that the rising cost of oil has added \$800 to \$1,500 for each leg of a trip. Other factors, according to an air ambulance operator in Turkey, include pilot shortages (resulting in increased wages) and war risk insurance for the operating in the Middle East.

Another reason is the cost of reinvesting in aircraft. New safety criteria required by the Federal Aviation Administration (US) and Joint Aviation Authority (Europe) have forced some air ambulance companies to invest as much as \$600,000 in re-equipping each aircraft and providing additional training to staff. More new mandates are anticipated.

Other causes vary from region to region, and include increases in the costs of insurance policies; over flight, landing and ground handling fees; aircraft maintenance; aircraft leasing; and staffing.

MEDEX Air Ambulances Standards

MEDEX only approves air ambulances with the most qualified personnel, the latest equipment and technology, and a record of providing the most responsive service in their part of the world. We thoroughly review the air ambulances' licensing and insurance coverage, dispatch procedures, in-flight medical equipment, staff and medical specialties. In addition, MEDEX categorizes the approved air ambulance providers as regional or international, based on the complexity and scope of their evacuation capabilities.

MEDEX Plan Options

As a MEDEX client, you may want to consider upgrading your plan to include payment for evacuation. You can minimize your exposure to these expenses with MEDEX PLUS or MEDEX SECURE. Contact your MEDEX Client Relations Manager for details.





▲ Thomas John cares for grandson, Jeremiah Watson at the Astrodome, where their family was evacuated to, following Hurricane Katrina. *FEMA photo/Andrea Booher

DISASTER RELIEF: HOW YOU CAN HELP

Help is desperately needed for the victims of the earthquake in Pakistan and the mudslides in Central America, as well as for continuing recovery and relocation efforts in the U.S. Gulf Coast. Giving to the following organizations ensures that help will get to those in need quickly and efficiently:

American Red Cross
1-800-HELP-NOW
www.redcross.org

The Red Cross also encourages blood donations, which only take about an hour and can be scheduled in advance at the donor's convenience. See their website for details and frequently asked questions.

UMCOR—United Methodist Committee on Relief
1-800-544-8583
www.umcor.org

When you give to UMCOR (a MEDEX client), you can be certain that 100 percent of your monetary donation will go to the emergency or project that you designate.

UMCOR also sends "Medicine Boxes" containing basic medical supplies to disaster areas. Your organization, local church or community group can participate by assembling Medicine Boxes as a medical mission project. (See the website for details.)

UMCOR is currently on the ground in Louisiana, Alabama, Mississippi and Texas helping with hurricane recovery efforts.

HOLIDAY TRAVEL TIPS

Travel during the holidays can be stressful—especially for those making family trips with small children or elderly relatives. But it doesn't have to be! Here are some ideas from MEDEX Medical Director Dr. Walter B. Koppel on how to plan ahead and stay safe, comfortable and healthy during holiday trips.



Dr. Walter B. Koppel,
MEDEX Medical Director

- **Remind elderly travelers to pack** (for easy access) any over-the-counter or prescription medications or therapeutic aids, such as lower back or leg pillows.
- **Make sure your children have personal IDs on them at all times**, including the name, address and phone number of the place where you are staying. This is especially important in a strange environment where your family may not speak the local language. Children should be rehearsed on what to do should they become lost or separated. Also, establish a meeting time and place for all family members at each new site.
- **If you are traveling abroad, remember that foreign doctors and hospitals will generally require payment up front.** If your MEDEX program only includes evacuation and/or assistance, you might want to consider short-term international medical insurance to cover out-of-country doctor and hospital costs (available for purchase at www.medexassist.com or by calling 1-800-732-5309 and asking for a Product Specialist).
- **Before embarking on a major trip, pay a visit to the physicians** caring for family members, including pediatricians, general practitioners and specialists. If going abroad, make sure all required or prudent immunizations are up-to-date.
- **Finally, don't forget** the pediatric painkillers, kid-friendly bandages, kid-size nail clippers, pediatric stomach and cold medicines, topical antibiotics and anti-itch and anti-burn creams and lotions. Consider purchasing prepackaged medical travel kits, such as those available from MEDEX.
- **When traveling with both your children and your parents, keep in mind their limitations when planning agendas.** Young children don't know how to pace themselves, and older travelers often try too hard to keep up to avoid "being a burden" or "slowing everyone else down." Also, seniors and children both need more frequent rest stops and greater hydration.
- **Before leaving home, have a consultation about your elderly relatives' physical/medical limitations** and take this information into account when making plans. Circulation problems in the legs, for example, may require pulling the car over once an hour for short exercise or stretch breaks—which will alter your travel time estimates.
- **Keep in mind that roadside fast food restaurants are not the best choice**—especially for people with salt, fat, sugar, cholesterol or other dietary restrictions. Carrying healthy snacks in a travel tote or cooler can help tide everyone over until a suitable restaurant can be found.

HEALTHY TRAVEL: Don't Leave Home Without it!

by Michael P. Zimring, M.D. and Lisa Iannuci



Nothing puts a damper on travel like an unexpected illness or accident—but there are many ways to prevent or manage such situations. This new handbook smoothes the way for safe and healthy travel—with information, checklists and recordkeeping sheets for those planning trips for business, pleasure or adventure.

Contact your MEDEX Client Relations Manager today for your complimentary copy!

SPOTLIGHT ON...RacingThePlanet

Some people's idea of the perfect vacation is sitting on a tropical beach, sipping margaritas at sunset. But for others, nothing less than a week-long footrace across the desert in 120° F (49° C) heat will do.

One of MEDEX's most interesting clients, RacingThePlanet, seeks to "inspire people from all walks of life to explore cultures in the four corners of the Earth through participation in world-class outdoor events which take them beyond their athletic frontiers." The organization offers "ultra-endurance events," during which participants escape their everyday lives and experience pure survival and exploration.

Competitors carry all their own food, gear and clothing, with water and tents provided daily. The flagship event for RacingThePlanet is *The 4 Deserts*—a series of footraces across the world's largest and most forbidding deserts, including the Sahara in Egypt, the Atacama in Chile, the Gobi in China and Antarctica.

Competitors recently completed the Sahara Race—a self-supported footrace across 150 miles (250 kilometers) of the Sahara Desert in Egypt. This year's race was the first international sporting event to take place in the Bahariya and Farafra Oases, pristine and virtually untouched parts of the Sahara.



▲ Visit www.RacingThePlanet.com to learn more about *The 4 Deserts* event and to preview RacingThePlanet's 2006 schedule.

Photo: Chris Lusher/Frameworkz/RacingThePlanet Ltd.



"Nurse Case Managers are an essential complement to the Assistance Coordinators. Their diverse and extensive medical knowledge strengthens and supports the Emergency Response Team in important ways."

- Ceil Foster, RN, MSN – Director, Emergency Response Center



MEDEX NURSE CASE MANAGERS An Important Part of Our Emergency Response Team

Nurse Case Managers are an integral part of the 24-hour Emergency Response Team at MEDEX, located at the company's worldwide headquarters in Baltimore, Maryland, USA. The MEDEX Emergency Response Team includes the MEDEX Assistance Coordinators, Nurse Case Managers, MEDEX Physician Advisors, Medical Director, Security Director and Director of Operations.

While MEDEX Assistance Coordinators lead the response on 10,000 to 14,000 calls from around the world each month, Nurse Case Managers review and evaluate all active medical cases and provide day-to-day management of complex cases involving many aspects of medical care and nursing needs. Nurse Case Managers also consult with treating nurses and doctors on patients' progress and assist with transfer arrangements to a higher level of care.

Lisa Schachtner spent 15 years at Johns Hopkins Hospital in pediatric/adolescent surgical and medical; orthopedics; trauma step-down; adult surgery and medicine; dermatology; plastic surgery; oncology surgery; and international and high-profile nursing. She also practiced for three years at a local hospital in rehabilitation/orthopedics.

Lori Parsons worked for eight years in neurosurgical/neurological intensive care and medical intensive care, and for two years in cardiac intensive care at the University of Virginia Health Science Center. She also has three years of experience in pediatric rehabilitation—including one year in the cardiac telemetry unit—at the Kennedy Krieger Institute Rehabilitation Hospital.

NURSE CASE MANAGERS'
SPECIALIZED TRAINING AND BACKGROUND
GIVE THEM A **UNIQUE ABILITY** TO ANTICIPATE
AND PLAN FOR PATIENT NEEDS.

▲ MEDEX Nurse Case Managers:
Lisa Schachtner, RN, BSN (left) and
Lori Parsons, RN, BSN (right)

ANNOUNCING...

The MEDEX MEMBER CENTER with ONLINE INTELLIGENCE

Now available to MEDEX clients, the new Member Center enables travelers and administrators to:

- **Search** the latest intelligence, medical advice and security alerts for 173 countries and 283 cities around the world.
- **View, print and download** information and documents related to your MEDEX program.
- **Submit an inquiry** and open a case online through the MEDEX Emergency Response Center.

Contact your MEDEX Client Relations Manager at **1-800-537-2029** (toll-free), or **1-410-453-6300** to find out more.