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OTHERSWHAT'S NOT
COVEREDWORKING
WITH ASSIST
AMERICAMOBILE APP
AND SERVICE
ACTIVATION

Explanation

WHAT IT IS:

Travel Assistance is available through group insurance products provided by Standard Insurance Company (The Standard®). The service is provided by Assist America, Inc.

Travel Assistance can help employees and their families prepare for trips and during critical situations while away from home. The program can assist participants with finding qualified medical providers, legal services or with the replacement of lost credit cards and passports.

WHAT IT'S NOT:

Travel Assistance is **not** travel insurance. Travel Assistance provides specific support services while traveling. Travel insurance provides monetary compensation for losses that occur while traveling.

This document explains what Travel Assistance covers and how employees can use it. Contact Assist America for additional details and questions.

Eligibility

COVERED PARTICIPANTS, WHICH INCLUDE:

- The covered employee
- The employee's dependents, including a spouse or domestic partner and dependent children, married or unmarried through age 25 or disabled
 - Dependents traveling on business for their employers are not eligible to access these services during those trips.

Access

WHEN CAN PARTICIPANTS USE THIS SERVICE?

For trips that are more than 100 miles from home, or in a foreign country, and for less than 180 consecutive days:

- While preparing for their trip
- While traveling on their trip

Participants MUST contact Assist America as soon as possible to use Travel Assistance.

Call 800.872.1414 within U.S. | +1.609.986.1234 outside U.S.

Or use the Assist America Mobile App, available on Google Play and Apple App Store.

Reference Number: 01-AA-STD-5201

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Personal Support

PRE-TRIP INFORMATION

Pre-trip information is available via the web (www.standard.com/travel), mobile app or by calling Assist America.

Participants can access information specific to their destination, including:

- Visa requirements.
- Security and travel advisories.
- Currency exchange.
- Inoculation and immunization
- Weather conditions.
- Embassy and consulate referrals.

CRIME INFORMATION

Assist America can also provide crime level information for major cities and documented travel threat levels as requested by participants.

LOCATING LOST OR STOLEN ITEMS

Assist America will:

- Assist in locating luggage lost on an airplane, train or other common carrier.
- Help coordinate the replacement of transportation documents, travel documents or credit cards.

Participants are responsible for all fees and costs associated with this service.

LEGAL REFERRAL AND BAIL

Assist America will provide referrals to a local lawyer. Participants are responsible for all costs.

“If a participant is incarcerated, Assist America will arrange the receipt of funds from a third-party source, locate an attorney and coordinate bail bonds, where permitted by law and with satisfactory guarantee of reimbursement by the participant, family member or friend.”

INTERPRETATION AND TRANSLATION SERVICES

These services:

- Are to help facilitate a participant's communication with the attending physician or hospital staff.
- If participants require translation services beyond the above, Assist America will refer them to a professional translator, and the fee will be their responsibility.

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Medical Emergency Support

MEDICAL MONITORING

During a medical emergency resulting in hospital care for injury or illness:

- Assist America will continually monitor the participant's condition and treatment.
- Assist America's Consulting Physicians will review the adequacy of care provided to the participant.
- The hospital, facility or physicians are not under contract with Assist America.

MEDICAL AND DENTAL SEARCH AND REFERRALS

When participants are traveling:

- Assist America will assist in finding physicians, dentists and medical facilities.
- The participant is responsible for all medical and dental costs resulting from illness or injury.

DISPATCH OF DOCTORS

If local medical assessments aren't available to determine if the participant is fit for travel, Assist America will arrange for an appropriate medical practitioner to visit and assess the participant for transport.

The participant is responsible for the cost of the medical visit.

ASSISTANCE WITH REPLACEMENT OF MEDICATIONS, MEDICAL DEVICES, AND EYEGLASSES OR CORRECTIVE LENSES

Assist America will arrange to fill a lost or forgotten prescription or one requiring a refill, subject to local law whenever possible.

Assist America will also arrange for shipment of replacement eyeglasses, corrective lenses or medical devices.

Medical devices are those prescribed to participants by their doctor for medical purposes. Participants are responsible for all costs associated with this service.

Please note: Shipping medical devices across borders or bringing medical devices into another country can be difficult. Often these items must be cleared with customs before a participant's trip.

When participants don't clear medical devices with customs before traveling, Assist America will try to assist, but the process can be time-consuming and may not be possible. Assist America may recommend the participant consult a doctor in the destination country to get the medical device re-prescribed.

TRANSFER OF INSURANCE INFORMATION AND MEDICAL RECORDS

Assist America will assist with transferring insurance and medical information and records to the participant's treating medical facility or provider when necessary.

ASSISTANCE WITH VACCINE AND BLOOD TRANSFERS

If participants need vaccinations or blood products not available locally, Assist America will arrange their transfer to the treating medical facility or provider, subject to local law whenever possible. Participants are responsible for all costs associated with this service.

FACILITATION OF HOSPITAL ADMISSION

Assist America will either wire funds or issue a guarantee for required emergency hospital admittance deposits as long as there is a satisfactory guarantee of reimbursement of any funds advanced for admission.

Participants are responsible for the cost of medical care and treatment, inclusive of hospital expenses.



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Emergency Support

ASSISTANCE WITH EMERGENCY TRAVEL ARRANGEMENTS

In the event a medical condition causes an interruption in travel plans:

- Assist America will assist with ground transportation, hotel accommodations or ticket arrangement.
- Participants are responsible for all costs associated with hotel accommodations, car rentals and tickets.

EMERGENCY CASH ADVANCE

Assist America will assist in coordinating the transfer of emergency cash, provided the participant has a verifiable travel emergency and is circumstantially without financial means.

Participants are responsible for the source of funds and any fees associated with the transfer or delivery of funds.

EMERGENCY MESSAGE RELAY

When possible, Assist America will accept and receive emergency messages toll-free 24/7. Participants must authorize the sharing of these messages with family members and friends.

EVACUATION IN CASE OF POLITICAL OR NATURAL DISASTER

In the event of a potentially life-threatening natural disaster or a political or security event occurring during a participant's travel:

- Assist America will connect the participant with a security specialist to discuss on-the-ground security assistance and/or evacuation.
- Participants are responsible for any costs associated with this service and advanced payment is required.

EMERGENCY TRAUMA COUNSELING

Participants may receive up to one hour of phone counseling and follow-up referrals to qualified counselors as needed or requested in response to a traumatic situation.



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Emergency Transport for Travelers

EMERGENCY MEDICAL EVACUATION

If participants or their dependents experience an injury or illness while traveling and Assist America determines it to be medically necessary to transport them to the nearest adequate medical facility:

- Assist America will arrange and pay for the transportation of the participant to the nearest adequate medical facility, using appropriate medical supervision and mode of transport.
- Participants are responsible for the cost of transportation from the point of injury or illness to the initial point of medical care or assessment.
- Evacuation services must be arranged by Assist America. No claims for reimbursement will be accepted.

The decision for evacuation is determined by Assist America's Consulting Physicians and Transport Director, together with the participant's attending physician. Assist America does not serve as first responders.

REPATRIATION OF MORTAL REMAINS

In the event of a participant's death while traveling:

- Assist America will arrange and pay for the return of the remains, including the preparations for transport to an authorized funeral home near the participant's residence or home country.
- Return of Mortal Remains services must be arranged by Assist America. No claims for reimbursement will be accepted.

MEDICAL REPATRIATION

When Assist America determines a participant is stable and fit for travel after being hospitalized for an injury or illness, Assist America will:

- Arrange and pay for the participant's transportation back to their legal residence or to a medical rehabilitation facility near their home, with appropriate medical supervision.
- Pay for the cost of transportation and medical escort if the repatriation is required as a direct result of the medical condition or treatment.
- Assist the participant with hotel accommodations while awaiting repatriation. The participant is responsible for the cost of hotel stay.

The decision for evacuation is determined by Assist America's Consulting Physicians and Transport Director, together with the participant's attending physician. Repatriation services must be arranged by Assist America. No claims for reimbursement will be accepted.



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Emergency Transport for Others

CARE OF MINOR CHILDREN

If minor child(ren) up to and including age 18, as well as disabled children, are traveling with a participant and are left unattended because the participant is hospitalized or dies:

- Assist America will coordinate and pay for their economy class transportation home.
- Assist America will arrange and pay for a qualified escort to accompany their child(ren) if necessary.

COMPASSIONATE VISIT

If participants are traveling alone and are or will be hospitalized for seven days or more:

- Assist America will arrange and pay for round-trip economy transportation for one person to join them.
- The person joining them is responsible to meet all visa and travel document requirements, if applicable.

RETURN OF TRAVELING COMPANION

If participants require emergency medical evacuation, medical repatriation or repatriation of mortal remains:

- Assist America will arrange and pay for up to two traveling companions' economy transportation to their legal residence.

RETURN OF PET OR SERVICE ANIMAL

If the participant is hospitalized, Assist America will arrange and pay for up to two days of pet housing for their accompanying pet or service animal.

If the participant is medically evacuated or repatriated, or their mortal remains are repatriated, Assist America will arrange and pay for the return of the pet or service animal to a family member or friend via economy transportation.

EVACUATION TRANSPORT FOR FAMILY MEMBERS

If the participant is medically evacuated while traveling with immediate family members (spouse, children or parents), Assist America will do one of the following:

- Arrange and pay for the family's return to their place of residence via one way, economy flight or other appropriate means of transportation.
- Arrange and pay for the family's transport to the location where the participant is being evacuated, via one way, economy flight or other appropriate means of transportation.

VEHICLE RETURN

If the participant can't physically operate their vehicle due to a death or medical repatriation that occurs in the U.S., Assist America will arrange and pay for the return of the participant's vehicle to their home. Rental cars aren't eligible for this service.

The vehicle must be in drivable condition. The participant is responsible for any service costs to ensure the safe operation of the vehicle during the return.

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What's Not Covered

CONDITIONS & LIMITATIONS:

Assist America pays for all the transportation services it arranges. Requests for reimbursement for medical transport or other services arranged independently by the participant will not be accepted. Assist America is not responsible for the cost of medical treatments and other non-medical services received by the participant upon a referral made by Assist America.

ASSIST AMERICA WILL NOT PROVIDE SERVICES IN THE FOLLOWING INSTANCES:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection
- Commission of an unlawful act(s)
- Attempt at suicide
- Incidents involving the use of drugs unless prescribed by a physician
- Transfer from one medical facility to another medical facility of similar capabilities, which provides a similar level of care
- Trips exceeding 180 days from legal residence

ASSIST AMERICA WILL NOT EVACUATE OR REPATRIATE A PARTICIPANT:

- Without medical authorization
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness, which can be treated by local doctors and do not prevent the participant from continuing their trip or returning home
- If the participant is pregnant and beyond the end of the 28th week
- Assist America will not evacuate or repatriate a child born while the participant was traveling beyond the 28th week
- With mental or nervous disorders unless hospitalized



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Working with Assist America

Assist America must make the arrangements for the services it provides and pays for. No claims for reimbursement will be accepted. While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs.

Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability and accessibility of airports, flight conditions, availability of hyperbaric chambers, pandemics and endemics, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by law, edict or regulation.

Assist America cannot guarantee the provision of services to an otherwise eligible participant who does not possess valid worldwide health insurance coverage. Notwithstanding, Assist America shall make its best reasonable efforts to provide service in such a circumstance.

Assist America's performance of any obligation hereunder shall be excused if such failure to perform is caused by an event, contingency, or circumstance beyond its reasonable control that prevents, hinders or makes impractical the performance of services.

Legal actions arising hereunder shall be barred unless written notice thereof is received by Assist America within one (1) year from the date of event giving rise to such legal action.

All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a participant.

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Mobile App and Service Activation

DOWNLOADING THE ASSIST AMERICA MOBILE APP

Participants can get the app by following these easy steps:

- 1) Visit Google Play or the App Store
- 2) Find the Assist America Travel App
- 3) Enter reference number and participant name

Your Assist America
Reference Number:
01-AA-STD-5201



ACTIVATING SERVICES

Participants who require assistance while traveling more than 100 miles away from home, or in a foreign country, should contact Assist America's 24/7 Operations Center in one of the following ways:

- Use the Tap for Help button on the mobile app
- 1-800-872-1414 (Toll-free call within the U.S.)
- 1-609-986-1234 (Collect call outside the U.S.)
- Email medservices@assistamerica.com

For more information about Assist America, visit assistamerica.com.

If you have questions about your insurance policy, please contact The Standard at **888.937.4783**.

MOBILE APP ADVANTAGES

The app lets participants access a wide range of global emergency assistance services:

- **Tap for Help.** Use one-touch calling to reach Assist America's 24/7 Operations Center.
- **Voice Over Internet Protocols (VoIP).** Avoid international phone charges by calling Assist America for free using a Wi-Fi connection.
- **Pre-Trip Information.** Access detailed country-specific information to prepare for your trip.
- **Travel Alerts.** Receive alerts on urgent global situations that may impact travel.
- **Travel Status Indicator.** Use the GPS feature to know when you're eligible for services.
- **Embassy & U.S. Pharmacy Locator.** Locate the nearest embassy/consulate of 23 countries and pharmacies near you (U.S. pharmacies only).
- **Mobile ID Card.** Your Assist America ID card is conveniently stored within the app.
- **Available in seven languages.** The app is available in English, Spanish, Arabic, Mandarin, Thai, Bahasa and French.

Travel Assistance is provided by Assist America, Inc., which is not affiliated with Standard Insurance Company. Assist America is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. Standard Insurance Company may change providers or terminate service at any time. Travel Assistance is not available with products offered by The Standard Life Insurance Company of New York.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.