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About the Program

You're vacationing in Cabo San Lucas, Mexico. On the last day of your trip, you get hurt. Maybe you slip by the pool, you strain your back while windsurfing or get stung by a sea urchin. You don't speak the local language. What do you do?

You can rely on Travel Assistance, a service included with your Group Life insurance from Standard Insurance Company (The Standard). Assist America, our Travel Assistance partner, can provide the help you need while you're away from home.*

WHEN SHOULD I CONTACT ASSIST AMERICA?

Contact Assist America when you're experiencing a medical or non-medical travel emergency while traveling:

- More than 100 miles from home or in another country
- For less than 180 days

You don't have to wait until you leave home to receive some of the services. Don't hesitate to contact Assist America before your trip. To learn about your destination, you can also use the Pre-Trip Information tool at standard.com/travel and the Assist America mobile app. For details on using the tool and app, see page 2.

HOW MUCH DOES IT COST?

Assist America is available to you at no extra cost, as an added-value service with your policy from The Standard. Assist America pays for some of the services it arranges with no financial limitation.

WHAT IS ASSIST AMERICA'S ROLE DURING A MEDICAL EMERGENCY?

During a medical emergency, Assist America is there to ensure you get the care you need. If appropriate medical care isn't available at the facility where you're being treated, Assist America will arrange and pay for your transportation to the closest, most appropriate medical facility able to provide the necessary treatment.

Throughout your hospitalization, Assist America will monitor your care and medical condition. Assist America will also coordinate with your health insurance, employers and family members, as requested and applicable. Once you're clear for travel and discharged from the hospital, Assist America will arrange and pay for your return home via the most appropriate mode of transport with medical escort, as necessary.

SCENARIO 1. DURING A TRIP IN EUROPE, I'M HOSPITALIZED AFTER BREAKING MY LEG. WILL ASSIST AMERICA PAY THE MEDICAL EXPENSES ASSOCIATED WITH THIS MISHAP?

Assist America is not medical or travel insurance. You or your health insurance plan are responsible for medical bills incurred while you are traveling. You must submit claims for your medical treatments to your health plan as indicated in your policy.

SCENARIO 2. I AM TRAVELING AND I EXPERIENCE HEART PALPITATIONS. SHOULD I CONTACT ASSIST AMERICA SO THAT THEY CAN DISPATCH AN AMBULANCE FOR ME?

No, Assist America does not provide ambulance dispatch services. In case of a life-threatening emergency, you should always call 911 or the local emergency dispatch number first. You or another designated person should call Assist America once admitted at a medical facility.



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Contact

HOW DO I CONTACT ASSIST AMERICA?

You can contact Assist America's 24/7 Operations Center via:

- **Assist America Mobile App:** for iPhone and Android. Use the Tap for Help button to call or connect with the Operations Center using the VoIP feature (Voice Over Internet Protocol).
- **Phone:** 800.872.1414 (Toll-free within the U.S. or +1 609.986.1234 (Collect call outside the U.S.))
- **Email:** medservices@assistamerica.com
- **Text:** +1 609.334.0807

WHAT INFORMATION WILL I NEED TO PROVIDE?

When speaking to one of Assist America's coordinators, you'll be asked to provide:

- Your name, phone number and relationship to the covered employee
- The covered employee's name, employer, age and home address
- Assist America reference number: **01-AA-STD-5201**
- Description of the emergency and current location
- Name, location and phone number of the local hospital, if applicable

HOW DO I SET UP THE MOBILE APP?

The Assist America Mobile App is available for free on the Apple App Store and Google Play. Once you've downloaded the app, enter your Assist America reference number (**01-AA-STD-5201**) to activate all the app's features. You can add your address to use the Travel Status Indicator feature. It will let you know when you're more than 100 miles away from home and eligible for Assist America's services.



Eligibility

SCENARIO 3. I'M PLANNING A VACATION TRIP WITH MY CHILDREN AND MY WIFE. WILL THEY ALSO BE ELIGIBLE FOR SERVICES UNDER THIS PLAN?

Yes, covered employees, their spouse or domestic partner and their dependent children, married or unmarried through age 25, are eligible for Assist America's services when traveling more than 100 miles away from the legal residence, or in another country, for less than 180 days. Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

SCENARIO 4. I'M PLANNING A VACATION WITH ONE OF MY NIECES. IS MY NIECE ALSO ELIGIBLE FOR SERVICES?

No, family members other than the covered employees, their spouse or domestic partner and dependent children aren't eligible for Assist America's services.

SCENARIO 5. MY 24-YEAR-OLD SON WANTS TO GO TO FLORIDA DURING SPRING BREAK BY HIMSELF. IS HE ELIGIBLE FOR SERVICES?

Yes, dependent children, married or unmarried through the age of 25 are eligible for Assist America's services even when traveling without the covered employee. The trip must be more than 100 miles away from the legal residence, or in another country, and less than 180 days.

SCENARIO 6. I'M TRAVELING ON BUSINESS WITH MY PREGNANT WIFE AND AM MORE THAN 100 MILES FROM HOME. SHE'S ONLY IN HER SIXTH MONTH OF PREGNANCY, BUT SHE EXPERIENCES SERIOUS PROBLEMS AND MUST BE HOSPITALIZED. WILL SHE BE ABLE TO USE THE TRAVEL ASSISTANCE SERVICES?

Yes, your spouse will be eligible for Assist America services. Members who are pregnant are eligible for travel assistance services until the end of their 28th week. Beyond the end of the 28th week of pregnancy and for the child born from that pregnancy, Assist America won't provide evacuation or repatriation services.

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Medical Emergency Services

DO I HAVE TO CALL ASSIST AMERICA WHEN I THINK I NEED TO BE EVACUATED DUE TO A PROBLEM? OR CAN I MAKE THESE ARRANGEMENTS MYSELF?

Assist America must make all the arrangements for the services it provides. Claims for reimbursement are not accepted.

SCENARIO 7. WHAT HAPPENS IF I TRAVEL TO A COUNTRY WHERE THERE MIGHT BE POLITICAL PROBLEMS OR VIOLENCE, AND I EXPERIENCE A MEDICAL EMERGENCY WHICH REQUIRES EVACUATION?

Assist America will make all efforts to evacuate you to the closest adequate medical facility during a medical emergency. There may be situations beyond our control that could affect the transportation response time.

SCENARIO 8. I CALL ASSIST AMERICA DUE TO A MEDICAL EMERGENCY THAT REQUIRES ME TO BE HOSPITALIZED. WHAT WILL ASSIST AMERICA DO FOR ME AFTER THE CALL?

Assist America doesn't provide ambulance dispatch services. In case of a life-threatening emergency, immediately contact the local emergency dispatch. Once you reach the facility, Assist America can be contacted to help with hospital admission or begin medical monitoring. The Assist America team will evaluate your medical care to ensure the facility has the appropriate capabilities to attend to your needs. If so, Assist America will continuously monitor your care and medical condition. Assist America will also help coordinate your care with your health insurance, employers, and family members, as requested and applicable. Once you're cleared for travel, Assist America will arrange and pay for your return home.

SCENARIO 9. DURING MY BUSINESS TRIP IN LATIN AMERICA I GET FOOD POISONING AND NEED TO SEEK MEDICAL CARE. WHAT SHOULD I DO NEXT?

If you need immediate medical attention, it's highly recommended to call the local emergency provider. Otherwise, please contact Assist America. A coordinator will help locate the most qualified medical facilities and urgent care centers near your location and provide a list of local referrals.

SCENARIO 10. I WAS TOLD THAT, DUE TO THE INADEQUATE CARE I'M RECEIVING AT A LOCAL HOSPITAL, I'LL BE TAKEN TO A DIFFERENT FACILITY. I'D PREFER TO GO BACK TO THE UNITED STATES DIRECTLY. WHAT SHOULD I DO?

Assist America provides emergency medical evacuations to the nearest, most appropriate medical facility able to provide adequate care to the patient. The decision of where to evacuate a patient is made by the local treating team and Assist America's Consulting Physicians and Transport Director. Upon discharge, Assist America will coordinate and pay for repatriation home, with medical escort if necessary.

SCENARIO 11. I'M PLANNING TO GO ON A MOUNTAINEERING TRIP IN PERU WITH A FRIEND. WOULD I BE ELIGIBLE FOR A MEDICAL TRANSPORT IF I GOT INJURED DURING THE CLIMB?

Assist America doesn't provide emergency dispatch services. You must call the local emergency number for immediate medical assistance. Once you're admitted to the hospital or a medical facility, you or a designated person such as a travel companion, doctor or hospital representative can call Assist America for further help.

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WILL YOU PAY IF MY TRIP IS INTERRUPTED?

No, Assist America is not travel insurance and doesn't offer financial benefits for trip interruption.

IF SECURITY CONCERNS ARISE DURING OUR TRIP, CAN ASSIST AMERICA EVACUATE US TO SAFETY?

If a political emergency situation or natural disaster results in your destination being unsafe, Assist America can help arrange transport to get you to the nearest place of safety. The participant or the employer, as applicable, is responsible for all the costs incurred, including transportation, meals and accommodations.

SCENARIO 12. I'M APPLYING FOR A VISA TO VISIT ANOTHER COUNTRY AND MUST PROVIDE PROOF OF MEDICAL TRANSPORT COVERAGE. CAN I GET A PROOF THAT I HAVE ACCESS TO TRANSPORT SERVICES THROUGH MY EMPLOYER COVERAGE?

Contact Assist America via the Mobile App or send an email to medservices@assistamerica.com to request a Letter of Coverage listing the medical transportation services you're eligible for.

SCENARIO 13. I PLAN TO VISIT THREE DIFFERENT CITIES IN EUROPE BUT HAVE A MEDICAL CONDITION THAT REQUIRES OCCASIONAL CHECKUPS. CAN I CALL ASSIST AMERICA BEFORE THE TRIP TO LOCATE ENGLISH-SPEAKING PHYSICIANS?

Contact Assist America via the Mobile App or send an email to medservices@assistamerica.com in advance for the needed referrals. An Assist America coordinator will help you locate English-speaking medical providers in each of your destinations.

SCENARIO 14. WHILE TRAVELING ALONE, I BECOME HOSPITALIZED FOR AN EXTENDED PERIOD OF TIME AND/OR IN CRITICAL CARE. WILL YOU PAY FOR A FRIEND OR FAMILY MEMBER TO STAY WITH ME WHILE I'M HOSPITALIZED?

If your hospitalization is expected to exceed seven days, Assist America will arrange and pay for round-trip economy transportation for a family member or personal friend of your choice to join you. The person is responsible for all other costs associated with hotel accommodations, local transportation and incidentals. The person must meet all visa and other travel document requirements, if applicable.

SCENARIO 15. WHILE VACATIONING WITH MY FRIEND, I BECOME HOSPITALIZED. AS A RESULT OF MY MEDICAL EMERGENCY, MY FRIEND LOSES A PREVIOUSLY BOOKED FLIGHT HOME. WILL YOU PAY FOR MY FRIEND'S FLIGHT HOME?

If, because of your medical emergency, you require an emergency evacuation or medical repatriation, Assist America will arrange and pay for the return of up to two travel companions to their legal residence via one-way economy transportation. Assist America doesn't offer financial benefits for the loss of the original travel arrangements.

SCENARIO 16. WHILE TRAVELING ON VACATION WITH MY SON, I SUFFER A HEART ATTACK AND CAN'T TAKE CARE OF MY CHILD DUE TO BEING HOSPITALIZED. WILL YOU ASSIST IN FINDING AN ESCORT/ TRAVEL COMPANION FOR MY CHILD TO RETURN HOME?

If minor child(ren) up to and including age 18 or disabled child(ren) are traveling with you and left unattended because of your medical emergency, Assist America will coordinate and pay for their return home or to a family member via economy class transportation. Assist America will also arrange and pay for a qualified escort to accompany the child(ren) home, as necessary.



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SCENARIO 17. MY SON WILL BE STUDYING ABROAD IN ITALY FOR TWO SEMESTERS AND PLANS ON TRAVELING ACROSS EUROPE DURING HIS WINTER BREAK. WILL HE BE ELIGIBLE FOR TRAVEL ASSISTANCE FOR THE DURATION OF HIS STUDY ABROAD?

Dependent children are eligible for Assist America's travel assistance services for trips up to 180 consecutive days. If your dependent child(ren) are scheduled to be away from home for more than 180 days, you can enroll them in Assist America's Extended Coverage before their departure. The Extended Coverage will guarantee them access to the services beyond 180 days. Please contact Assist America at **800.872.1414** or medservices@assistamerica.com for more information. The Extended Coverage period must coincide with your policy with The Standard.

SCENARIO 18. MY WIFE AND I LIKE TO SPEND PART OF THE YEAR IN OUR SECOND HOME ON THE EAST COAST. WILL WE HAVE ACCESS TO THE SERVICES IF OUR TRIP LASTS MORE THAN 180 DAYS?

You have access to Assist America's travel assistance services for trips up to 180 consecutive days. If you're planning on being away from your legal residence longer and would like continued access to Assist America's services, you can enroll in Assist America's Extended Coverage before leaving on your trip. Please contact Assist America at **800.872.1414** or medservices@assistamerica.com for more information. The Extended Coverage period must coincide with your policy with The Standard.

For more information, visit www.standard.com/travel

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