Travel Assistance

Security That Travels With You

UnitedHealthcare® Global



Standard Insurance Company

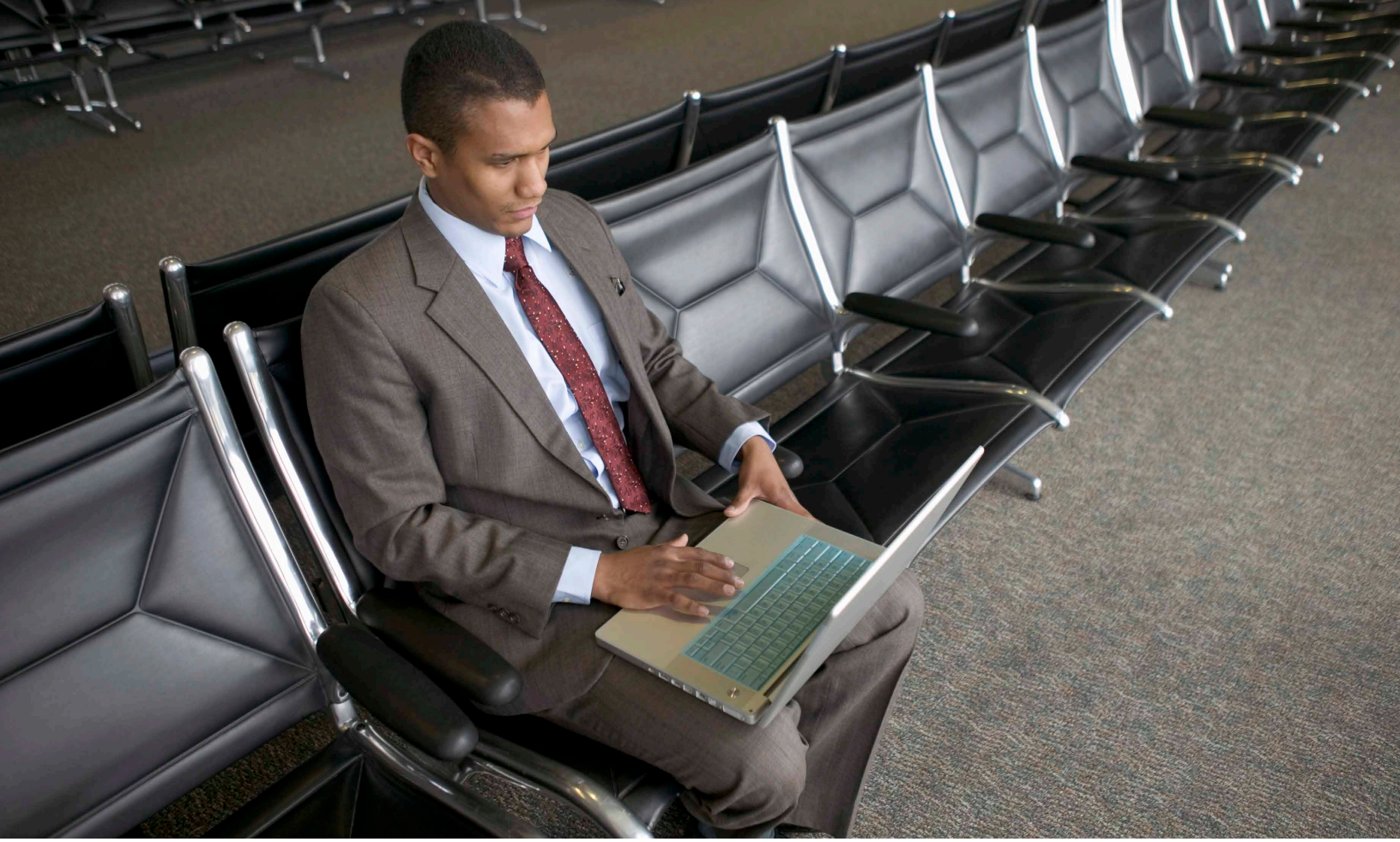
TheStandard®

Standard Insurance Company is licensed to issue insurance in all states except New York.



If you made a list of things that were important to you, security and health would probably be at the top. You think of them when you're at home, of course. But what about when you travel?

Now security can travel with you. Whether you travel for business or pleasure, Travel Assistance provides that security.



What Is Travel Assistance?

It's a comprehensive program of information, referral, assistance, transportation and evacuation services designed to help you respond to medical care situations and many other emergencies that may arise during travel. Travel Assistance also offers pre-travel assistance, which gives you access to information on things like passport and visa requirements, foreign currency and worldwide weather. All services are provided by one of the most experienced assistance companies in the United States, UnitedHealthcare Global.

Who Is Covered?

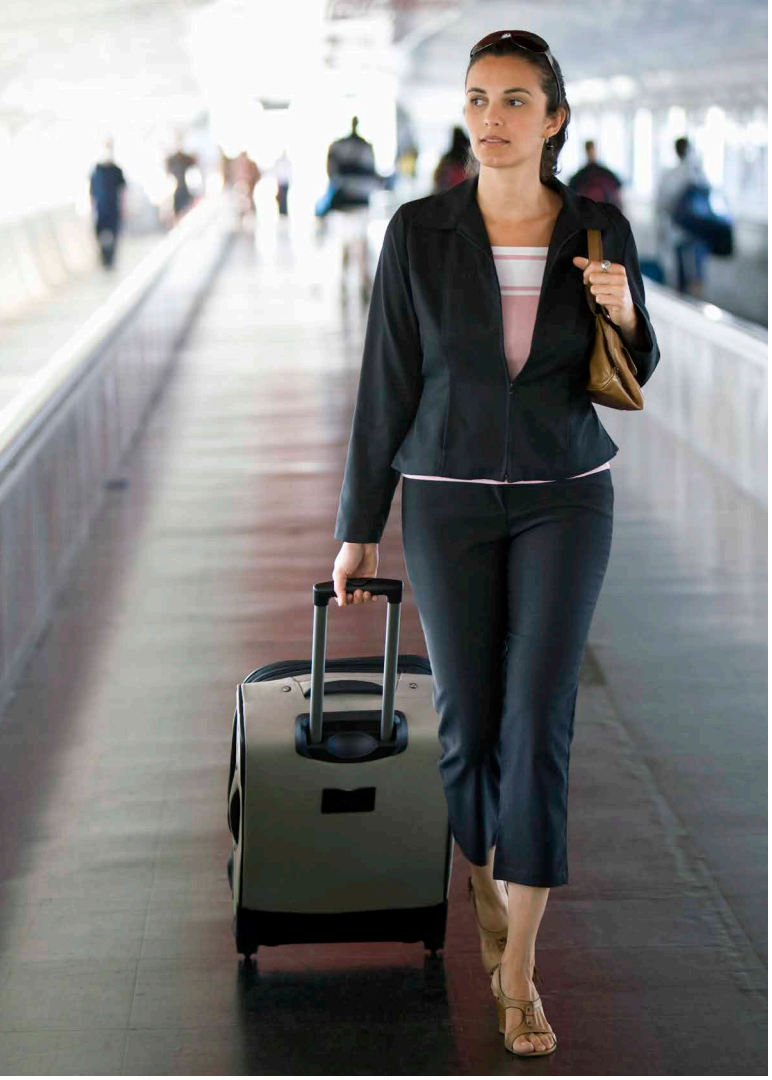
You don't have to enroll. As a participant in your employer's group insurance plan through Standard Insurance Company (The Standard), you're automatically covered. Family members, including your spouse or domestic partner and children through age 25, regardless of student or marital status, are also covered.

Pre-Trip Assistance

You can easily plan upcoming trips by calling at any time to receive vital information before you leave or while you are en route.

- **Consulate and embassy locations:** Lists consulates and embassies
- **Currency exchange information:** Provides information on currency exchange rates, updated daily
- **Health hazards advice and inoculation requirements:** Provides up-to-the-minute health advisories for foreign countries, as well as medical entry requirements
- **Passport and visa information:** Advises on what documentation you will need to enter and leave foreign countries
- **Weather information:** Gives you current information about weather conditions for international and domestic destinations
- **Travel locator service:** Provides assistance with locating hotels or airports

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.



Worldwide Assistance

Travel Assistance can provide medical and emergency transportation services worldwide – whenever you and eligible family members travel 100 miles or more from home or internationally for trips of up to 180 days. The following are highlights of services you can call on when you need help in the U.S. or abroad.

Medical Assistance Services

The following services can help you coordinate medical needs worldwide, including:

- **Locating medical care:** Assists you in locating medical care providers or local sources of medical care referrals
- **24-Hour Health Information:** Offers 24/7/365 access to registered nurses who can provide symptom decision support, evidence-based health information and medication information, as well as help understanding treatment options to discuss with doctors
- **Case communications:** In medical care cases, communicates between patient, family, physicians, employer, travel company and consulate as needed
- **Hotel convalescence arrangements:** Helps with arrangements when you need hotel accommodations to rest prior to or following medical treatment
- **Medical insurance assistance:** Coordinates with insurance companies or managed care organizations regarding emergency medical care situations, verifies policy enrollment and coverage and helps arrange any guarantee of medical payments
- **Prescription drug assistance:** Coordinates transfer of prescriptions or personal medical items, such as corrective lenses, that were forgotten, lost or depleted while traveling

Emergency Transportation Services[1]

When you need help in an emergency, you can count on Travel Assistance to make arrangements and pay for the cost of the following services:

- **Emergency evacuation:** Arranges and provides emergency evacuation to the nearest facility capable of providing appropriate care if you have a medical emergency while traveling and adequate medical facilities are not available locally
- **Medically necessary repatriation:** Arranges and provides for your return home if it is medically necessary after initial treatment and stabilization
- **Repatriation of remains:** Returns your mortal remains in the event of your death, including coordination with funeral homes, preparation of your remains, consular services (if your death occurs overseas), and, where applicable, making arrangements for any traveling companions and identification and/or notification of next of kin
- **Family or friend travel arrangements:** If you are hospitalized for more than seven days and are traveling alone, provides round-trip economy airfare for one family member or friend to your hospital locale
- **Return of dependent children:** Coordinates and pays for one-way economy airfare to return your dependent children under the age of 18 to their permanent residence, including an escort for young children if necessary if they are left unattended due to your injury or illness
- **Return of traveling companion:** Coordinates and pays for one-way economy airfare to return up to two of your travel companions back to their home country if their return travel is disrupted due to your emergency medical evacuation, medical repatriation or repatriation of remains[2]

1 Emergency Transportation Services must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary, as determined by UnitedHealthcare Global.

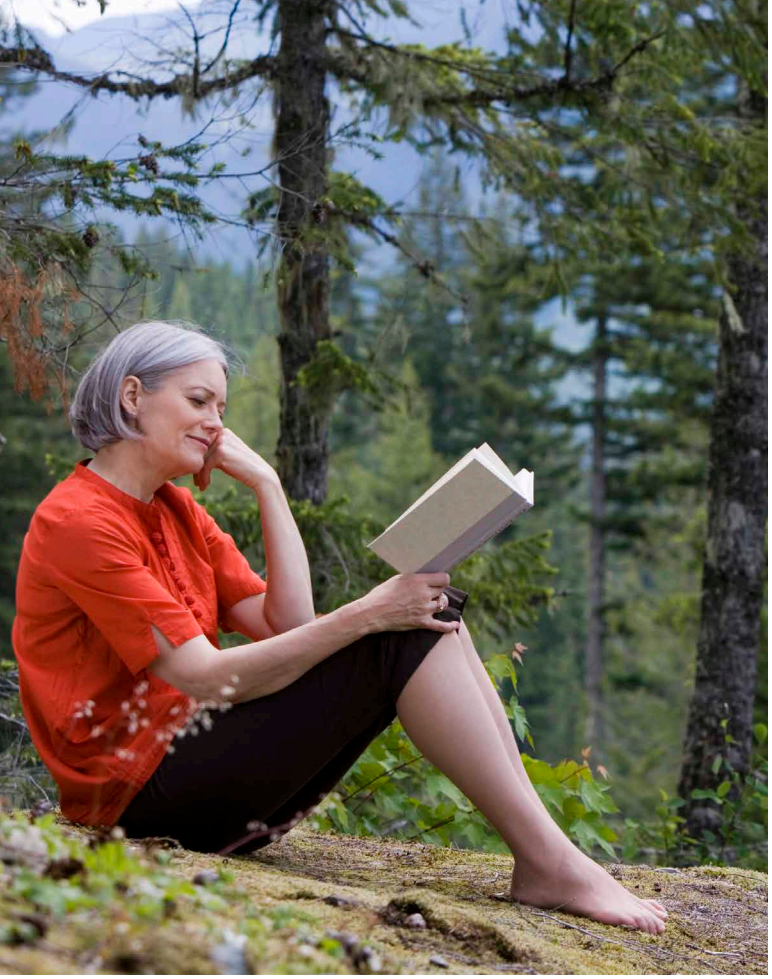
2 Not available to Oregon residents.



Trip Assistance

Other emergencies may occur while you travel. Trip Assistance provides a variety of travel and technical assistance services to help.

- **Emergency credit card and ticket replacement:** Helps replace credit cards and airline tickets that are lost, stolen or damaged
- **Emergency passport and document replacement:** Helps replace passports or other travel documents that are lost, stolen or damaged
- **Emergency cash and payment assistance:** Helps obtain and advance funds by coordinating with a friend, family member, bank or your credit card issuer in the event of a travel or medical emergency
- **Emergency message service:** Relays messages to family members, which can be retrieved at any time
- **Missing baggage assistance:** Advises about proper reporting procedures and helps maintain contact with the appropriate companies or authorities if baggage is lost, stolen or delayed while traveling on a common carrier
- **Translation and interpreter services:** Available 24/7 in a variety of languages during emergency situations while traveling internationally
- **Locating legal services:** Helps contact a local attorney or the appropriate consular office if you are arrested or detained, in an automobile accident, or otherwise require legal counsel
- **Bail bond services:** Helps coordinate bail bond services in all available locations
- **Pet care and return:** Helps arrange for any pet(s) traveling with you to be cared for at a local kennel if you are unable to travel and require hospitalization due to illness or injury; also assists in arranging for the pet(s) to be returned to a family member or friend (you will be responsible for all costs)



Personal Security Services

Travel Assistance provides authoritative information, guidance and security in the event of unforeseen circumstances that pose a direct threat to your safety during your travels.

- **Real-time security intelligence:** Provides the latest information backed by a global intelligence database – including information from more than 5,000 worldwide sources in more than 170 countries – in the event that you feel threatened by political unrest, social instability, health or environmental hazards
- **Security evacuation services:** Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest or social instability. In more complex situations, assists you in making arrangements with providers of specialized security services.

What Travel Assistance Does Not Cover

While Travel Assistance helps with most emergencies you may have away from home, it does not cover costs or expenses incurred because of:

- Traveling against the advice of a physician
- Traveling for the purpose of obtaining medical services or treatment
- The commission of, or attempt to commit, an unlawful act
- Injury or illness caused by or contributed to by use of drugs or intoxicants, unless prescribed by a physician
- Psychiatric, psychological or emotional disorders, unless hospitalized
- Participation as a professional in athletics
- Security assistance directly or indirectly related to a natural disaster
- Suicide, attempted suicide or willful self-inflicted injury
- Taking part in military or police service operations
- War or any act of war (whether declared or not)
- Evacuation assistance due to your failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents
- Political and security evacuation assistance when the emergency situation precedes your arrival in the host country, or when the evacuation order issued by the government of your home or host country has been posted for more than seven days
- The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause

Security That Travels With You

Wherever your travels take you, the security of Travel Assistance is there with you 24 hours a day, every day of the year.

How To Access Services

Keep the enclosed wallet card with you when you travel. Share the information and telephone numbers with your immediate family members so they can use the program if you're not available or they're traveling without you.

If you need help, simply call the appropriate number on your wallet card and follow the instructions on your card. Professional coordinators will act quickly and efficiently to serve you.

Fold

UnitedHealthcare® Global

Global Intelligence Center
www.standard.com/travel

Group #9061

UnitedHealthcare Global

Travel Assistance is available when traveling at least 100 miles from home or in a foreign country.

In the United States, Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call toll-free.....800.527.0218
In other locations worldwide, call collect.....+1.410.453.6330

UnitedHealthcare Global Travel Assistance can also be reached at **Assistance@uhcglobal.com.**

UnitedHealthcare Global is not responsible for the availability or results of any medical, legal, or transportation services. You are responsible for obtaining all services not directly provided by UnitedHealthcare Global and for the expenses associated with them. ***All services must be arranged by UnitedHealthcare Global. No claims for reimbursement will be accepted.***

This booklet is for your information only and is not a contract.

The Travel Assistance program is available to employees who participate in their employer's group insurance plan with The Standard. The program is subject to the terms and conditions, including exclusions and limitations, of the Emergency Travel Assistance Program Employee Description issued to participating policyholders by UnitedHealthcare Global, which is not affiliated in any way with The Standard. Travel Assistance is not an insurance product, except in Oregon. UnitedHealthcare Global is the marketing name for FrontierMEDEX, Inc.

All services must be arranged by UnitedHealthcare Global. No claims for reimbursement will be accepted.

Because of problems of distance, time and communications, UnitedHealthcare Global cannot be responsible for the availability or results of any medical, legal or transportation services. The traveler is responsible for obtaining all services not directly provided by UnitedHealthcare Global, and is responsible for the expenses associated with all services except those pertaining to repatriation and medically necessary emergency evacuations as provided by UnitedHealthcare Global.



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