

▷ 24/7 help is a phone call away If you need help when you're away from home or tips before you travel, you can reach Iris 24/7:

- By phone from the U.S. and Canada: **866-295-4890**
- By phone from other countries: **202-296-7482** (call collect)

Travel assistance services

No matter where you are, help is with you

Illness and injury can happen anywhere — even when you travel. That's why your Standard Insurance Company group life plan includes Iris OnWatch, Inc. (Iris) travel assistance services.

Travel assistance ensures that you and your dependents receive the care you need 24/7 — no matter where you are in the world.[1] These services are available if you're more than 100 miles from home for 90 days or less.

Iris can also give you useful tips before you travel, such as vaccine and passport requirements, foreign exchange rates, and travel advisories.

Emergency medical assistance while traveling

If you have a medical emergency while traveling, call the local emergency authorities right away. Then, as soon as possible, call Iris at the number on your travel assistance wallet card, included on the back of this sheet. Iris will help make sure you receive the right medical care, as well as support for your personal and travel needs.
All services, including medical evacuation transport, must be arranged in advance by Iris.

Medical expertise and coordination

- **Medical referrals:** Iris will help you find doctors, dentists, and medical facilities.
- **Medical monitoring:** Professional case managers, including doctors and nurses, will help make sure you receive the right care or decide if you need to be moved to a different healthcare facility.
- **Medical evacuation:** If a doctor chosen by Iris decides you should be taken to a different healthcare facility or return home for treatment, Iris will arrange that. They will also pay for it, up to the program limit of $1 million for each medical incident (all services combined).

- **Payment guarantees:** Some doctors and facilities could ask you to pay for certain medical services at the point of service even if your medical plan covers you out of the country. However, many facilities abroad will not accept a credit card.
  In most cases, Iris can guarantee payment for these services if you complete a credit card authorization form as a guarantee to repay them. This helps ensure you don't have to pay cash for out-of-pocket expenses.

Support for family and friends

- **Help with dependent children:** If you travel with a dependent under age 26 and they are left alone because you are in the hospital, Iris will set up and pay for their most direct route home on economy class airfare.[2] Iris will also arrange and pay for a qualified escort to go with them, if needed.
- **Traveling companion return home:** If you have a travel companion who needs to return home, Iris will arrange and pay for their airfare.[2]
- **A visit by family member or friend:** If you are traveling alone and will be in the hospital seven days in a row, Iris will arrange and pay for round-trip economy class airfare for a family member or friend to visit you. They will also receive $150 each day for up to five days for meals and lodging.[2]
- **Emergency messages:** Iris can relay messages to and from family, friends, and co-workers.

Legal and financial help

- **Emergency cash advances:** Iris will advance up to $5,000 in an emergency. You will need to provide a guarantee to repay them and pay any transfer or delivery fees.
- **Legal counseling and bail:** Iris will find an attorney and arrange bail bond payment, if the law permits. You will need to pay or provide a guarantee of payment for the attorney and bail bond fees.

Travel services

- **Emergency travel arrangements**: Iris can make new travel arrangements or change airline, hotel, and car rental reservations if there is an emergency. You will need to provide a payment/credit card guarantee for tickets, hotel rooms, and car rentals.
- **Interpretation or translation**: Iris will help by phone in all major languages or refer you to a service that interprets and translates documents in writing.

Additional services

Iris will also help with:

- Guiding you through what to do if your wallet or purse is lost or stolen.
- Bringing your remains home if you pass away, up to $10,000.
- Returning your personal vehicle in an emergency.
- Returning your pet in an emergency. If your pet is traveling with you and is left alone because you are in the hospital or you pass away, Iris will arrange and pay for its return home.
- Finding lost luggage, documents, and personal items.
- Replacing medicine and eyeglasses. You will be responsible for these costs.

Feel safer wherever you go

You have access to Iris travel assistance services as part of your life insurance plan. If you have an emergency while traveling, you and your family can have peace of mind knowing you can call for help if you need it.

Remember that all services must be arranged in advance by Iris to be covered by your plan.

If you pay for covered services without a written approval by **Iris**, they might not be able to reimburse you. You may have to pay for certain other services **Iris** provides, such as cash advances.

Cut out this wallet card and keep it with you when you travel.

Travel assistance

Provided by Iris OnWatch for The Standard‡

For help, call the number below based on your location. All services must be arranged in advance by Iris to be covered.

U.S. and Canada:	1-866-295-4890
All other locations (call collect):	+1-202-296-7482

support@irisonwatch.com

Valid only for eligible members.
Retirees are not eligible for travel assistance services.

‡The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

1 Exclusions and limitations apply. You must call Iris OnWatch, Inc. first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Iris OnWatch, Inc. must make or approve all transport-related services in order for them to be eligible. You must reimburse Iris OnWatch, Inc. for certain expenses. Iris OnWatch, Inc. is not affiliated with The Standard, and the services provided through the travel assistance program are provided by Iris OnWatch, Inc. and are not part of the insurance coverage provided by The Standard. In all cases, the medical professional, medical facility and/or attorney suggested by Iris OnWatch, Inc. or providing direct services to the eligible member are not employees or agents of Iris OnWatch, Inc. or The Standard, and the final selection of the medical professional or facility or legal counsel is your choice alone. Iris OnWatch, Inc. or The Standard assume no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Iris OnWatch, Inc. be liable for the negligence or other wrongful acts or omission of any of the health and/or legal care professionals providing direct services. The covered member shall not have any recourse against Iris OnWatch, Inc. or The Standard by reason of its suggestion of or contract with a medical professional and/or attorney. Iris OnWatch, Inc. has limited operating ability in certain OFAC sanctioned countries thus services may be limited or unavailable in those countries.

2 Up to $5,000.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

SI **24397** (10/26) 27339MUMENLIC VPOD BV Rev. 4/25 64690922-145182690