Travel assistance services

No matter where you are, help is with you



TheStandard®

Bringing you help — and peace of mind

Illness and injury can happen anywhere — even when you travel. That's why your group life plan from Standard Insurance Company includes Iris OnWatch (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, but they must be arranged in advance by Iris also has 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 ensure 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).
- **Replacing medicine and eyeglasses:** Iris will arrange to replace prescription glasses or refill prescription medicine that has been lost or stolen, in accordance with local laws. You will be responsible for these costs.
- **Health bene it coordination:** If you have international medical coverage, Iris will also, when possible, work with your health plan to find payment solutions.

Support for family and friends

- **Help with dependent children:** If you travel with a dependent under age 6 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 most direct route home on economy class airfare.[2]
- **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.[2] They will also receive $150 each day for up to five days for meals and lodging.
- **Emergency messages:** Iris can relay messages to and from family, friends, and co-workers.
- **Bringing remains home:** If you, a spouse, or dependent pass away while traveling together, Iris will arrange and pay for all transportation to send the remains back to your primary residence, up to $10,000. Iris will also pay for all necessary documentation for services they arrange. Cremation can be payable if approved by Iris and requested in place of repatriation.

Legal and financial help

- **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.
- **Emergency cash advances:** Iris will advance up to $5,000 in an emergency. You'll need to provide a guarantee to repay them and pay any transfer or delivery fees.[3]
- **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.

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 will not be able to reimburse you.

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 or credit card guarantee for tickets, hotel rooms, and car rentals.
- **Returning your pet home in an emergency:** If your pet is traveling with you and is left alone because you are in the hospital or pass away, Iris will arrange and pay for its return home. This benefit is limited to$1,000 and includes food, kennel fees until your pet is transported, and a pet carrier.
- **Guiding you through what to do if your wallet, purse, or luggage is lost or stolen:** Iris may also contact airlines and government authorities to help.
- **Interpretation or translation:** Iris will help by phone in all major languages or refer you to a service that interprets and translates written documents.
- **Returning your personal vehicle in an emergency.** If you cannot drive your non-job-related vehicle because of a medical emergency or death, Iris will arrange and pay for its return to your home or rental agency. The coverage includes:
  - Transportation fees for the driver to retrieve to the vehicle.
  - Transportation fees for the driver to go back home after the vehicle has been returned.
  - Fuel, tolls, and parking fees from the pick-up point to the final destination.
  - Driving fees for a commercially licensed driving agency, up to $2,500.

If you have a medical emergency while traveling:

Go immediately to the nearest doctor or hospital or call the local emergency authorities.

Call Iris as soon as possible.

From the U.S. and Canada: **1-866-295-4890**.
From all other countries: **+1-202-296-7482** (call collect).

Frequently asked questions

Q: In a life-threatening situation, should I call local authorities or Iris?

A: If you have a life-threatening emergency, first call the local emergency authorities for help right away. Then, as soon as possible, contact Iris representatives will ask for a few initial details including your location and your attending doctor's contact information. Next, they will obtain medical information about your condition to determine if you are receiving high-quality care that's right for your situation and decide on the next steps with you. This includes considering the need for medical evacuation. Iris must make or approve all transport-related services for them to be eligible for coverage.

Q: Does the program provide emergency medical coverage?

A: Emergency medical coverage is not part of the program. Iris can guarantee medical expenses internationally on your behalf, but you must provide a credit card guarantee up front. Also, you are responsible for paying fees for services, but not for any arrangements that Iris makes or for Iris's case management fees.

Q: I have medical coverage. Why do I need travel assistance?

A: Medical coverage only takes care of medical expenses. If you're hospitalized, one of the most essential considerations is whether the care you are receiving is best for your condition. Iris has the resources to:

- Help you find the right place for medical care, make an appointment, and arrange for someone to take you there.
- Monitor your condition and medical progress, and assess if you need to be transported to a different medical facility.
- Advance or guarantee emergency medical expenses with your repayment guarantee.[3] Many facilities out of the country will not accept a credit card for payment, and you may not have the necessary cash — making this service a vital feature of the program.

Conditions and exclusions

Travel assistance services has four conditions and exclusions:

1. Medical transportation must be medically necessary. Iris will not evacuate you if a Iris doctor determines that adequate medical care is offered locally. All medical transportation **must** be arranged in advance by Iris.
2. Travel assistance services are offered only to eligible members. Retirees are not eligible for travel assistance services.
3. Iris will not give services or payment for an injury caused by:
   - Suicide, attempted suicide, or injuries you caused to yourself on purpose.
   - War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), or civil war.
   - Serving in a military maneuver or training exercise.
   - Piloting or learning to pilot, or acting as a member of the crew of any aircraft.
   - Mental or emotional problems, unless you are in the hospital.
   - Being under the influence of drugs or intoxicants, unless prescribed by a physician.
   - Committing or attempting a criminal act.
   - Joining in professional athletics.
   - Traveling to receive medical services or treatment.
   - Services not shown as covered.
4. Iris provides services all over the world. However, Iris may decide that services cannot be provided in certain countries or locales because of war, natural disaster, or political instability. Iris will try to help you within the area's limitations. Iris is not responsible for not giving, or for delaying, services if there are conditions beyond its control, such as:
   - Flight conditions.
   - Labor disturbance and strike.
   - Rebellion, riot, civil commotion, war, or uprising.
   - Nuclear accidents.
   - Natural disasters.
   - Local law or regulations.

Get help before you travel

Iris can help before you travel with:

- Information on visa requirements.
- Passports, inoculations, and immunization requirements.
- Cultural information.
- Weather conditions.
- Finding an embassy or consulate.
- Foreign exchange rates.
- Travel advisories (warnings).

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 first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Iris OnWatch must make or approve all transport-related services in order for them to be eligible. You must reimburse Iris OnWatch for certain expenses. Iris OnWatch is not affiliated with The Standard, and the services provided through the travel assistance program are provided by Iris OnWatch 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 or providing direct services to the eligible member are not employees or agents of Iris OnWatch or The Standard, and the final selection of the medical professional or facility or legal counsel is your choice alone. Iris OnWatch 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 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 or The Standard by reason of its suggestion of or contract with a medical professional and/or attorney. Iris OnWatch has limited operating ability in certain OFAC sanctioned countries thus services may be limited or unavailable in those countries..

2 Up to $5,000.

3 You must sign a credit card authorization form as guarantee of repayment.

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