

Local 728 guide to Assistance and Benefits

Information for Local 728 Members including:

Unemployment Insurance
Disability Insurance
Sick Dues
Life Insurance
Honorable Withdrawal
Motion Picture Industry Pension & Health Plans
Motion Picture and Television Fund
Assistance Information

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How Do I file for unemployment insurance?

You should file for unemployment insurance immediately. Don't put it off even if you think you might be called back to work. Claims begin the Sunday prior to your filing date and cannot be pre-dated. Verify all information regarding unemployment insurance with the Employment Development Department (EDD.) ***Remember, unemployment insurance is only available if you were laid off; not if you quit or were fired for cause.***

Online: <http://www.edd.ca.gov>

Telephone: Automated Self Service 1-866-333-4606.

Telephone: Customer Service 1-800-300-5616 English, 1-800-326-8937 Spanish.

You should have the following information available:

1. Full name (including all names you used while working.)
2. Social security number.
3. Your mailing and residence (including zip code) and telephone number (including area code.)
4. Your state issued driver's license or ID card number, if you have either.
5. The last date you worked for any employer. If you are working part-time be sure to tell EDD you are still working, give the number of hours you are working each week, and tell them the last day you worked prior to filing a UI claim.
6. Last employer information, including: name, address (mailing and physical location) and telephone number (include zip codes and area codes.)
7. Information on all employers you worked for during the 18 months prior to filing your claim.
8. The name of the employer you worked for the longest within the last year and a half; and the number of years you worked for that employer. This may or may not be the same as your last employer.
9. The reason you are no longer working for your last employer. You may have quit, were fired, or left work because of a trade dispute.
10. Whether you are receiving or expect to receive any payments from a former employer. Some types of payments may be deducted from your benefits. A few examples of this may include wages, pension payments, holiday pay, vacation, or sick pay. Severance pay is not deducted from
11. Local 728 is not your employer and listing the Local as your employer will delay your unemployment insurance benefits and does not affect your eligibility to receive benefits. However, you must report severance pay at the time you file your unemployment claim.
12. Whether you are able to work and available to accept work.
13. Whether you have a legal right to work in the United States.

To qualify, you must be available and able to work and you must actively seek employment. This means you must be "on the books" with the Local office. **Contact the Call Steward to make sure you are listed as available and "on the books."**

How do I file for Disability Insurance?

Disability Insurance (DI) provides services primarily by telephone, mail and in person. You do not need to apply in person to receive benefits. The online version of the DE 2501 may be filled-in and printed. To order claim forms or file a claim go to:

www.edd.ca.gov/Disability/DI_How_to_File_a_Claim.htm

The general instructions are also on this same web page with step by step instructions on what you need to fill out and what forms or certificates you will need from your doctor or other entities.

How do I file for Paid Family Leave?

Employees covered by State Disability Insurance (SDI) are also covered by Paid Family Leave (PFL) insurance. If a Voluntary Plan Insurer provides your company's disability insurance coverage, then it must also provide Paid Family Leave insurance coverage.

Requirements

- To care for a seriously ill child, spouse, parent, or registered domestic partner;
- To bond with the employee's new child or the new child of the employee's spouse or registered domestic partner; or
- To bond with a child in connection with the adoption or foster care placement of the child with the employee or the employee's spouse or registered domestic partner.

Ineligibility

- Claiming or receiving Unemployment Insurance or Disability Insurance benefits
- Receiving worker's compensation benefits at a weekly rate equal to or greater than the PFL rate.
- Failure to have an independent medical examination when requested to do so.

Please go to www.edd.ca.gov/Disability/PFL_Eligibility.htm for more information and claim forms.

What is the Sick Dues program?

The Sick dues program is for a member who cannot pay their quarterly dues as a result of illness or disability and cannot work in an entire quarter due to said illness or disability.

In order for the Local to pay your dues you must request the sick dues paperwork from the Local office or download it from the Local website.

You must submit your completed signed form along with a doctor's letter verifying your illness or disability to the Local office prior to the next Executive Board meeting. All sick dues requests are presented to the Executive Board for approval.

If you ask the Local to pay your dues for four (4) consecutive quarters and you cannot return to work it is advised that you take an honorable withdrawal. You are not required to take an honorable withdrawal; however, you are only allowed four consecutive sick dues requests. After four requests, you will be responsible for your quarterly dues if you do not take a withdrawal (please note, that if you are not current in your quarterly dues, the life insurance policy provided by Local 728 is not in effect.)

Remember, if you have not paid dues for the current quarter, you are considered delinquent. After two quarters you are considered suspended and a \$25.00 reinstatement fee is also due and payable. After three quarters you are to be dropped and after the beginning of the fourth quarter of being in arrears, you will be reported to the I.A.T.S.E. as being dropped for non-payment of dues. To reinstate your membership from dropped, requires all back dues to be paid in full. Please contact the Local office to inform us of your situation before this happens.

Local 728's Life Insurance Policy.

Local 728 has a life insurance policy for active and retired members. In the event of a members passing, their beneficiary shall receive payment from the Local's life insurance company. *This policy is only in effect for members in good standing meaning paid up in their quarterly assessments. **Members who are dropped for non-payment of dues or members on Honorable Withdrawal are not eligible.***

The policy for active members has a benefit of \$20,000.00 death and \$20,000.00 accidental death or dismemberment if applicable.

The policy for 728 Retiree Premium status is in the amount of \$20,000.00 only.

The policy for 728 Retiree status is in the amount of \$10,000.00 only.

The Local advises all members to periodically check their beneficiary card with the Local office.

In addition to life insurance the company also provides travel assistance. See the last page of this document for information and services for ON CALL – 24 HOUR TRAVEL ASSISTANCE.

What is Honorable Withdrawal and how do I apply for it?

An honorable withdrawal is for members that may be out of work for a long period of time due to disability, illness, unemployment, or a career change.

In order to take an honorable withdrawal a member must be in good standing (current in their quarterly dues) and submit a completed honorable withdrawal form with their current membership card to the Local office.

Once your membership is put on honorable withdrawal you will not be required to pay dues at all. However, while on withdrawal, you are basically relinquishing your privileges as a member including the right to work in the Local's jurisdiction, attend membership meetings, receive the monthly Bulletin, take safety and training classes through Local 728, run for elected office and vote in Local elections. In addition, the life insurance policy that the Local carries for members is inactive while you are on honorable withdrawal.

If you decide to reinstate your membership to active status you will be required to pay the back per-capita tax for each quarter you have been on withdrawal, up to eight (8) quarters, the dues for the quarter you return in and a \$25.00 reinstatement fee. The current per-capita tax rate per quarter is \$57.00.(\$58.00 for 2021).

Please be advised that if you do not work at least one (1) day in a 3 year period (whether on honorable withdrawal or not) per the Basic Agreement, Paragraph 68, you may be removed from the Industry Experience Roster (IER) by Contract Services Administration Trust Fund (C.S.A.T.F.) If you have a valid or contractually acceptable reason you did not work for three years you may be entitled to remain on the IER; please talk to the business representative about this.

In general, honorable withdrawal should be used if you are going to be unable to work for a period of six months or more due to illness, disability or leaving the industry. Using it to avoid paying one quarter of dues will only result in you paying dues and the reinstatement fee!

What about my health and welfare benefits?

If you are out of work for an extended period of time, contact the Motion Picture Industry Pension and Health Plan (M.P.I.P.H.P.) immediately to determine your eligibility and the status of your benefits and to discuss your options:

Motion Picture Industry Pension and Health Plans
www.mpiphp.org
818 or 310 769-0007 extension 244 Participant Services Center
Outside of Southern California 888-369-2007 extension 244

If you have been out of work or on disability you have options from M.P.I.P.H.P.

If you do not earn enough hours to continue your health coverage, you may be offered a Bank of Hours extension to extend your coverage.

If you are on disability and your disability began within 90 days of your last date of covered employment, MPIPHP will calculate 40 hours per week (excluding holidays) that you were disabled during the Qualifying Period. If this adds up to at least 400 hours within the Qualifying Period, you will be eligible for a 6-month extension of benefits.

If you do not qualify for health coverage after all of your extensions have been used up you will be given the option to continue your coverage by self-payment of premium through COBRA for an 18-month period, less any temporary disability extensions granted after your initial qualifying event. The maximum period for extended coverage is 18 months. The cost of these benefits will depend on the number of dependents you wish to cover and whether you elect the Core or Noncore benefits. Noncore benefits include hospital, medical, prescription, dental and vision. Core benefits include hospital, medical and prescription only.

Please call the M.P.I.P.H.P. directly to confirm and request information for you and your family.

Assistance Information

The main resources for assistance in our industry are listed immediately below. There are many others listed below as well. If you find any incorrect information, please let the office know so we may correct it; thank you.

Motion Picture & Television Fund - 800-876-8320 or 323-634-3888 www.mptf.com

The Actor's Fund of America – 888-825-0911 or 323-933-9244 www.actorsfund.org

Labor Community Services (United Way) 213-427-9044 or 213-985-2002. Please call the Local in order for us to submit an online referral to you for assistance. Thank you.

***The ESTA Foundation, “Behind the Scenes” – email: info@behindthescenescharity.org
Website: behindthescenescharity.org or call 212-244-1421***

Will Rogers Motion Picture Pioneers Foundation – 888-994-3863 extension 6003, 323-380-5522, 6767 Forest Lawn Drive #303, Los Angeles, CA 90068. Provides financial assistance, social services consultations, medical grants, equipment aid, vocational rehabilitation, and emergency grants. www.wrpioneers.org

Medical Resources: If you recently lost your health coverage and would like to visit a Motion Picture & Television Fund Clinic, please contact the Local 728 office regarding *Bridge to Health* cards.

Medical:

1. ***The Actor's Fund of America*** (emergency premium payment) 5757 Wilshire Blvd, Suite 400, Los Angeles, CA 90036, 323-933-9244.
2. ***Motion Picture & Television Fund:*** Information: 800-876-8320; Social Services Dept. 323-634-3800. www.mptf.com
3. ***The Saban Free Clinic*** (Los Angeles Free Clinic), 8405 Beverly Blvd. Los Angeles, CA 323-653-8622. Appointments 323-653-1990. <https://www.sabancommunityclinic.org/>
4. ***Hollywood-Sunset Free Clinic***, 3324 Sunset Blvd. Los Angeles, CA 323-660-2400 or www.hsfreeclinic.org
5. ***T.H.E. Clinic***, 3834 S. Western Ave. LA, CA 90062., 323-730-1920 x2 or <https://www.tohelpeveryone.org/>
6. ***Chinatown Service Center*** 767 N. Hill St. General Inquiry (213) 808-1700, Medical Appointment (213) 808-1792 or 800-427-8700. Email: info@cscla.org Website: <https://www.cscla.org/>
7. ***AltaMed Health Care Services***. Information: 877-462-2582 (M-F; 8:00am –6:00pm) or www.altamed.org
8. ***Queen's Care Clinic***, 800-454-1800 for appointments and clinic info. <https://queenscarehealthcenters.org/contact-us/>
9. ***LAC-USC Medical Center***, 1200 N State St. Los Angeles, 323-226-2622. <https://dhs.lacounty.gov/lacusc/>
10. County of Los Angeles, Ability-To-Pay-Plan, health care at county hospitals and clinics at no cost or lower costs, 800-378-9919.
11. Los Angeles Department of Health Services, Information: 800-427-8700.

Dental:

1. Harbor-USC Dental, 1000 W. Carson St. Torrance, 310-222-3493.
2. **The Saban Free Clinic** (Los Angeles Free Clinic), 8405 Beverly Blvd, Los Angeles, 323- 653-1990 appointments. Website: <https://www.sabancommunityclinic.org/>
3. Pediatric & Family Center, 1530 S. Olive St., Los Angeles, 213-747-5542.
Website: <https://www.eisnerhealth.org/location>
4. **Queens' Care Clinic**, (323) 635-1140, for appointments and clinic info. <https://queenscarehealthcenters.org/>
5. UCLA Dental School, 10833 Le Conte Ave, Westwood, 310-825-0834.
6. **Dr. David Abri, 818-779-0299 www.DrAbri.com will work with IATSE members with costs if lost MPIPHP health benefits.**

Vision Care:

1. **Queen's Care Clinic**, 800-454-1800, 800-454-1800 for appointments and clinic info.
<https://queenscarehealthcenters.org/contact-us/>
2. PTSA (children), 1000 Venice Blvd, Los Angeles, 213-745-7114 <https://www.tenthdistrictptsa.org/>
3. Medi-Cal Eye Doctors (by appointment only), Downtown Los Angeles, 213-628-6291, Hollywood, 323-464-3228, Los Angeles, 323-263-2307, Huntington Park, 323-583-8000, Monterey Park, 626-288-3555.

Hearing:

1. Hear Center, 626-796-2016. <http://www.hearcenter.org/>
2. The Hearing Aid Helpline, 800-521-5247, offers information on hearing loss and hearing aids.
3. Hear Now, 800-648-4327.

Counseling/Mental Health:

1. Bereavement Support, 310-390-4711.
2. Chinatown Service Center, 767 N. Hill St. Los Angeles, 213-808-1700.
3. Depression Line, 800-421-4211.
4. Family Health Center, 1414 S. Grand Ave. Los Angeles, 213-742-5883.
5. El Nido Family Centers, (818) 830-3646
<https://www.elnidofamilycenters.org/how-you-can-help/contact-us/>
6. Gay & Lesbian Community Service Center, 323-993-7400 (call first.)
7. Hollywood-Sunset Free Clinic, 3324 W Sunset Blvd, Los Angeles, 323-660-7959.
Email: hollywoodsunsetfreeclinic.1968@gmail.com Website: <http://www.hsfreeclinic.org/>
8. Kedren Community Health Center, 4211 S. Avalon Blvd. Los Angeles, 323-223-0425. Website: <https://www.kedren.org/>
9. **The Saban Free Clinic** (Los Angeles Free Clinic), 8405 Beverly Blvd. Los Angeles, 323-653-8622 or 323-653-1990 for appointments.
10. The Entertainment Industry Referral & Assistance Center (EIRAC).
Website: <https://actorsfund.org/services-and-programs/entertainment-industry-referral-assistance-center>
11. **MPTF, 800-876-8320, social services.**

Financial Resources:

Mortgage or Rent Relief/Assistance: Notify (by personal visit, letter, or phone) whoever holds the mortgage or the landlord on your property that you are in a labor dispute *if one exists or that work is seasonal and slow at the present time.* Request a postponement until you return to work.

Housing:

1. *Neighborhood Assistance Corporation of America (NACA)* www.naca.com, Los Angeles office 310-412-2600.
2. HUD, 213-894-8000. <https://www.hud.gov/states/california/offices>
3. Housing Authority of the City of Los Angeles, 213-252-2576. <http://home.hacla.org/contactus>
4. Los Angeles County Housing Authority, 323-260-3300.
5. Los Angeles Community Services, 6700 11th Ave, Los Angeles, 323-750-9860.
6. *The Actor's Fund of America*, 5757 Wilshire Blvd, Suite 400, Los Angeles, 90036, 323-933-9244, <http://www.actorsfund.com>.
7. *Motion Picture & Television Fund*, 800-876-8320, Social Services Dept., 323-634-3800.
8. *Labor Community Services*, 213-427-9044 or 213-985-2000.
9. New Image Emergency Center, 562-983-7289.
10. St. Vincent De Paul, 323-224-6280.

Utilities: (Notify all utilities, phone, gas, electric, water; cable that you are in a labor dispute.)

1. Catholic Charities, 213-251-3400. Email: info@CatholicCharitiesLA.org
Website: <https://catholiccharitiesla.org/>
2. Energy Hot Line, 800-342-5397.
3. Energy Crisis Line, 213-353-3982.
4. Home Energy Assistance Program, 800-433-4327.
5. Labor Community Services, 213-427-9044 or 213-985-2000.
6. Lutheran Social Services, 818-901-9480.
7. *The Actor's Fund of America*, (address above) 323-993-9244, www.actorsfund.com.

Automobile, Loans, Creditors: (doctor/dentist, student loans, etc.) Notify the lender you are in a labor dispute *if one exists or that work is seasonal and slow at the present time* and ask for a postponement until you return to work.

Financial Services:

1. Credit Counseling Services, 800-750-2227.
2. Dept. of Public Social Services, 813 E. 4th Street, Los Angeles, 213-974-0201.
3. Consumer Credit Counseling 213-368-9794.
4. Labor Community Services, 213-427-9044 or 213-985-2000.
5. Catholic Charities, 213-251-3400.
6. A.F.D.C., 213-744-6623.
7. Jewish Free Loan Association, (non-sectarian, interest free lender) 323-761-8830.
8. Motion Picture & Television Fund, General 800-876-8320, Social Services, 323-634-3800, Industry Advantage Individual Plan, 888-558-4247, or www.mptvfund.org.

Alimony or Support: Contact the judge or court that issued the decree and inform them of your situation.

Legal Services:

1. L.A. Family Law Help. Affordable family law legal services. 310-444-1964.
2. California Lawyers for the Arts, (sliding scale) 310-998-5590. <https://calawyersforthearts.org/>
3. Union Privilege Legal Services, 800-452-9425.

Food Banks:

1. S.H.A.R.E. (buy groceries for less than half price) 800-773-7427.
2. Downtown Service Center, 1010 S. Flower St., Los Angeles, 213-749-0212 ext. 22.
3. African American Unity Center, 5300 S. Vermont, Los Angeles, 323-789-7300.
4. Helpers for Homeless & Hungry, 2513 W. Slauson, Los Angeles, 323-299-8670.
5. Hope Again, 5121 Sunset Blvd, Los Angeles, 323-661-4004.
6. House of Mercy Food Pantry, 812 N. Alvarado St. Los Angeles, 213-483-6952.
<https://www.lahouseofmercy.org/services>
7. Nazarene Food Pantry, (groceries), 3401 W. 3rd St. Los Angeles, 213-385-6345.
8. Salvation Army, 213-896-9160 for nearest location.
9. The Food Pantry, 940 W. Olive St., Inglewood, 310-337-2849.
10. Food Stamp Claims, 213-974-9192.
11. North Hollywood Interfaith Food Pantry, 4390 Colfax Ave. North Hollywood, CA 818-760- 3575. Website: <https://www.fccnh.org/visit-us/north-hollywood-interfaith-food-pantry/>

Childcare:

1. Home-Safe Childcare, 6926 Melrose Ave, Los Angeles, 323-934-7979. Email: homesafe@vistadelmar.org
Website: <https://www.vistadelmar.org/about/facilities/>
2. Department of Children's Services, 213-351-5602. Website: <https://dcfs.lacounty.gov/contact/>
Email: pinquiries@dcfs.lacounty.gov
3. Crystal Stairs, 888-543-7247 (referrals). Website: <https://www.crystalstairs.org/>
4. Child Care Resource & Referral Network, 800-KIDS-793.
Website: <https://rnetwork.org/family-services/find-child-care>
5. Centro de Ninos, 323-268-4600. Website: <http://www.centrodeninos.com/>
6. *Motion Picture & Television Fund*, General info, 800-876-8320.

Clothing:

1. St. Vincent De Paul, 323-224-6280. Website: <https://svdpla.org/>
2. SRDC, 434 S. San Pedro, Los Angeles, 213-634-7130.
3. Helpers for Homeless & Hungry, 2513 W. Slauson, Los Angeles, 323-299-8670.
Website: <https://networks.whyhunger.org/organization/view/10993>
4. Downtown Service Center, 213-749-0212.
5. Catholic Charities, 213-251-3400.
6. African American Unity Center, 944 W. 53rd St., Los Angeles, 323-789-7300.
7. Daniel Freeman Memorial Thrift Shop, 520 S. La Brea, Inglewood, 310-671-7923.
8. Divine Holy Thrift Shop, 4621 S. Broadway, Los Angeles, 323-231-1314.
9. Goodwill Stores, East Los Angeles, 323-286-1440, Hancock Park, 323-732-1416, Hollywood, 323-666-1163, Hoover Plaza, 213-746-6849, Los Angeles, 213-628-1748.

Transportation:

1. City Ride, 213-808-7433.
2. Community Service Ministry (bus tokens & urgent transportation) 713 W. 62nd St., Los Angeles, 323-758-4506.
3. Dial-A-Ride, 800-439-0439.
4. New Directions Travel (for disabled), 888-967-2841. Website: <http://www.newdirectionstravel.org>
5. Travelers Aid, 323-468-2500.
6. United Independent Taxi, 800-822-8294. Text: 323-207-8294. Website :<https://www.unitedtaxi.com/>
Email: customerservice@unitedtaxi.com
7. Weingart Center, (bus tokens), Access Center: 501 E. 6th St, Los Angeles, CA. (213) 833-5020.
After Hours:566 S. San Pedro St., Los Angeles, 213-627-5302.
Website: <https://www.weingart.org/programs>

Career Counseling & Jobs:

1. Career Planning Center, 310-273-6633.
2. Chinatown Service Center, 213-808-1700.
3. Chrysalis Center, 213-806-6300. Website: <https://www.changelives.org/about-us/overview/>
4. E.D.D. (800)480-3287. Website: https://www.edd.ca.gov/about_edd/coronavirus-2019/contact-us.htm
5. The Actor's Fund of America, 323-933-9244 (see above).
6. Verdugo Jobs Center, 1255 S. Central Ave, Glendale, CA 91204, 818-409-0476, ext. 7330 Website: <https://www.glendaleca.gov/government/departments/community-services-parks/verdugo-jobs-center>

Additional Resources:

1. Cal Fresh Program (formerly food stamps). Information: 1-877-847-3663.
Website: <http://calfresh.dss.ca.gov/food/>
2. Los Angeles County, Department of Public Social Services 626-569-4298 or 877-597-4777
3. Orange County, Social Services Agency 714-541-4895. <https://www.ssa.ocgov.com/>
4. Ventura County, Human Services Agency, 805-477-5100 or 866-904-9362.
<https://www.ventura.org/human-services-agency/>
5. Disability Claims, 213-580-3001.
6. Worker's Compensation, 213-738-2269.
7. Supplemental Security Income (SSI), 800-772-1213. <https://www.ssa.gov/agency/contact/phone.html>
8. Red Cross, 1450 S. Central Ave, Los Angeles, 310-445-9900. <https://www.redcross.org/>
9. United Way of Greater Los Angeles, 800-339-6993. <https://www.unitedwayla.org/en/get-help/>
10. **Union Plus. Established by the AFL-CIO, go to the website www.unionplus.org to find a variety of discounted services for union members.**

24-Hour Travel Assistance Services

Through your group coverage with Reliance Standard, you automatically receive travel assistance services provided by On Call International (On Call), pursuant to an agreement between Reliance Standard and On Call. On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination, and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency, and weather information. The following is an outline of the On Call emergency travel assistance service program. For a complete description of all services and the program terms and limitations, please request a Description of Covered Services from your employer.

Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-Trip Assistance

- Inoculation requirements information
- Passport/visa requirements
- Currency exchange rates
- Consulate/embassy referral
- Health hazard advisory
- Weather information

Emergency Medical Transportation*

- Emergency evacuation
- Medically necessary repatriation
- Visit by family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

Emergency Personal Services

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage/personal possessions
- Legal assistance and/or bail bond

Medical Services Include:

- Medical referrals for local physicians/dentists
- Medical case monitoring
- Prescription assistance and eyeglasses replacement
- Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum limit.

How It Works

At any time before or during a trip, you may contact On Call for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Simply detach the wallet card below to ensure convenient access to the On Call phone numbers.

TO REACH ON CALL VIA INTERNATIONAL CALLING: Go to <http://www.att.com/esupport/traveler.jsp?group=tips> for complete dialing instructions. It is recommended that you do this prior to departing the US, find the access code from the country you will be visiting, and note it on the cut-out card below so you will have the information readily available in case of an emergency. (AT&T provides English-speaking operators and the ability to place collect calls to On Call, whereas local providers may encounter difficulty placing collect calls to the US.)



Administered by

Provided with your benefits coverage through



On Call International is not affiliated with Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company. Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

24 - HOUR TRAVEL ASSISTANCE



MEMBER OF THE TOKIO MARINE GROUP

- For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below.
- To place a collect call, dial the INTERNATIONAL COUNTRY CODE: _____ followed by On Call's collect call number.

In the U.S., toll free
(800) 456-3893

Worldwide, collect
(603) 328-1966

Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Standard. On Call International is not affiliated with Reliance Standard or with AT&T.

Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands. In New York State, benefits are underwritten by First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.