

SO PLEASE KEEP IN MIND...

Each Participant is responsible for obtaining, and for all expenses associated with, all services other than those On Call provides in connection with emergency evacuation, medically-necessary repatriation, transportation for a visit by family member or friend, traveling companion transportation, return of dependent child(ren), repatriation of remains, and vehicle return.

All services provided by On Call must be arranged by On Call. There is no reimbursement to anyone for expenses incurred in connection with any On Call assistance services.

On Call reserves the right to suspend or limit its services for these and other reasons: rebellion, war, labor disturbance, act of God, or refusal of the authorities in a country to permit On Call to fully provide services. On Call will, however, endeavor to provide services to the best of its ability during any of these occurrences. It is a Participant's responsibility to find out from On Call whether a country in which, or to which, he or she is traveling is open for assistance.

On Call is not responsible for, and cannot be held liable for: the availability, or results, including malpractice, of any physician or attorney who is not an employee of On Call; the availability or results of any transportation services; any loss or damage to a covered person's vehicle during its return; or any loss or damage to any personal belongings.

All transportation services provided by On Call will be by the most direct and economical route possible.

The total of all services in connection with emergency evacuation, medically-necessary repatriation, transportation for a visit by family member or friend, traveling companion transportation, return of dependent child(ren), and repatriation of remains are subject to a limit of \$250,000 per Participant for each event. Vehicle return is subject to a maximum coverage limit of \$2,500 per event.

A waiver of liability may be required if evacuation is not deemed by the On Call Medical Director to be in the best interest of the patient. A copy of the waiver is available for review.

On Call will not provide emergency evacuation, medically-necessary repatriation, transportation for a

visit by family member or friend, traveling companion transportation, return of dependent child(ren), repatriation of remains and vehicle return assistance services, when those services are for an emergency or loss due to: involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war; rebellion revolution, and insurrection, military or usurped power; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; the commission or attempt to commit an unlawful act; being under the influence of drugs or intoxicants unless prescribed by a Physician; pregnancy and childbirth (except for complications of pregnancy); mental or emotional disorders, unless hospitalized; participation as a professional in athletics; services provided for you for which no charge is normally made; travel within 100 miles of your permanent residence, unless in a foreign country, or travel in a foreign location in excess of 90 days for any one trip. When the services provided by On Call are covered in whole or in part by an insurance policy or other health insurance plans, On Call shall be subrogated to the rights and causes of action of the person for whom services are rendered against said insurance policy or other insurance plans, except for plans or policies sponsored by the employer or underwritten by Reliance Standard Life Insurance Company.

No lawsuit can be brought against On Call after one year following the date of the event giving rise to such legal action.

The On Call travel assistance services will end for all Participants, including domestic partners, in a family on the earliest of the following to occur:

- 1) On the date the employee is no longer an Insured Person under the Employer's policy issued by Reliance Standard Life Insurance Company.**
- 2) On the date the Employer's policy issued by Reliance Standard Life Insurance Company is terminated.**
- 3) On the date Reliance Standard Life Insurance Company no longer provides the On Call travel assistance services as evidenced by their Agreement with On Call.**

Coverage for On Call International travel assistance services does not mean that employees or dependent child(ren) are automatically covered by the employer's group plan.

No services, other than Pre-Trip Assistance, are available if the person is within 100 miles of home.



One Delaware Drive
Salem, NH 03079
www.OnCallInternational.com
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 Life Insurance Company (RSL).

On Call International is not affiliated with Reliance Standard Life Insurance Company. RSL 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.

RSL is licensed in all states (except New York), the District of Columbia and the U.S. Virgin Islands. RSL is not licensed in and does not solicit business in New York State. In New York State, benefits are underwritten by First Reliance Standard Life Insurance Company.

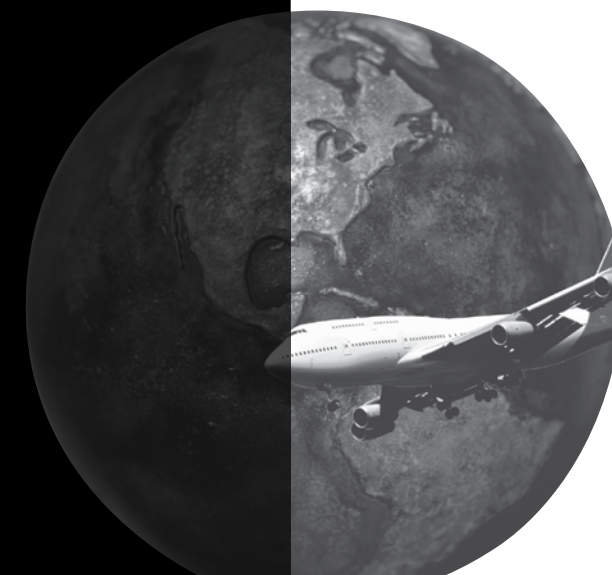
On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

NOTE: USE OR NON-USE OF THE ON CALL TRAVEL ASSISTANCE SERVICES HAS NO BEARING ON THE INSURANCE YOU HAVE WITH RSL THROUGH YOUR EMPLOYER OR THE BENEFITS IT PROVIDES.

24 - HOUR
TRAVEL
ASSISTANCE

RELIANCE STANDARD

RELIANCE STANDARD



You're traveling...far away from home and you're sick or hurt. **Who can you call for help?**

In some emergencies you can call the hotel desk or 911 to get the help you need. But what if you just feel you should (or know you have to) see a doctor?

- How do you go about finding one?
- Where do you go?
- What if you need to go to a hospital?

Maybe you don't speak the language; maybe you need legal help; maybe you just need help to find out what happened to your luggage. **Who can you rely on?**

What are On Call travel assistance services? A comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may have when you travel. It also offers pre-trip assistance and information on things like passport/visa requirements, foreign currency and weather.

This is how it works: You don't have to enroll for On Call travel assistance services. If you have coverage through your participating employer's group plan, insured by Reliance Standard Life Insurance Company, you automatically receive the On Call travel assistance services. On Call also covers your spouse and/or domestic partner, as well as unmarried children under the age of 20 or full-time students under the age of 26 who depend on you for support.

Just sign the On Call identification card, and put it in your wallet so you always have it with you when you travel. Share the information and telephone numbers with your family so they can call On Call if you're not available or they're traveling without you.

On Call travel assistance services are available 24 hours-a-day, every day of the year. When you need help, call the appropriate number on your ID card. Professional assistance coordinators at On Call International will act quickly and efficiently to serve you.

While you're away: These worldwide assistance services are available to you and covered family members when traveling 100 miles or more from home, or when traveling in a foreign country on trips of up to 90 days.

THESE MEDICAL ASSISTANCE SERVICES ARE AVAILABLE:

Locating medical care: On Call helps locate medical care providers or local sources of medical care.

Medical insurance assistance: On Call can notify insurance companies or managed care organizations regarding emergency medical care and assist in dealings with medical care providers who need to verify the patient's insurance coverage and benefits.

Case communications: In medical care cases, On Call is available to be the means of communication between: patient, family, physician(s), employer, travel company, consulate, etc.

Emergency evacuation*: If adequate medical facilities are not available locally, On Call arranges and provides emergency evacuation for a Participant, transportation and (if necessary) medical personnel and supplies, to the nearest facility capable of providing appropriate care.

Medically-necessary repatriation*: If, after initial treatment and stabilization, it is medically-necessary for a Participant to return home for further treatment or recovery, On Call arranges and provides the repatriation, transportation and (if necessary) medical personnel and supplies.

Transportation for a visit by family member or friend*: If a Participant is hospitalized for more than seven days and is traveling alone, On Call arranges and provides transportation for a family member or friend (of the Participant's choosing) to the hospital to visit you.

Traveling Companion Transportation*: If your travel companion loses previously made travel arrangements due to your medical emergency, On Call will arrange and pay for your traveling companion's return home by the most direct and economical route.

Return of dependent child(ren)*: If a Participant is hospitalized for more than seven days and is traveling with his or her dependent child(ren) under the age of 20, On Call arranges and provides transportation for them (with an attendant if necessary) to a Participant's home.

Hotel convalescence arrangements:

On Call helps with hotel arrangements when a Participant needs hotel accommodations to convalesce.

Repatriation of remains*: If a Participant dies while on a covered trip, On Call services include locating a sending funeral home (and, if death occurred in a foreign country, coordination of consular services), and arranging and providing transportation of the mortal remains.

Vehicle return*: On Call returns a Participant's non-commercial vehicle that is left behind unattended in the event of an evacuation, medically-necessary repatriation, or repatriation of remains. The maximum coverage limit for this benefit is \$2,500.

Medication and Eyeglass assistance: On Call can help with obtaining prescription drugs or personal medical items or eyeglasses that a Participant forgot, lost or depleted while traveling.

*Must be authorized and arranged by On Call. No claims for reimbursement will be accepted.

...YOU ALSO HAVE ACCESS TO:

Emergency payment/cash assistance:

When a Participant needs funds for medical expenses or other travel emergencies, On Call helps obtain an advance by coordinating with his or her credit card issuer, bank, employer, insurance company, or other sources of credit, like a friend or family member.

Locating legal services/bail bond: On Call helps contact a local attorney (or, in a foreign country, the appropriate consular office) if a Participant is arrested or detained, in an automobile accident, or otherwise in need of legal help. In available locations, On Call can coordinate obtaining a bail bond.

Emergency translator and interpreter services: Professional translators and interpreters can be reached 24 hours-a-day for assistance during emergency situations while traveling internationally.

Emergency ticket replacement: On Call assists with the replacement of lost or stolen airline tickets.

Emergency card

replacement: On Call helps with the replacement of credit cards that are lost, stolen or damaged beyond use.

Emergency message

service: During an emergency, On Call's emergency message service can serve as a means to leave messages for, and retrieve messages from, family or business associates.

Missing baggage assistance: If baggage is lost, stolen or delayed while traveling on a common carrier, On Call advises about proper reporting procedures and helps maintain contact to resolve the problem.

AND BEFORE YOU GO...

You can easily plan upcoming trips by calling On Call International to receive vital information before you leave or while you are en-route. It provides:

Passport and visa information: On Call advises what documentation is needed to enter and leave foreign countries.

Health hazards advisory and inoculation requirements: On Call provides up-to-the-minute health advisories for foreign countries, as well as information on medical entry requirements.

Weather information: On Call provides current information on weather conditions for international and domestic destinations.

Currency exchange information: On Call provides information on currency exchange rates which is updated daily.

Consulate and embassy locations: On Call maintains a complete listing of consular services.

Travel locator service: Contact On Call for help in locating hotels, airports, sports facilities, campgrounds and tourist attractions.

