



EXPLANATION
ELIGIBILITY
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PERSONAL
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COVERED

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WITH GGA

Explanation

WHAT IT IS:

Travel Assistance is available through group insurance products provided by Standard Insurance Company (The Standard®).

Travel Assistance can help employees and their families prepare for trips and replace lost credit cards and passports. Employees can also use it to find medical and legal services. General Global Assistance provides the service.

WHAT IT'S NOT:

Travel Assistance is **not** travel insurance. Travel Assistance provides specific support services while traveling. Travel insurance provides monetary compensation for losses that occur while traveling.

This document explains what Travel Assistance covers and how employees can use it. See the Travel Assistance Program Description for terms and conditions. Contact GGA for additional details and questions.

Eligibility

WHO IS ELIGIBLE TO USE THIS PROGRAM?

- The covered member
- Their dependents
 - Spouse and/or domestic partner
 - Dependent children married or unmarried through age 25

Access

WHEN CAN COVERED MEMBERS AND DEPENDENTS USE THIS SERVICE?

For trips that are more than 100 miles from home and for less than 180 days:

- While preparing for your trip
- While traveling on your trip

Members MUST contact GGA as soon as possible

to use Travel Assistance at 1.866.455.9188.



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Personal Support

PRE-TRIP INFORMATION

Pre-trip information is available via the Risk Intelligence Portal, or by calling GGA.

Members can access destination-specific information regarding:

- Visa and passport requirements.
- Health hazard advisories.
- Safety and security advisories.
- Currency exchange.
- Inoculation and immunization requirements.
- Weather conditions.
- Embassy and consulate referrals.

LOCATING LOST OR STOLEN ITEMS

GGA will:

- Assist in locating luggage lost on an airplane, train or other common carrier.
- Help coordinate the replacement of transportation documents, travel documents or credit cards.

Members are responsible for all fees and costs associated with this service.

LEGAL REFERRAL AND BAIL

GGA will provide referrals to a local lawyer. Members are responsible for all costs.

- If a member is incarcerated, GGA will:
 - Notify the proper consulate or embassy.
 - Arrange the receipt of funds from a third-party source and locate an attorney and bail bonds, where permitted by law and with satisfactory guarantee of reimbursement by the member, family member or friend.

INTERPRETATION AND TRANSLATION SERVICES

These services:

- Are for medical situations only.
- Are to help facilitate a member's communication with the attending physician or hospital staff.
- If members require translation services beyond the above, GGA will refer them to a professional translator, and the fee will be their responsibility.

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MEDICAL MONITORING

During a medical emergency resulting in hospital care for injury or illness:

- GGA will monitor the member's case and determine if medical care is adequate.
- The hospital, facility or physicians are not required to be under contract with GGA.

HOTEL ACCOMMODATIONS FOR CONVALESCENCE

For members needing to recover from medical treatment before returning to travel:

- GGA will arrange but not pay for hotel accommodations.
- The member is responsible for costs of hotel accommodations.

ASSISTANCE WITH REPLACEMENT OF MEDICATIONS, MEDICAL DEVICES, AND EYEGLASSES OR CORRECTIVE LENSES

GGA will arrange to fill a lost or forgotten prescription or one requiring a refill, subject to local law whenever possible.

GGA will also arrange for shipment of replacement eyeglasses, corrective lenses or medical devices.

Medical devices are those prescribed to members by their doctor for medical purposes. Members are responsible for all costs associated with this service.

Please note: Shipping medical devices across borders or bringing medical devices into another country can be difficult. Often these items must be cleared with customs before a member's trip.

When members don't clear medical devices with customs before traveling, GGA will try to assist, but the process can be time-consuming and may not be possible. GGA may recommend the member consult a doctor in the destination country to get the medical device re-prescribed.

TRANSFER OF INSURANCE INFORMATION AND MEDICAL RECORDS

GGA will assist with transferring insurance and medical information and records to the member's treating medical facility or provider when necessary. Members are responsible for all costs associated with this service.

ASSISTANCE WITH VACCINE AND BLOOD TRANSFERS

If members need vaccinations or blood products not available locally, GGA will arrange their transfer to the treating medical facility or provider, subject to local law whenever possible. Members are responsible for all costs associated with this service.

MEDICAL AND DENTAL SEARCH AND REFERRALS

When members are traveling:

- GGA will assist in finding physicians, dentists and medical facilities.
- The member is responsible for all medical and dental costs resulting from illness or injury.



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Emergency Support

ASSISTANCE WITH EMERGENCY TRAVEL ARRANGEMENTS

In the event of an emergency while traveling:

- GGA will assist with car rental, hotel accommodations or ticket arrangement.
- Members are responsible for all costs associated with hotel accommodations, car rentals and tickets.

EMERGENCY CASH ADVANCE

GGA will advance up to \$500 with a satisfactory guarantee of reimbursement from the member, a family member or friend.

Members are responsible for any fees associated with the transfer or delivery of funds.

EMERGENCY MESSAGE RELAY

When possible, GGA will accept and receive emergency messages toll-free 24/7 for up to 15 days. Members must authorize the sharing of these messages with family members and friends.

ADVANCE OF EMERGENCY MEDICAL EXPENSES

If members are having a medical emergency and receiving inpatient care:

- GGA will advance them on-site emergency inpatient medical payments up to \$10,000 USD, per medical event, as long as there is a satisfactory guarantee of reimbursement from the member, a family member or friend.

Members are responsible for the cost of medical services.

EVACUATION IN CASE OF POLITICAL, SECURITY OR NATURAL DISASTER

In the event of a potentially life-threatening natural disaster or a military, political or security event occurring during a member's travel:

GGA will connect the member with a security specialist to discuss on-the-ground security assistance and/or evacuation.

Members are responsible for any costs associated with this service.



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Emergency Transport for Travelers

EMERGENCY MEDICAL EVACUATION OR MEDICALLY NECESSARY REPATRIATION

If members or their dependent(s) experience an injury or illness while traveling and GGA determines it to be medically necessary to transport them to the nearest adequate medical facility or repatriate them home:

- GGA will arrange and pay for them to be transported or repatriated. A physician designated by GGA must determine that it is medically necessary to transport or repatriate them.
- Members are responsible for the cost of transportation from the point of injury or illness to the initial point of medical care or assessment.

REPATRIATION OF MORTAL REMAINS

In the event of a member's or dependent's death while traveling, GGA will coordinate and pay for the return of the remains.

TRANSPORTATION AFTER STABILIZATION

If members or their dependents receive an emergency medical evacuation, their condition stabilizes and they're released from the hospital:

GGA will arrange and pay for a one-way economy transport to their point of origin, even if the transportation is not medically necessary.

RETURN OF DEPENDENT CHILDREN

If dependent child(ren) up to and including age 18 are traveling with members and are left unattended because they are hospitalized or die:

- GGA will coordinate and pay for their economy class transportation home.
- GGA will arrange and pay for a qualified escort to accompany their child(ren) if necessary.



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Emergency Transport for Others

VISIT BY FAMILY MEMBER/FRIEND

If members or their dependent(s) are traveling alone and are hospitalized for seven days or more or are in critical condition:

- GGA will arrange and pay for round-trip economy transportation for one person to join them.
- GGA will pay for accommodations and meal expenses for that person:
 - Up to \$150 per day for five days during the visit

When possible, GGA will prepay for the hotel accommodations. Any accommodation or meal costs after the initial payment from GGA will be the responsibility of the visiting family member or friend.

RETURN OF TRAVELING COMPANION

If a member or their dependent(s) require emergency medical evacuation, medical repatriation or repatriation of mortal remains:

- GGA will arrange and pay for up to two traveling companions' economy transportation to the member's home.

VEHICLE RETURN

If members physically cannot operate their vehicle due to a medical emergency or death:

- GGA will arrange and pay for the return of the vehicle to their home or place of rental.

The vehicle must be in drivable condition.

RETURN OF PET OR SERVICE ANIMAL

If members have a pet or service animal traveling with them, and the pet is left unattended because they are hospitalized, GGA will arrange for housing of the pet and pay for up to two days of the housing.

If members are medically evacuated or repatriated, or their mortal remains are repatriated, GGA will arrange and pay for the return of the pet or service animal to a family member or friend via economy transportation.



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Service Limits

The total limit for all services listed below shall not exceed a single combined limit of \$1 million for each case:

- Emergency medical evacuation
- Medical repatriation
- Return of remains
- Visit by family member or friend — up to a maximum of \$5,000
- Return of dependent children — up to a maximum of \$5,000
- Return of traveling companion — up to a maximum of \$5,000
- Vehicle Return — up to a maximum of \$5,000
- Return of pet or service animal — up to a maximum of \$5,000



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What's Not Covered

1. Hospital or medical expenses of any kind, unless those expenses are transportation costs related to the Emergency Medical Evacuation or Medically Necessary Repatriation services.
2. A covered participant traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
3. Initial transportation to local facilities, including ground ambulance fees.
4. Situations arising from suicide, attempted suicide or willful self-inflicted injury.
5. Situations arising from taking part in military or police service operations.
6. Situations arising from the commission of, or attempt to commit, an unlawful act.
7. Injury or illness that alcohol or drug use has caused or contributed to, unless taken as prescribed by a physician.
8. Participation as a professional in athletics.
9. Situations arising from psychiatric, psychological or emotional disorders, unless hospitalized.
10. Incidental expenses, including but not limited to accommodations, local transportation, meals, phone and fax charges. The exclusion of meals and accommodations does not apply to Visit by Family Member/Friend service.
11. Situations arising from routine, normal pregnancy and childbirth, except for complications of pregnancy.
12. Trip cancelation insurance services or reimbursement.



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Working with GGA

Communicating clearly and providing feedback are critical to working with GGA.

Members should call or email GGA if:

- They've received communication from GGA but don't understand it.
- They haven't received a response within the time they were expecting.
- They're in doubt about any aspect of services or communication.

GGA has a lot of people, systems and processes in place to manage a member's case. Based on medical condition and complexity, GGA's team will escalate a case as needed to the appropriate staff members.

The world is a big place. Diverse and different countries and cultures have different ways of doing things — often very different from a member's home country. GGA's network allows teams to meet these challenges in many countries.

GGA works with providers of various services globally and depends on their cooperation and availability. For example, GGA may work with an airline and depend on the availability of seats for certain flights in a specific class and at a specific time.

If a member needs to be flown home based on medical necessity, GGA will provide a travel recommendation that is the safest and most beneficial logistical and clinical solution to get that member home.

Travel Assistance is provided by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with Standard Insurance Company. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. If this overview differs from the Program Description, the Program Description will govern. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. Standard Insurance Company may change providers or terminate service at any time. Travel Assistance is not available with products offered by The Standard Life Insurance Company of New York.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

‡ 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.