



Your Employee Benefits Guide

Enroll Now To Help Secure Your Financial Future

The Regents of the University of California
Postdoctoral Scholar Benefit Plan

Standard Insurance Company



Welcome To Your Employee Benefits Guide

Protect What Matters Most

Building a financial safety net is important. It can also be easy if you take advantage of the benefits your employer offers. Take a few minutes now to explore your options and help protect your future and your loved ones. By enrolling in valuable insurance coverage from Standard Insurance Company – at affordable group rates – you can close key gaps in your financial safety net.

You Can Count On The Standard

The Regents of the University of California Postdoctoral Scholar Benefit Plan trusts The Standard, and you can too. Founded in 1906, The Standard has been keeping promises for more than 100 years. We specialize in employee benefits and offer plans designed to help give you peace of mind. Doing the right thing for our customers is in our DNA. Whether you have a question or need to file a claim, we're easy to reach and ready to help – online or on the phone.

Act Now To Protect Yourself And Those You Love

As you explore your benefit options, think about what – and who – is important to you, now and in the future. You may also want to plan ahead to take care of financial responsibilities. Read on to learn more reasons to enroll. Then refer to the Benefits at a Glance and/or Coverage Highlights included in this guide for the details of each plan.

Disability Insurance Protects A Key Asset – Your Income

You insure assets like your car, home or other possessions. But your most valuable asset is your income. That's why disability insurance is an important tool for securing your financial future. Disability insurance provides income replacement if you experience a covered illness, injury, pregnancy or mental disorder. The weekly or monthly benefit payments can help with bills that continue even when you can't work, like your mortgage or rent – expenses health insurance won't cover. To help determine how much coverage you may need, use our easy online calculator at <http://www.standard.com/calculators/dineeds.html>.

Your Employer-Paid Benefits

- Basic Life with Accidental Death & Dismemberment (AD&D)
- Short Term Disability (STD)

Valuable Benefits You Can Enroll In Now

You may choose to enroll in any or all of the following plans at affordable group rates, with easy payroll deductions:

- Long Term Disability (LTD)

Short Term Disability Insurance

After a short waiting period, Short Term Disability (STD) insurance helps replace a portion of your weekly income for a specified period of time if you cannot work because of a covered illness, injury, pregnancy or mental disorder. Whether you're out for a planned absence like pregnancy or an unexpected illness or accident, STD insurance can help you pay bills and keep your finances on track. Refer to the Benefits at a Glance and/or Coverage Highlights for more details.

Long Term Disability Insurance

How long would your savings last if you couldn't work for several months or years? After a Benefit Waiting Period, Long Term Disability (LTD) insurance replaces a portion of your income by paying monthly benefits if you experience a covered long-term illness, injury, pregnancy or mental disorder. Refer to the Benefits at a Glance and/or Coverage Highlights for more details.

Life Insurance – Plan Ahead For Peace Of Mind

It's not easy to think about, but what would happen to your loved ones if something happened to you? Or, how would you cope if a family member died? An unexpected death could leave your family with significant extra expenses, including final medical and funeral costs, on top of ongoing bills and possible loss of income.

Accidental Death & Dismemberment Insurance

Few people are prepared for the sudden financial loss brought on by an accidental death. Even fewer are financially prepared for the high cost of living after an accident results in a severe physical loss. Your employer offers additional financial support by including Accidental Death and Dismemberment (AD&D) insurance as part of a Group Life insurance policy or as a separate policy from The Standard. AD&D insurance is designed to pay a benefit if you or, if applicable, any other covered family member have an accident that results in a covered loss.

Refer to the Benefits at a Glance and/or Coverage Highlights for more details on your Group Life and AD&D coverage.

Ready To Enroll?

Now that you've reviewed your options and seen how important your benefits can be, the next step is to enroll. For more information regarding your benefits as a Postdoc and to enroll, <https://clients.garnett-powers.com/pd/uc> and select the Enrollment button found on the left side of the page. If you have any questions, just ask your employee benefits manager. Remember, you have a limited time to enroll, so start securing your financial future today.

For more information regarding your eligibility, visit the Postdoc website at <https://clients.garnett-power.com/pd/us>

Do You Know Your Odds Of Disability?

- 1 in 4 of today's 20-year-olds will become disabled before they retire¹
- Every 90 seconds someone files for bankruptcy due to a serious illness²
- The two leading causes of long-term disabilities are diseases of the musculoskeletal system and connective tissue and cancer.³

1 Social Security Basic Facts, July 26, 2013

2 The American Journal of Medicine, Vol. 122, No. 8, August 2009

3 2012 Council for Disability Awareness Long-Term Disability Claims Review



Benefits at a Glance for The Regents of the University of California Postdoctoral Scholar Benefit Plan

Group Policy # 643383

Effective Date January 1, 2005

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by your employer, The Regents of the University of California Postdoctoral Scholar Benefit Plan.

Eligibility

Definition of a Member

You are a member if you are an active Postdoctoral Scholar of the employer who maintains average regular paid time of at least 17.5 hours each week, or an active Postdoctoral Fellow or Paid Direct of the employer who maintains an appointment at a minimum of 43.75% time.

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$50,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

For more information regarding your eligibility, visit the Postdoc website at <https://clients.garnett-powers.com/pd/uc>

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by The Regents of the University of California Postdoctoral Scholar Benefit Plan. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and The Regents of the University of California Postdoctoral Scholar Benefit Plan may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



Benefits at a Glance for The Regents of the University of California Postdoctoral Scholar Benefit Plan

Group Policy # 643383

Effective Date January 1, 2011

Group Short Term Disability Insurance

Group Short Term Disability (STD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by your employer, The Regents of the University of California Postdoctoral Scholar Benefit Plan.

Eligibility

Definition of a Member

You are a member if you are an active Postdoctoral Scholar of the employer who maintains average regular paid time of at least 17.5 hours each week, or an active Postdoctoral Fellow or Paid Direct of the employer who maintains an appointment at a minimum of 43.75% time, and a citizen or resident of the United States or Canada.

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Weekly Benefit

70 percent of the first \$1,429 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, etc.)

Maximum Weekly Benefit

\$1,000

Minimum Weekly Benefit

\$25

Benefit Waiting Period

Your weekly benefit becomes payable the first day you are disabled for disability caused by accidental injury and 7 days for disability caused by physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation; or
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

Maximum Benefit Period

180 days

Other Features & Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

For more information regarding your eligibility, visit the Postdoc website at <https://clients.garnett-powers.com/pd/uc>

This information is only a brief description of the group STD insurance policy sponsored by The Regents of the University of California Postdoctoral Scholar Benefit Plan. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and The Regents of the University of California Postdoctoral Scholar Benefit Plan may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



Voluntary Long Term Disability (LTD) Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through your employer, The Regents of the University of California Postdoctoral Scholar Benefit Plan.

Eligibility Requirements

- Policy # 643383**
 - Group Policy Effective Date is January 1, 2011
- Employee**
 - An active Postdoctoral Scholar of the employer who maintains average regular paid time of at least 17.5 hours each week, or an active Postdoctoral Fellow or Paid Direct of the employer who maintains an appointment at a minimum of 43.75% time.
 - A citizen or resident of the United States or Canada
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Benefit Amount

- Benefit Percentage** Your monthly benefit is 60 percent of the first \$7,500 of your insured predisability earnings reduced by deductible income
- Plan Maximum Monthly Benefit** \$4,500
- Plan Minimum Monthly Benefit** \$100

Note:

- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior LTD insurance plan are also subject to medical underwriting approval. To submit a medical history statement online, visit: www.standard.com/mhs.

Disability Needs Calculator

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Disability insurance you may need if you become unable to work, The Standard has created a Disability Needs Calculator found at: <http://www.standard.com/calculators/dineeds.html>

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, receive medical underwriting approval (if applicable), and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance. If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design

Benefit Waiting Period	If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 180 days and remain disabled. Benefits are not payable during the benefit waiting period.																		
Own Occupation Definition of Disability	For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the substantial and material acts necessary to pursue your own occupation and you are not working in your own occupation OR as a result of physical disease, injury, pregnancy or mental disorder you are unable to earn 80 percent or more of your indexed predisability earnings while working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.																		
Any Occupation Definition of Disability	After the own occupation period of disability, you will be considered disabled if you are unable, as a result of physical disease, injury, pregnancy or mental disorder, to engage with reasonable continuity in any occupation, OR are working in an occupation but as a result of physical disease, injury, pregnancy or mental disorder you are unable to engage with reasonable continuity in that occupation or any occupation.																		
Maximum Benefit Period	If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins: <table border="0" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: left;"><u>Maximum Benefit Period</u></th> </tr> </thead> <tbody> <tr><td>62</td><td>3 years 6 months</td></tr> <tr><td>63</td><td>3 years</td></tr> <tr><td>64</td><td>2 years 6 months</td></tr> <tr><td>65</td><td>2 years</td></tr> <tr><td>66</td><td>1 year 9 months</td></tr> <tr><td>67</td><td>1 year 6 months</td></tr> <tr><td>68</td><td>1 year 3 months</td></tr> <tr><td>69+</td><td>1 year</td></tr> </tbody> </table>	<u>Age</u>	<u>Maximum Benefit Period</u>	62	3 years 6 months	63	3 years	64	2 years 6 months	65	2 years	66	1 year 9 months	67	1 year 6 months	68	1 year 3 months	69+	1 year
<u>Age</u>	<u>Maximum Benefit Period</u>																		
62	3 years 6 months																		
63	3 years																		
64	2 years 6 months																		
65	2 years																		
66	1 year 9 months																		
67	1 year 6 months																		
68	1 year 3 months																		
69+	1 year																		
Deductible Income	Deductible income includes, but is not limited to: <ul style="list-style-type: none"> • Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid by your employer Benefits you receive or are entitled to receive under any workers' compensation law (other than California Workers' Compensation benefits for permanent total and permanent partial disability) or similar law • Amounts received under unemployment compensation law • Disability benefits received from any other group insurance that exceed 80 percent of your indexed predisability earnings when added to your LTD benefit • Earnings or compensation included in predisability earnings which you receive or have a right to receive while LTD benefits are payable • Earnings from work activity while you are disabled • Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method • Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above 																		

Benefit Calculation

Example

The LTD benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. In the example below, there is no deductible income listed. If there was deductible income, you would subtract the amount from the LTD benefit amount of \$2,700. In this example, the LTD benefit amount is 60 percent of insured predisability earnings. If your monthly earnings before becoming disabled were \$4,500, your monthly LTD benefit would be calculated as follows:

Insured predisability earnings	\$4,500
LTD benefit percentage	X 60%
Amount of LTD benefit	\$2,700*

* Please note your LTD benefit amount may vary based on your own circumstances, including earnings.

Additional Features

Please see your human resources representative for additional information about the features and benefits below.

24 Hour Coverage

24-hour LTD plans provide coverage for disabilities occurring on or off the job.

Rehabilitation Plan

If you agree to participate in a rehabilitation plan that prepares you to return to work (plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10 percent of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.

Reasonable Accommodation Expense Benefit

If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.

Employee Assistance Program

Includes an Employee Assistance Program and WorkLife Services to offer support, guidance and resources to help you and your household members resolve personal issues.

Survivors Benefit

If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivors benefit equal to three times your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).

Exclusions

You are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for a specified period of time, and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a diagnosed mental or physical condition for which you received medical treatment, care or services or have taken prescribed medication at any time during the preexisting period, or if medical underwriting approval was required for coverage, a mental or physical condition, whether diagnosed or undiagnosed:

- For which you have received medical treatment, care or services or have taken prescribed medication at any time during the preexisting period, or

Preexisting Condition Provision, Continued

- That caused symptoms during the preexisting period for which a prudent person would usually seek medical treatment, care or services and
- Which was misrepresented or not disclosed in your application for coverage

Preexisting Condition Period The 90-day period just before your insurance becomes effective

Exclusion Period 12 months

Limitations

LTD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If your disability is caused or contributed to by mental disorders, alcohol use, alcoholism or drug use, musculoskeletal and connective disorders, chronic fatigue conditions or chemical and environmental sensitivities.

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date your work earnings equal or exceed 80 percent of your indexed predisability earnings
- The date you fail to provide proof of continued disability and entitlement to benefits

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid (except if premiums are waived while disabled)
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

For more information regarding your eligibility, visit the Postdoc website at: <https://clients.garnett-powers.com/pd/uc>

Rates

Effective January 1, 2017, your monthly rate is \$8.55. Premiums for this coverage will be deducted directly from your paycheck.

The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Morneau Shepell to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “assurance” for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit,¹ you may access the services for beneficiaries outlined on the next page.



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.

¹ An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Life Services Toolkit
SI 17526 (10/17) EE

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Clinicians with master's degrees are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
Our clinicians may offer your beneficiaries additional grief support through books sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.
- **Legal Services:** Your beneficiaries can obtain legal assistance from experienced attorneys. They can:
 - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed-fee rates.
 - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Your beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit standard.com/mytoolkit (user name = support) or call the assistance line at 800.378.5742.

² The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:

01-AA-STD-5201



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

¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Must be arranged by Assist America, Inc.

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.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at **www.standard.com**.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.