



Reliance Standard WorldNet Assist Employer Communication Guide

The attached documents provide information regarding your Travel Assistance services provided to you by WorldNet Services Corp. ("WorldNet"). These are for your review and can also be accessed via WorldNet's website using the following address (username = rstandard, password = reliance):

<http://www.worldnetservicescorp.com/efulfillment.asp>

Please provide your employees with this hyperlink as well as the username and password and inform them to print the employee ID document for reference and clip the ID card to take with them during a trip.

For your convenience, this information is also accessible on Reliance Standard's Benefit Manager's Extranet. You should of previously received information regarding the Extranet from your local Sales Office explaining sign-on procedures and providing you with your specific ID and password.

RELIANCE STANDARD

Group Insurance products are provided by Reliance Standard Life Insurance Company, 2001 Market Street, Suite 1500, Philadelphia, PA, 19103.
RSL WorldNet Assist services are provided by WorldNet Services Corp., 3050 Universal Blvd., Suite 150, Weston, FL 33331.

Contact: 800-456-3893 and/or www.worldnetservicescorp.com



Reliance Standard WorldNet Assist Employer Program Guide

Travel Assistance services are being provided to those employees and their eligible dependents who are covered under an eligible Reliance Standard Life Insurance Company ("RSL") policy.

These services will be provided to the Employer at no additional cost by WorldNet Services Corp. ("WorldNet"), pursuant to an agreement entered into between RSL and WorldNet under a Master Contract #239.

Plan Communications

The Employer agrees to distribute an html document to its covered employees. The document contains information about the program and provides a hyperlink <http://www.worldnetservicescorp.com/efulfillment.asp> and username/password **username = rstandard and password = reliance**, to access a detailed program description and membership brochure on the WorldNet website. The html document, as well as the website, provides important contact phone numbers for WorldNet. The Employer should keep this html document for redistribution to employees upon request.

Plan Administration

In the event of an Emergency Medical situation involving an employee or covered dependent, WorldNet will need to contact the Employer to verify coverage. WorldNet will contact the Group Contact Person as identified by RSL. It is the responsibility of the Employer to notify both RSL and WN if you need a different Group Contact Person. The Contact Person will be required to provide verification that (a) the Employer has active coverage with RSL, and (b) the employee is individually covered by RSL.

Terminations

WorldNet will provide Travel Assistance services under its agreement with RSL until the expiration or cancellation of the RSL policy, whichever comes first.

Restrictions and Limitations

Covered Employees and their dependents will have toll-free access to WorldNet Customer Service Center 24 hours a day from anywhere in the world.

The RSL WorldNet Assist program highlights are described in the attached Description of Covered Services.

WorldNet shall not be obligated to provide its services with regard to any injury or sickness that results from or is caused by: 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 of 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.

If a covered employee requests transport related to a condition for which a transport has not been deemed medically necessary by a Physician designated by WorldNet in consultation with a local attending Physician or to any condition excluded hereunder, and the Employer or covered employee agrees to be financially responsible for all expenses related to that transport, WorldNet will arrange but not pay for such transport to a medical facility or to the covered employee's residence and will make such arrangements using the same degree of care and completeness as if WorldNet was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

Neither WorldNet nor RSL shall be responsible for any claim, damage, loss, costs, liability or expense which arise in whole or in part as a result of WorldNet's inability to contact the Employer's authorized Contact Person for any reason beyond WorldNet's or RSL's control or as a result of the failure and/or refusal of the Employer to authorize services proposed by WorldNet.

Negligence/Acts of Omission

The medical professionals and/or attorneys suggested or designated by WorldNet or providing direct services pursuant under this program are not employees or agents of WorldNet; therefore, WorldNet is not responsible or liable for their negligence or other acts or omission.

Non-Affiliation

WorldNet is not affiliated with RSL. The services provided by WorldNet are not part of the RSL insurance policy. RSL is not responsible for any acts or omissions by WorldNet in connection with or arising under this travel assistance plan.

SIGNED FOR WORLDNET SERVICES CORP., a division of CHCS Services, Inc. by:

Signature: *Felisse Pinsky* Title: Senior Vice President
Name: Felisse Pinsky, A.R.N.P. Business Phone Number: (954) 389-5400
Date: _____ WorldNet Service Membership Number: 239

WORLDNET

SERVICES CORP

3050 Universal Boulevard, Suite 150
Weston, FL 33331

To access the WorldNet Assist Program
24 hours a day, 365 days a year, call:

In the U.S., toll free 1-800-456-3893
Worldwide, collect 1-954-217-5173

www.worldnetservicescorp.com

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Contact: 800-456-3893 and/or www.worldnetservicescorp.com



RSL WorldNet Assist

Through your group coverage with Reliance Standard Life Insurance Company ("RSL"), you are now eligible for the *RSL WorldNet Assist* travel service program, provided through WorldNet Services Corp. ("WorldNet"), pursuant to an agreement entered into between RSL and WorldNet under a Master Contract #239. WorldNet 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 have when you travel. It also offers pre-trip assistance before you travel and information on things like passport/visa requirements, foreign currency and weather.

The following is an outline of the RSL WorldNet Assist emergency travel assistance service program. For complete description of all services and the programs terms and limitations, please refer to the Description of Covered Services document.

Covered Services

When traveling more than 100 miles from home or in a foreign country, *RSL WorldNet Assist* offers you and your dependents the following services: Pre-Trip Assistance, Emergency Medical Transportation Services, Emergency Personal Services and Medical Assistance Services.

Pre-Trip Assistance

- Inoculation requirements
- Passport & Visa requirements
- Currency exchange rates
- Consulate & Embassy referral
- Health hazard advisory
- Weather information

Emergency Personal Services

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

***Emergency Medical Transportation**

- Medically Necessary Repatriation
- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

Medical Services Include:

- Medical referrals for local Physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$100,000.

How It Works

At any time before or during a trip, you may contact *RSL WorldNet Assist* for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Use the wallet cards below to have convenient access to the numbers that you need.



WORLDNET SERVICES CORP.	For WorldNet emergency medical, legal and travel assistance information and referral service 24-hours a day, 365 days a year, call:	WORLDNET SERVICES CORP.	In the U.S., toll free (800)456-3893 Worldwide, collect (954)217-5173
	Employee Signature		GROUP NUMBER 239
All covered services must be arranged by WorldNet Service Corp. This is not a reimbursement plan.		Company Name	
WorldNet 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 WorldNet and for the expenses associated with them.		provided through RELIANCE STANDARD Life Insurance Company <small>a RELIANCE company</small>	
RS-1976-B			

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RSL WorldNet Assist services are provided by WorldNet Services Corp., 3050 Universal Blvd., Suite 150, Weston, FL 33331.
 Contact: 800-456-3893 and/or www.worldnetservicescorp.com

**Reliance Standard WorldNet Assist Service
Description of Covered Services
Group Program #239
Provided through
Reliance Standard Life Insurance Company
By WorldNet Services Corp.**

Reliance Standard Life Insurance Company ("RSL") is pleased to provide you with your *RSL WorldNet Assist* travel service program. When you are traveling, unexpected emergencies can happen. Help is only a phone call away with your *RSL WorldNet Assist* program. Through your group insurance coverage with RSL, you and your covered dependents are eligible for Emergency Travel Assistance services from WorldNet Services Corp. ("WorldNet"). WorldNet is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most emergency medical care situations and many other emergencies you may have when you travel. It also offers pre-trip assistance before you travel and information on passport/visa requirements, inoculation requirements, foreign currency and weather.

Your worldwide assistance services are available when traveling 100 or more miles from home or when traveling in a foreign country on trips up to 90 days.

The following is your complete **Description of Covered Services** that are provided under this program. Please maintain this document for confirmation of all covered emergency travel assistance services.

Emergency Transportation Services

Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of WorldNet's Medical Director, WorldNet will arrange and provide emergency evacuation (under medical supervision, if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging for transportation and related medically necessary services (including cost of medical escort) incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization for an Injury or Sickness, if the attending Physician and WorldNet's Medical Director deem it medically necessary, WorldNet will arrange and transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging for transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Mortal Remains: In the event of your death, WorldNet will render assistance and provide for the return of mortal remains. Services include arranging for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Visit by Family Member or Friend: If you are hospitalized for more than seven (7) days and are traveling alone, WorldNet will arrange and provide your family member or friend with transportation to visit you.

Traveling Companion Transportation: If your travel companion loses previously made travel arrangements due to your medical emergency, WorldNet will arrange and pay for your traveling companion's return home by the most direct and economical route, up to a maximum coverage limit of \$2,500.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, WorldNet will arrange and provide the return of your minor children who are under eighteen (18) years of age, and, if necessary, accompany him/her with an attendant.

Return of Vehicle: In the event of an emergency evacuation, medically necessary repatriation, or repatriation of remains, and the Participant's non-commercial vehicle is left unattended, WorldNet will arrange and provide for the non-commercial vehicle to be returned.

Medical Assistance Services

Medical Referrals: WorldNet will assist you in finding Physicians, dentists, and medical facilities.

Medical Monitoring: During the course of a medical emergency, WorldNet's professional case managers, including Physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed. WorldNet will provide case notification, both foreign and domestic, between the patient, family, Physician, employer, travel company, and consulate as needed. WorldNet will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Replacement of Medication and Eyeglasses: WorldNet will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. WorldNet will also arrange for shipment of replacement eyeglasses or other necessary personal medical items that may have been forgotten, lost or depleted while traveling. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are your responsibility.

Hotel Convalescence Arrangements: WorldNet can assist you with hotel arrangements if you or your companion needs to convalesce in a hotel prior to or following medical treatment.

Medical Insurance Assistance: WorldNet can assist you by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.

Legal Assistance

Locating Legal Services: WorldNet can assist in contacting a local attorney or the appropriate consular officer if you are arrested or detained, involved in an automobile accident, or otherwise need legal help. WorldNet will maintain communications with you, your family, and employer until legal counsel has been retained by you.

Bail Bond Services: WorldNet can assist in securing bail bond services in all available locations.

Baggage Assistance

WorldNet can assist you if your baggage is lost, stolen, or delayed while traveling on a common carrier. WorldNet will advise you of the proper reporting procedures, and will help you maintain contact with the appropriate companies or authorities to help resolve the problem.

Emergency Payment Assistance

WorldNet can assist you in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with your family, or your credit card company, bank, employer, plan sponsor or other sources of credit.

Pre-trip Assistance – available at anytime, not subject to 100-mile travel requirement.

Passport and Visa Information: WorldNet can advise you of the required documentation to enter and depart foreign destinations.

Health Hazards Advisory: WorldNet can provide you with up-to-date travel advisories.

Inoculation Requirements: Medical entry requirements can be provided to you prior to your departure.

Weather Information: WorldNet maintains current information regarding weather conditions for both domestic and international travel destinations. This information will be provided to you through the WorldNet Center.

Currency Exchange Information: WorldNet can provide you with the daily currency exchange rate for a specified country.

Consulate and Embassy Locations: WorldNet maintains a complete listing of consulates and embassies. These locations are accessible to you by calling the WorldNet Center.

Translation and Interpreter Services: Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.

Travel Locator Service: You can contact the WorldNet Center 24 hours a day, seven (7) days a week, for assistance in locating hotels, airports, sports facilities, campgrounds, and tourist attractions.

Emergency Message Assistance

WorldNet can record emergency messages from you or emergency messages for you for 24-hour periods. These messages may be retrieved at anytime by you, your family, or business associates.

Emergency Cash Assistance

WorldNet can assist you with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or your credit card company in the event of an emergency. All fees associated with the transfer or deliveries of funds are your responsibility.

Emergency Ticket Replacement

WorldNet can assist you in replacing lost or stolen airline tickets.

Emergency Card Replacement

WorldNet can assist you with emergency card replacement if you should experience a loss, theft, or damage to your credit card or membership card.

Terms And Conditions

WorldNet hereby acknowledges its responsibility to provide, or contract for, the above-listed and described assistance services subject to the following terms and conditions.

You are responsible for obtaining, and for all expenses associated with, all services other than those in connection with emergency evacuation, medically necessary repatriation, transportation for a family member or friend, traveling companion transportation, return of dependent children, repatriation of remains and vehicle return when provided by WorldNet.

All services provided by WorldNet must be arranged by WorldNet. There is no reimbursement to anyone, you or otherwise, for expenses incurred in connection with any WorldNet assistance services.

WorldNet reserves the right to suspend or limit its services in any area in the event of rebellion, war, labor disturbance, act of God, or refusal of the authorities in a country to permit WorldNet to fully provide services. WorldNet will, however, endeavor to provide services to the best of its ability during any such occurrence. It is your responsibility to find out from WorldNet whether a country in which, or to which, you are traveling is "open" for assistance.

WorldNet is not responsible, and cannot be held liable, for: (a) the availability or results, including malpractice, of any Physician or attorney who is not an employee of WorldNet; (b) the availability or results of any transportation services; (c) any loss or damage to your vehicle during its return; or (d) any loss or damage to any personal belongings.

All transportation services provided by WorldNet 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 family member or friend, traveling companion transportation, return of dependent children, repatriation of remains and vehicle return are subject to a limit of \$100,000 per Participant for each event.

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

WorldNet will not provide emergency evacuation, medically necessary repatriation, transportation for a family member or friend, traveling companion transportation, return of dependent children, 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 of 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 WorldNet are covered in whole or in part by an insurance policy or other health insurance plans, WorldNet 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 Company or underwritten by RSL.

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

The WorldNet Assist Program evidenced by this Agreement will end on the earliest of the following to occur, as applicable:

- 1) for all Participants in a family unit: on the date the employee is no longer an Insured Person under the Employer's policy issued by RSL;
- 2) on the date the Employer's policy issued by RSL is terminated; or
- 3) on the date RSL no longer provides the WorldNet Assist Program as evidenced by their Agreement with WorldNet.

WorldNet is not affiliated with RSL. The services provided by WorldNet are not part of your RSL insurance policy, and RSL is not responsible for the content of the WorldNet Assist Program, the services provided by WorldNet, or any acts or omissions by WorldNet in connection with or arising under the travel assistance program.

The Group Policyholder is not affiliated with WorldNet and the Group Policyholder is not responsible for the services provided by WorldNet, or any acts or omissions by WorldNet in connection with or arising under the travel assistance program.

USE OR NON-USE OF THE WORLDNET ASSIST PROGRAM HAS NO BEARING ON THE GROUP INSURANCE, OR THE BENEFITS PROVIDED THEREUNDER, THAT YOU HAVE WITH RSL THROUGH THE COMPANY.

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