

RSL SmartChoice® CHATTER

Travel Assistance another valuable SmartChoice benefit



Did you know Travel Assistance is included on all of our Reliance Standard's policies? It's one of those things you don't remember you have or think you need it until you do. That is what happened to our own VP of Sales, Michael Wilbert, whose wife went into premature labor on a remote island. Thanks to On Call 24-Hour Travel Assistance Services, the Wilberts welcomed their new daughter after just one international phone call and a specially equipped and staffed helicopter flight.

All SmartChoice policies provide travel assistance services with On Call when employees or their dependents are traveling more than 100 miles from home or in a foreign country. Here is just a sample of some of the covered services included with On Call.

- ▶ **Pre-Trip Assistance** – passport/visa requirements, current exchange rates
- ▶ **Emergency Personal Services** – interpretation/translations services, emergency travel arrangements
- ▶ **Emergency Medical Transportation*** – emergency evacuation, medically necessary repatriation
- ▶ **Medical Services** – medical referrals for local physicians/dentists, prescription assistance and eyeglass replacement

Travel assistance is just one more way that we make benefits easy with SmartChoice. See the attached for more information about On Call.

*subject to a maximum combined single limit of \$250,000

Got News?

If you have an idea for SmartChoice Chatter, or a question about any of the material you read here, contact Pat Cassidy, Director of Small Group Products Marketing, (800) 351-7500 x 3868 or Pat.Cassidy@arsli.com.

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

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.)



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



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

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2015 MGA LEADERS CONFERENCE, NAPLES, FLORIDA (Qualifying Point Totals Through March)

Congratulations to Small Group Solutions for being our first MGA partner to earn a qualification to the Leaders Conference!!

Congratulations also to **Direct Benefits** and **North American Benefits Company** for being right there to earn their first qualification as well!

With 6 months of production qualification down (i.e. from 10/1/2014), and with still 6 months of production qualification time remaining (i.e. through 9/30/2015), these 3 leaders all have their sights set on earning multiple qualifiers.

Here is a listing of all of our SmartChoice MGA Partners who have earned at least 5 points thus far toward the 70 points needed to qualify:



Rank	MGA Partner	Points Thru March	Rank	MGA Partner	Points Thru March
1	Small Group Solutions	73.5	18	Resource Brokerage	11.5
2	Direct Benefits	67.0	19	DI Broker	10.5
3	North American Benefits Company	65.0	20	Consumer Group Services	10.0
4	Financial Solutions Group	41.5	21	Mutual Med Inc	9.5
5	Midwest Insurance Marketers	37.0	22	Pike Financial	9.5
6	The Winnick Agency	32.0	23	The Brokers Source	9.5
7	Shields Brokerage	27.0	24	CBIZ TN	9.0
8	Word and Brown	26.5	25	Disability Resource Group	9.0
9	BenefitMall	20.5	26	Consolidated Insured Benefits	6.5
10	Emerson Reid	20.5	27	Group Warehouse	5.5
11	Connexion	20.0	28	Group Insurance Services	5.5
12	Combined Services	19.0	29	Independent Benefit Network	5.5
13	LISI	18.0	30	National Brokerage Services	5.5
14	BrokerNet	16.5	31	Choice Employee Benefits	5.5
15	J.L.Herring & Assoc	15.5	32	IBSi Brokers	5.0
16	Northeast Ins Broker Services	14.5	33	Hildebrand Ins Services	5.0
17	Diversified Brokerage Specialists	14.5			

PRODUCTION QUALIFICATION POINT SYSTEM:

- ▶ Each line of LIFE, LTD & STD coverage equals 1 POINT
- ▶ Each line of DENTAL coverage equals 2 POINTS
- ▶ Each line of VISION CARE coverage equals ½ POINT
- ▶ Sell two lines of LIFE, LTD, STD or DENTAL coverage to one group and earn an additional ½ POINT
- ▶ Sell three lines of LIFE, LTD, STD or DENTAL coverage to one group and earn an additional 1 POINT
- ▶ Sell four lines of LIFE, LTD, STD or DENTAL coverage to one group and earn an additional 2 POINTS

70 Points = One Qualifier (Plus Guest)

Each Additional 40 Points = An Additional Qualifier (Plus Guest)

