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BUSINESS VISA GUIDE TO BENEFITS

Travel & Emergency Assistance Services

Effective January 2025

Emergencies can escalate quickly when you are traveling away from home. Even something relatively straightforward when you are not traveling, like replacing prescription medication, can be difficult when you are dealing with local laws or language barriers.

Travel and emergency assistance services are made available to help you in case of an emergency while you are traveling away from home. The benefits administrator can connect you with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the benefits administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

These benefits are provided to eligible Rize Credit Union (Rize CU) cardholders at no additional cost. The terms and conditions contained in this guide to benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via an additional guide to benefits mailings, statement inserts, statement messages or electronic notifications. The benefits described in this guide will not apply to cardholders whose Rize CU cards have been suspended or canceled. Rize CU can cancel or non-renew the benefits for cardholders, and if they do, they will notify you at least 30 days in advance.

What are travel and emergecy assistance services and how do I use these services when I need them?

Travel and emergency assistance services are made available to you, if you are a Rize CU cardholder. You, your immediate family members and business associates are also eligible to use these services. Travel and emergency assistance services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the 24-hour benefits administrator line at 800.992.6029. If you are outside the U.S., call collect at 1.804.673.1675.

What are the specific services and how can they help me?

- **Emergency message service**
  Can record and relay emergency messages for travelers, their immediate family members or business associates. The benefits administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- **Medical referral assistance**
  Provides medical referral, monitoring, and follow-up. The benefits administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your personal accounts. All costs are your responsibility.
- **Legal referral assistance**
  Can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you are detained by local authorities, have a car accident, or need legal assistance. In addition, the benefits administrator can coordinate bail payment from your personal accounts. The benefits administrator can also follow up to make sure bail has been properly handled. All costs are your responsibility.
- **Emergency transportation assistance**
  Can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your immediate family members or business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the benefits administrator can make arrangements to repatriate the remains. All costs are your responsibility.
- **Emergency ticket replacement**
  It will help you through your carrier's lost ticket reimbursement process and assist in delivering a replacement ticket to you if you lose your ticket. All costs are your responsibility.
- **Lost luggage locator service**
  Can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. You are responsible for the cost of any replacement items shipped to you.
- **Emergency translation services**
  Provides phone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. All costs are your responsibility.
- **Prescription assistance and valuable document delivery arrangements**
  Can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of your prescriptions filled for you at local pharmacies. It can also help transport critical documents you may have left elsewhere. All costs are your responsibility.
- **Pre-trip assistance**
  They can give you information on your destination before you leave, such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional provisions

- This benefit is provided to eligible cardholders at no additional cost. Subsequent endorsements may modify the terms and conditions contained in this Guide to Benefits. The terms and conditions may be modified via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or canceled.
- Rize CU can cancel or non-renew the benefits for cardholders, and if the Credit Union does, you'll be notified at least 30 days in advance.

Definitions:

- **Common currier** – any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.
- **Immediate family member** – your spouse or dependent children under 22 years old.
- **You or your** – an eligible person residing in the United States whose name is embossed on the Rize CU Visa card.