



MetLife

Frequently Asked Questions

FAQ'S

Q. How do I access the services if I need assistance?

A. AXA Assistance provides a toll free number to be used within North America and a collect call number that can be dialed at no charge from anywhere in the world, 24 hours a day, 7 days a week, 365 days a year. These numbers connect our clients directly to our Alarm Center, where highly trained multilingual Assistance Coordinators will gather all the necessary information and proceed with the travel assistance. For assistance, you may call toll free (800) 454-3679 or collect +1 (312) 935-3783.

Q. Is coverage available for business and leisure travel?

A. Yes. You are eligible for both business and leisure travel as long as you are traveling 100 miles or more from your permanent residence and for less than 120 consecutive days.

Q. Do I need to be traveling abroad to be eligible?

A. No. You are eligible for coverage as long as you are traveling 100 miles or more from your permanent residence.

Q. Does my family have coverage?

A. Yes. Your spouse and dependent children under 26 years of age are eligible for coverage whether traveling together or separately.

Q. If my family is traveling without me, are they still covered?

A. Yes. The services and benefits are available to your spouse and dependents while over 100 miles away from home whether traveling with or without you.

Q. What if my children are left unattended in case of a medical emergency?

A. If a minor child is left unattended as a result of an accident or illness, we will provide one-way transportation, with attendants if required, back to the place of residence.

Q. Are interpretation services available?

A. Emergency phone interpretation services are available and you may access them by calling us at any time at toll free (800) 454-3679 or collect +1 (312) 935-3783.

Q. If my plans change while I'm traveling, can you help me arrange everything?

A. If your travel plans change due to a medical reason and you need to be repatriated/evacuated or medically monitored, we will make the necessary arrangements. If your travel plans change for other circumstances, our concierge services can assist with transportation, accommodation, and any other necessary travel arrangements.

Q. If I forget my medication or break my glasses, am I covered?

A. We will make the necessary arrangements to have your prescription transferred or arrange a visit with a physician to obtain the necessary medication, glasses, etc. All transport and medical fees incurred are your responsibility.

Q. What if an emergency is caused because I forgot to take my medication?

A. As long as it was not done deliberately, emergency assistance needed due to accidental circumstances is covered.

Q. Do I need to activate my membership?

A. No. When in need of assistance, you will only need to provide your name, your company name and employee email address or I.D. number if available.

Q. If I'm hospitalized while I'm traveling, can a family member come visit me?

A. Yes. If you are traveling by yourself and are expected to be hospitalized for more than 7 days prior to repatriation, one economy ticket will be provided so your spouse or a family member can be with you.

Q. If I need legal assistance, can a lawyer be provided?

A. Yes. AXA Assistance will refer you to an interpreter or legal personnel as necessary. Fees incurred for interpretation or legal services provided are your responsibility.

Q. For how long am I covered?

A. Your travel assistance coverage is available for 120 consecutive days.

Q. If I'm injured or hospitalized and my stay goes over 120 days, am I still covered?

A. Yes. If the need for assistance occurs prior to the 120 day limit, you are eligible for full coverage.



Q. If I need to be repatriated/evacuated from an area, will my possessions be sent to me?

A. AXA Assistance can help make the necessary arrangements to have your personal belongings sent with you. However, due to limited spacing on an evacuation vehicle, you most likely will not be able to bring all your possessions with you on the repatriation/evacuation flight. If this happens, AXA will assist in coordinating the shipment of any possessions to the customer's final destination.

Q. What if I can't call for assistance?

A. In the event that you cannot contact us, your family member, travel companion or even the hospital staff may contact us to inform us of your need for assistance.

Q. If I suffer an accident while being intoxicated, would I be covered?

As long as emergency assistance is due to accidental circumstances and not done intentionally coverage would apply.

Q. If I decide to participate in an activity, such as water skiing, and I break my leg, would I be covered?

A. Coverage is applied unless you are participating in or practicing for a professional sport.

Q. Is pregnancy covered?

A. If there is a complication due to pregnancy while traveling, coverage will be applied to the services rendered.

Q. If I was diagnosed with a heart condition and suffer a heart attack while traveling, am I covered?

A. Yes. Pre-existing conditions are not an exclusion of the assistance program.

Q. Is the coverage amount applicable per event, per year or per lifetime?

A. Coverage is applicable per occurrence based on 120 days limitation.