ABOUT AXA ASSISTANCE USA, INC.

MetLife selected AXA Assistance USA, Inc. to be the administrator for Travel Assistance services because they are an industry leader. Formed in 1959, AXA is best known for intervening in medical emergencies in foreign countries. In addition, AXA administers assistance services when a covered employee or dependent becomes ill or injured while traveling 100 miles or more away from home. AXA is an independently owned company and is not associated with or an affiliate of MetLife.

All services must be arranged by AXA Assistance USA, Inc.

No claims for reimbursement will be accepted.

HOW TO ACCESS TRAVEL ASSISTANCE

Next time you or your family members are traveling and need assistance, remember to use the phone number on the back of your Travel Assistance ID card. Be sure to carry the card with you at all times. One simple phone call to the Alarm Center puts you in touch with highly trained staff who will help ensure your call is handled promptly and will even coordinate your medical insurance carrier in the event of a medical emergency.

CALL TRAVEL ASSISTANCE IF:

1. Your name, telephone number and (if possible) fax number, and your relationship to the plan participant.
2. Plan participant’s name, age, sex and company name.
3. A description of the plan participant’s condition or service needed.
4. Name, location and telephone number of hospital, if applicable.
5. Name and telephone number of treating doctor, if applicable.

When you call the TRAVEL ASSISTANCE DEDICATED TELEPHONE NUMBERS

listed on the reverse, please have the following information available:

- Name and telephone number of treating doctor, if applicable.
- Name, location and telephone number of hospital, if applicable.
- A description of the plan participant’s condition or service needed.

Note: Your health insurance still pays the medical expenses, but all of the extra costs involved in the medical transportation and other travel assistance services administered by AXA are covered. A small monthly fee is included in the cost of your insurance coverage and is not to be taken into consideration when deciding whether to travel or not.

CALL TRAVEL ASSISTANCE IF:

1. You are planning a trip and need general travel information.
2. You require medical assistance while traveling.
3. You lose documents, credit cards or luggage while traveling.
4. You require medical evacuation.
5. You are a victim of identity theft and need assistance, remember to use the phone number on the reverse, please have the following information available:

- Your name, telephone number and (if possible) fax number, and your relationship to the plan participant.
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A Unique Advantage

Congratulations! To complement your MetLife Insurance coverage, you now have access to Travel Assistance, a special travel service administered by AXA Assistance USA, Inc. (AXA) through a marketing arrangement with MetLife. Travel Assistance offers you and your dependents worldwide medical, travel, concierge and legal and financial assistance services, 24 hours a day, 365 days a year.

COVERAGE
While traveling internationally or domestically, participants have access to medical assistance if faced with an emergency. With one simple phone call, you and your dependents will have access to:

- Over 600,000 pre-qualified providers worldwide.
- Air and ground ambulance service.
- Trained multilingual personnel who can advise and assist you quickly and professionally in a travel emergency.

IDENTITY THEFT SOLUTIONS
You and your dependents also have access to Identity Theft Solutions, a benefit accessible while you are home or traveling. This service provides:

- Education & Protection: An identity theft risk & prevention toolkit and resolution guide.
- Personal Guidance: Assistance with filing and obtaining police and credit reports, contacting creditor fraud departments, taking inventory of lost or stolen items and more.

CONCIERGE SERVICES
Also included are concierge services designed to fulfill various travel and entertainment requests as well as arrangements for business-related services such as flight, hotel and dining reservations, general destination and transportation information, city guides and much more.

GENERAL TRAVEL INFORMATION
Before you travel, you can visit the AxA Assistance website to obtain information about your visa, passport, inoculation requirements and local customs as well as 24-hour pre-departure information on weather, currency and much more.

Additional Key Features

MEDICAL REFERRALS, APPOINTMENTS AND HOSPITAL ADMISSION VALIDATION
Your call to the Alarm Center enables you to be referred to English-speaking doctors and/or hospitals, dentists and specialists. In the event that a hospital does not recognize your medical insurance, this service will assist in validating your and your dependents’ health coverage and/or advancing funds.

EMERGENCY EVACUATION
Wherever medical facilities are not available locally, necessary transportation, equipment and personnel will be available to evacuate you and your dependents to the nearest medical facility.

POLITICAL EVACUATION
Arrangements will be made for the repatriation on political grounds for all covered travelers based on their government’s decision that such evacuation is necessary.

CRITICAL CARE MONITORING
A team of doctors, nurses and other medically trained personnel will stay in regular communication with the attending physician and/or hospital to help ensure you or your dependents are receiving proper care at all times.

MEDICALLY SUPERVISED REPATRIATION
If you or your dependents are ready to be discharged from the hospital but still are in need of medical assistance, this service will repatriate you or your dependents to a rehabilitation facility or home, and if medically necessary, will provide a medical or non-medical escort.

DISPATCH OF PRESCRIPTION MEDICATION
If you or a dependent forgets or loses a prescribed medication, assistance in the arrangement for replacement medication (when possible and legally permissible) will be provided.

EMERGENCY MESSAGE TRANSMISSION
The Alarm Center will receive and transmit emergency messages on your behalf.

TRANSPORTATION TO JOIN PATIENT
If you or your dependents are traveling alone and will be hospitalized for more than seven days, round-trip common carrier transportation to the place of hospitalization for a designated family member or personal friend will be provided.

CARE FOR MINOR CHILDREN
If a minor child is left unattended as a result of an accident or illness, one-way transportation, with attendants if required, to the place of residence will be provided.

PET HOUSING AND RETURN
Provides assistance with pet-friendly hotel accommodations, boarding facilities and travel home for your pets.

RETURN OF MORTAL REMAINS
If a participant dies while traveling, this service will transport and offer every reasonable assistance in legal formalities, for the return of mortal remains.

LEGAL REFERRALS
Provides referrals for you or your dependents to an interpreter or legal personnel, as necessary.

LOST DOCUMENT AND LUGGAGE ASSISTANCE
Provides assistance in locating lost luggage once a claim has been filed. This is not an insurance policy for lost/stolen luggage and does not reimburse for any permanent loss. Also provides assistance in the coordination of replacing lost documents or passports.

EMERGENCY CASH/BAIL ASSISTANCE
If your wallet is lost or stolen, you can receive an advance for personal emergency cash and assistance in obtaining bail bonds, where available. Emergency cash can be transferred from a friend, family member or business account.

*This is not a medical insurance card. Valid until termination of policy.

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