

Travel Assistance



MetLife

Protection When You Travel

If I'm traveling and...

- Forget my prescription medication while traveling?
- Become sick or injured while I'm traveling?
- Lose my luggage?
- Become a victim of identity theft?

Travel Assistance can help!

What is Travel Assistance?¹

Travel Assistance is a valuable benefit that is provided and administered by AXA Assistance USA, Inc. through an arrangement with MetLife. This service offers you and your dependents medical, travel, legal, financial and concierge services, 24 hours a day, 365 days a year, while traveling internationally or domestically.² With one quick toll-free phone call to the alarm center, you will receive assistance in obtaining the help you need through more than 600,000 pre-qualified providers worldwide. Best of all, you are automatically eligible for the Travel Assistance services with your MetLife Accidental Death & Dismemberment coverage.

Travel and Financial Services Include:

- General travel information about visa, passport, inoculation requirements and local customs
- Telephone interpretation
- 24-hour pre-departure information (weather, currency, holidays)
- Emergency cash/bail assistance/legal referrals
- Lost document and luggage assistance

Medical Assistance Services Include:

- Physician/hospital/dental referrals
- Hospital admission validation
- Evacuation and repatriation
- Prescription transfer
- Transportation to join patient
- Return of mortal remains

How Do I Access Travel Assistance?

When your AD&D coverage becomes effective, you will be provided with a travel assistance identification card, along with an informative brochure that highlights the available services. If you become sick or injured, require travel or financial assistance when traveling 100 miles or more from home, call the number on the identification card to access services. You will promptly be connected to a multilingual assistance coordinator who will be happy to assist you, 24 hours a day, 365 days a year. It's that easy!

Before you travel, you can obtain information about your visa, passport, inoculation requirements and local customs. You can also obtain 24-hour pre-departure information on weather, currency or holidays through the toll free number or by visiting the AXA website: <http://webcorp.axa-assistance.com>



Identity Theft Solutions Provides You and Your Dependents With:

- **Education and Protection including:** the identity theft risk & prevention tool kit and resolution guide.
- **Personal Guidance including:** Filing and obtaining police and credit reports, contacting creditor fraud departments, taking inventory of lost or stolen items and more. You do not have to be traveling to take advantage of this benefit; you can access it whether you are home or away.

Concierge Services

Travel Assistance includes concierge assistance designed to fulfill various travel and entertainment requests as well as arrangements for business related services. Concierge Services for upcoming and current travel include:

- Restaurant, shopping, hotel and airline recommendations/reservations
- Destination transport (rental car/limousine, etc.) information and reservations
- Destination Information
- Sporting, theater, night life and event information, recommendations and information
- Golf course information, referrals, recommendations and tee times
- City Calendar and Event Schedules
- Private Drivers and Guides
- Driving Directions

Exclusions

The AXA Travel Assistance Program is available for participants in traveling status. Whenever a trip exceeds 120 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for our services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. AXA Assistance will not pay benefits for any loss or injury that is caused by or is the result from: intentionally self-inflicted Injury; suicide or attempted suicide; war or any act of war whether declared or not; a Covered Accident that occurs while participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; piloting or serving as a crewmember in any aircraft; commission of or attempt to commit a felony; pregnancy and childbirth except for complications of pregnancy; mental and nervous disorders unless hospitalized; participation in or practice for professional sports. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US\$200,000 for each incident. Treatment must be authorized and arranged by AXA's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

¹ Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

² Traveling more than 100 miles from home

MetLife

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