

Travel Assistance — You're protected, 24/7

To complement your MetLife life insurance coverage, you have access to Travel Assistance¹ services, a useful program giving you and covered family members² access to travel assistance professionals at AXA Assistance USA, Inc. when traveling within the U.S. or abroad. They have the expertise to help when you need emergency medical, travel and personal assistance.

Professional help, just a phone call away

Everyone wants a stress-free trip, but unforeseen events can happen. The good news is that AXA representatives are there by your side. If there's an emergency while traveling internationally or domestically,³ with one simple phone call you can access:

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

Emergency benefits

Emergency medical evacuation services and return of remains

If medical facilities aren't available locally, the program will provide resources needed to get you and your covered family members² to the nearest medical facility for treatment or back home, if medically necessary. If you or a covered family member pass away while traveling, AXA will transport the remains back home and cover the associated costs.

Political and Natural Disaster Evacuation

AXA can provide transportation services when the country where eligible participants are located needs to be evacuated based on a determination of the US government. In addition, in the event of a natural disaster, AXA can coordinate and arrange for the evacuation of eligible participants from a safe departure point to a safe destination.

Dispatch of Physician

If the local attending, legally qualified physician and AXA cannot adequately assess the member's need for medical evacuation and transportation, AXA will coordinate, provide, and dispatch a physician to assist in the assessment. AXA will provide for a benefit up to \$2,500.

Pet Repatriation

If a pet traveling with you is left unattended due to your hospitalization, AXA will coordinate and provide boarding for the pet. If the injury or illness results in an evacuation or repatriation service, AXA will coordinate and provide transportation for the pet to be returned to either home, or to a boarding facility near home. AXA will provide for a benefit up to \$2,500.

Worldwide Medical Teleconsultation⁴

If you're traveling and need medical advice for common and minor illnesses, you and covered family members can have virtual consultations with licensed medical professionals, 24/7 — via mobile device or phone. The DOCTOR PLEASE! App is available at iTunes or Google Play. Call AXA at (800) 454-3679 to receive the code needed for user registration.

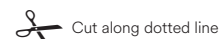
Medical assistance services when traveling

- Medical referrals, appointments and hospital admissions
- Critical care monitoring
- Replacement of prescription medication
- Replacement of medical devices

For information or to access services:

**Call:****Within the USA: (800) 454-3679****Outside the USA call collect: (312) 935-3783****Visit:****www.metlife.com/travelassist**

For your convenience, detach and save this informational wallet card. Be sure to carry the card with you at all times while traveling domestically or abroad.

**TRAVEL ASSISTANCE****This is not a medical insurance card.**

The participant is entitled to medical and travel services administered by AXA Assistance USA, Inc.

Within the United States: (800) 454-3679**Outside the United States Call Collect: (312) 935-3783****Or log on to:****www.metlife.com/travelassist**

All services must be administered by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

Personal assistance services

Advice before you travel

Make sure you visit AXA's Travel Assistance website for advice about your visa, passport, inoculations and local customs, as well as 24-hour pre-departure information on weather, currency and plenty more.

Concierge Assistance

Save time and hassle with our concierge service. Seasoned concierges will take care of all your travel and entertainment arrangements including flights, hotel and dining reservations, general destination and transportation information, city guides and much more. A source of local knowledge on call, whenever you need them, wherever you are.

Pet concierge services

Get help with locating pet-friendly hotel accommodations, local boarding facilities and assistance with travel arrangements back home for your pets in case of an emergency.

Other Assistance Services Include:

- Local professional referrals
- Help with locating lost documents or luggage
- Emergency cash/bail assistance
- Identity theft solutions

1. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
2. You and covered family members means an enrolled employee and their eligible dependents as defined under the group insurance contract issued by MetLife.
3. Traveling more than 100 miles from home.
4. Available globally to members in a traveling status. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, you should contact your local emergency medical service. You can receive Teleconsultation services for limited, non-urgent, non-life threatening medical conditions; this service is not appropriate for all conditions. Services, including assistance with prescriptions, will be provided if permitted under applicable law. Teleconsultation services are arranged through AXA Assistance USA and Teladoc International.

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EXCLUSIONS: The AXA Travel Assistance Program is available for participants in traveling status. Whenever a trip exceeds 180 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for the 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. Benefits will not be paid for any loss or injury that is caused by or is the result from: pregnancy and childbirth except for complications of pregnancy, and mental and nervous disorders unless hospitalized.

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 \$1,000,000. The maximum benefit for political and natural disaster evacuation is \$100,000 per person. The maximum benefit for dispatch of physician and pet repatriation is \$2,500. Treatment must be authorized and arranged by AXA Assistance'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.



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When you call the **Travel Assistance dedicated telephone numbers** listed on the reverse, please have the following information available:

1. Your name, telephone 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

