

Travel Assistance — You're protected, 24/7

A Unique Advantage

To compliment your MetLife insurance coverage, you have access to Travel Assistance¹ services, a unique program where you and covered family members² can contact AXA representatives to administer emergency medical, travel and personal assistance services on your behalf wherever you are in the world.

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

Insured 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 members 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.

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 virtual medical consultations⁴

If you're traveling internationally and need medical advice for common and minor illnesses, you and covered family members can have virtual consultations with U.S. licensed medical professionals, 24/7 — via smart phone, tablet or web. Register before your next trip by calling **(800) 454-3679** or **(312) 935-3783**.

Medical assistance services

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

Before you travel, you can obtain general information.



Call:

Within the U.S.: (800) 454-3679

Outside the U.S.: (312) 935-3783 (collect)



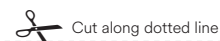
Visit:

www.metlife.com/travelassist

All users are required to set up their unique profile via the registration process for first time access.

Once registration is completed you can access your account by selecting "Log in" which will then prompt you to enter your username and password.

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.

Your own concierge

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 lost documents or luggage
- Emergency cash/bail assistance
- Mobile phone support
- 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. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, members should contact their local emergency medical service. Teleconsultation services may not be appropriate for all medical conditions. Carefully review our Terms of Service available at <https://axaassistance.avizia.com>. Services are available for limited, non-urgent, non-life threatening medical conditions. Services, including assistance with prescriptions, will be provided as permitted under applicable law. Teleconsultation services are provided by HAA Preferred Partners, LLC, an AXA Assistance company. AXA Assistance USA, Inc. is an unaffiliated service provider that provides travel assistance services.

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\$500,000. 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.

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 (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



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