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 Assistance administers assistance services when a covered employee or dependent becomes ill or injured while traveling 100 miles or more away from home. AXA Assistance 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 with your medical insurance carrier in the event of a medical emergency.

TRAVEL ASSISTANCE DEDICATED TELEPHONE NUMBERS

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.
6. Description of the plan participant’s condition or service needed.
7. Name and telephone number of treating doctor, if applicable.

You will receive a call back within 1 hour of your call being received. AXA Assistance USA, Inc. reserves the right to refuse your request. All services provided are at no cost to you. AXA Assistance USA, Inc. reserves the right to request additional information from you or the plan participant.

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TRAVEL ASSISTANCE DEDICATED TELEPHONE NUMBERS

You are planning a trip and need general travel information.
You require medical assistance while traveling.
You lose documents, credit cards or luggage while traveling.
You require medical evacuation.
You experience local language problems.
You would like to request your theft and resolution guide.

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

No claims for reimbursement will be accepted.

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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 and concierge assistance services, 24 hours a day, 365 days a year.

COVERED

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 you and your dependents’ health coverage and/or advancing funds.

EMERGENCY EVACUATION

Whenever 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 ARRANGEMENT SERVICES

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 a 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.

MOBILE PHONE ASSIST SERVICES

Offers education and assistance when traveling abroad with your mobile phone. Provides a detailed guide, including apps, resources, and helpful hints on using your mobile phone internationally to help avoid expensive phone charges. Additionally, connect to your concierge services to fully prepare you for your trip.

CONCERNS AND ATTENTION

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: Axasurveillance.com
Login: axa
Password: travelassist
ALL SERVICES MUST BE ADMINISTERED BY AXA ASSISTANCE USA, INC.
NO CLAIMS FOR REIMBURSEMENT WILL BE ACCEPTED.

THIS IS NOT A MEDICAL INSURANCE CARD.

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