

# Protection You Can Take With You When You Travel

## MetLife®

### What do you do if you...

- Forget your prescription medication while traveling?
- Become sick or injured while you are traveling?
- Lose your luggage?
- Are concerned about identity theft and where to turn if you become a victim?

**Travel Assistance can help.**

### What is Travel Assistance\*?

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 and financial assistance services, 24 hours a day, 365 days a year, while traveling internationally or domestically more than 100 miles from home. 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 in more than 238 countries. 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

#### 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.

(Please see other side for additional important information.)

\*Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

## What are the conditions that would prevent me from receiving Travel Assistance services?

Travel Assistance provides a wide variety of services administered by AXA Assistance USA, Inc. However, these services are available with certain conditions that apply. 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 ineligible for these 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 provide services when travel is undertaken for the specific purpose of securing medical treatment; for diagnostic tests which are part of a routine physical exam; any complications due to normal childbirth, normal pregnancy through the first 6 months of pregnancy or voluntary induced abortion; chiropractic, homeopathic or non-certified Western medicine; any dental or orthodontic treatment which is not from accidental injury; if injuries result from intoxication or an attempt at suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by the participant; commission of an unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for nervous or mental disorders; participation in a professional sport or activity of any sport that could be life threatening or work-related illness or its consequences. Non-medical services such as hotel, restaurant, taxi expenses or reimbursement for 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 service.

Treatment must be authorized and arranged by AXA's designated personnel to be eligible for services under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

## How Do I Access Travel Assistance?

When your AD&D coverage becomes effective, you will be provided with a travel assistance identification card by your employer, 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!

Benefits for the **if in life**<sup>SM</sup>

**MetLife**<sup>®</sup>