Protecting you wherever you go.

Emergency medical and personal assistance services while traveling—anytime, anywhere.

You're protected, 24/7

To compliment your MetLife insurance coverage, you have access to Travel Assistance[1] services, a unique program where you and covered family members* 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,[2] with one simple phone call you can access:

- Over 1 million 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 and transportation services

If medical facilities aren't available locally, the program will provide the transportation, equipment and people needed to get you and your covered family members to the nearest medical facility for treatment or back home, if medically necessary.

Return of remains

If you or a covered family member passes away while traveling, AXA will provide the transportation of the remains back home. In addition, in the event of a member's death when traveling alone, AXA will provide an economy class round- trip ticket for one family member to accompany their remains from the location of their death to the receiving funeral home. Service includes meals and accommodations.

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 situation, AXA can coordinate and arrange for the evacuation of eligible participants from a safe departure point to a safe haven.

Transportation to join a patient

If you or a covered family member are hospitalized while traveling internationally, the program will pay for a designated family member or personal friend to be taken to the hospital so they can be by your side.

Transportation for minor children

The priority is making sure they're safe and secure. AXA will pay for supervised transportation of eligible children back home, if necessary.

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.

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.

*You and Covered Family Members means an enrolled employee and their eligible dependents as defined under the group insurance contract issued by MetLife.

Medical assistance services

Medical referrals, appointments and hospital admissions

If you need medical assistance while you're traveling, one call to an AXA representative and you'll be referred to English-speaking doctors and/or hospitals, dentists and specialists. And if a hospital doesn't recognize your medical insurance, the program can help in validating you and your covered family members' health coverage and/or advancing the funds needed urgently.

Replacement of prescription medication

Forget or lose your prescription medication while traveling? AXA representatives will arrange for replacement medication for you and your covered family members whenever possible and legally permissible.

Replacement of medical devices

When medical devices or equipment are not available locally, we'll make every effort to procure and arrange for delivery.

Worldwide medical teleconsultations[3]

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. Create your account and enter the activation code **US0620** to schedule a virtual appointment. OR Call AXA at (800) 454-3679 to receive the code needed for user registration.

In a confidential setting, medical staff can:

- Handle non-life-threatening medical conditions, such as minor injuries and illnesses
- Provide medical advice and treatment options
- Refer you to a provider for follow up care as needed

Personal assistance services

Advice before you travel

AXA Travel Portal offers useful intelligence for the life cycle of your trip. You will have access to global monitoring of events and country & city risk analysis as well as an international medical network. Visit www.metlife.com/travelassist for access.

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.

Identity theft assistance

If you or a covered family member's identity is compromised, the most important thing you can do is respond quickly. AXA will assist with the process through personal guidance and connect you to bank and credit companies' fraud departments, federal government and local law enforcement agencies, and assist in filing reports and complaints.

Other Assistance Services Include:

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

About Travel Assistance

MetLife selected AXA Assistance USA, Inc. (AXA) to provide the Travel Assistance program because they are an industry leader, best known for intervening in medical emergencies in foreign countries. AXA administers emergency medical assistance services when you or a family member* becomes ill or injured while traveling 100 miles or more away from home. AXA 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're traveling be sure to carry the Travel Assistance ID card with you. One simple phone call puts you in touch with AXA's highly trained representatives who will help ensure your call is handled promptly.

For information or to access services:

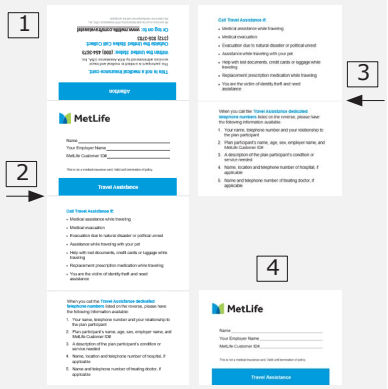
Call:
Within the U.S.
(800) 454-3679

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

Visit:
www.metlife.com/travelassist

To create a Travel Assistance reference card

1. Cut along dashed line at left.
2. Fold sheet in half along dotted line under blue bar with Travel Assistance header.
3. Fold down at fold above text: When you call the Travel Assistance dedicated telephone numbers listed on the reverse.
4. Enter your name and company on front of folded card.



MetLife

Name _____

Your Employer Name _____

MetLife Customer ID#_____

This is not a medical insurance card. Valid until termination of policy.

Travel Assistance

Call Travel Assistance if:

- Medical assistance while traveling
- Medical evacuation
- Evacuation due to natural disaster or political unrest
- Assistance while traveling with your pet
- Help with lost documents, credit cards or luggage while traveling
- Replacement prescription medication while traveling
- You are the victim of identity theft and need assistance

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, employer name, and MetLife Customer ID#
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

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. Traveling more than 100 miles from home.
3. 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 threating 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.

Note: Your health insurance still pays the medical expenses, but all of the extra costs involved in the medical transportation and other travel assistance services administered by AXA Assistance are covered.
A small monthly fee is included in the cost of your insurance coverage and is paid to make these assistance services available to you. Please remember that AXA needs to be contacted to activate the services, and all services must be arranged by AXA Assistance. No claims for reimbursement will be accepted.

Exclusions: The AXA Travel Assistance Program is available for participants in traveling status. When 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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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: www.metlife.com/travelassist

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