Accessing Travel Assistance

You have access to Travel Assistance services when your AD&D coverage becomes effective. Next time you or your family members are traveling more than 100 miles from home and need travel, medical or concierge assistance, remember to use the phone number on the attached Travel Assistance ID card. 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!

Before you travel, you can obtain general information by:

- Visiting the AXA website at **http://webcorp.axa-assistance.com**
  - Login: axa
  - Password: travelassist
- Downloading a copy of our informative Travel Assistance brochure under "My Corporate" that highlights the available services.

Mobile Assist Service

The Mobile Assist Service provides you with information to help you avoid expensive mobile telephone charges when traveling internationally. This service offers a detailed guide which includes essential apps, resources and helpful hints on using a mobile phone internationally. Additionally, connect to your concierge services to fully prepare you for your trip.

Identity Theft Solutions

You and your dependents also have access to Identity Theft Solutions, a benefit you can access while you are at home or traveling.

- Education and Protection: access to an identity theft risk & prevention tool kit 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

AXA Assistance's concierge services are designed to fulfill various travel and entertainment requests and arrangements for upcoming and current travel including:

- Restaurant, shopping, hotel and airline recommendations/reservations
- Destination transport (rental car/limousine, etc.) information and reservations
- Destination information
- Sporting, theater, night life and event information, recommendations and information
- Golf course information, referrals, recommendations and tee times
- City calendar and event schedules
- Private drivers and guides
- Driving directions

1. Travel Assistance and Identity Theft Solutions services are 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. Subject to applicable laws and regulations.
3. Traveling more than 100 miles from home.

EXCLUSIONS: 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 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:

- Your name, telephone number and (if possible) fax number, and your relations to the plan participant.
- Plan participant's name, age, sex and company name.
- A description of the plan participant's condition or service needed.
- Name, location and telephone number of hospital, if applicable

MetLife

MetLife

Metropolitan Life Insurance Company
200 Park Avenue New York, NY 10166
www.metlife.com

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Travel Assistance Protection
when you Travel

MetLife

A Unique Advantage

To complement your MetLife Insurance coverage, you have access to Travel Assistance,[1] a comprehensive travel service provided and administered by AXA Assistance USA, Inc. through a marketing arrangement with MetLife. Travel Assistance offers you and your dependents access to medical, travel, and concierge services - 24 hours a day, 365 days a year when traveling internationally[2] or domestically.[3] One simple toll-free phone call to the Alarm Center puts you in touch with AXA Assistance's highly trained staff that can assist you in obtaining the help you need.

Use Travel Assistance if you...

- Plan a trip and need general travel information about visa, passport, inoculation requirements and local customs
- Need access to medical, travel, and concierge services
- Require medical assistance or medical evacuation
- Lose documents, credit cards or luggage while traveling
- Become a victim of identity theft and need personal assistance

Coverage Includes:

- Access to over 600,000 pre-qualified providers worldwide
- Identity theft protection services
- Mobile assist service for help with using your mobile device while traveling internationally
- Trained multilingual staff who can advise and assist you before and during your travels
- 24-hour pre-departure information about weather, local currency or holidays
- Access to emergency cash, bail assistance, legal referrals as well as air and ground ambulance service

For questions, call or visit
(800) 454-3679 or **(312) 935-3783 (collect)**
http://webcorp.axa-assistance.com

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

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: http://webcorp.axa-assistance.com
Login: axa
Password: travelassist

ALL SERVICES MUST BE ADMINISTERED BY
AXA ASSISTANCE USA, INC.
NO CLAIMS FOR REIMBURSEMENT WILL BE ACCEPTED

Travel Assistance Protection
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