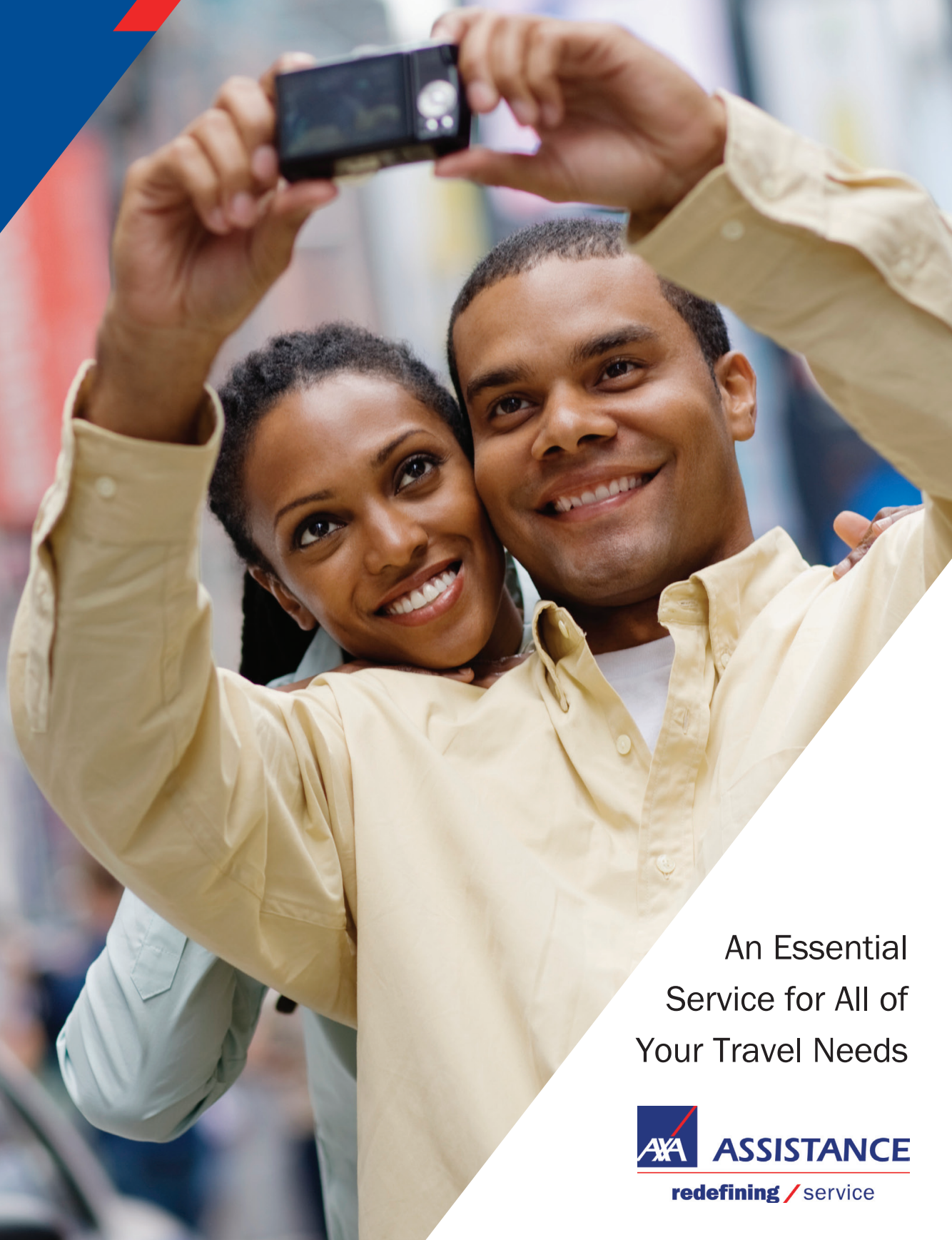


TRAVEL ASSISTANCE PROGRAM



An Essential
Service for All of
Your Travel Needs



ASSISTANCE

redefining / service

Congratulations!

You now have access to the AXA Travel Assistance Program, an essential service provided by AXA Assistance USA, Inc. This service offers you and your dependents medical and travel assistance services, 24 hours a day, 365 days a year.

Participants have access to assistance services when faced with an emergency while traveling internationally, or domestically when more than 100 miles away from home; you and your dependents are eligible to access these services for up to 120 consecutive days for any given trip.* With one single phone call to (800) 565-9320 within the U.S. and +1 (312) 935-3654 outside the U.S. (collect), you and your dependents (whether traveling together or separately) will have immediate access to a broad range of travel assistance services.

Through this program, you will be connected to a global network of:

- Over 600,000 service providers
- Air and ground ambulance services
- Trained multilingual personnel who can assist you quickly and professionally in a travel emergency

Medical Services

Medical and Dental Referrals

With a worldwide network of providers at our fingertips, this service is able to offer you referrals to primary care physicians, dentists, clinics and hospitals.

Coordinate Hospital Admission

This service will assist with pre-certification for admission and elective outpatient surgical intervention. In the event that a hospital does not recognize your medical insurance, we will assist in guaranteeing hospital admission for you or your dependents by validating your health coverage and/or assisting with arrangements to advance funds.

Critical Care Monitoring

During your hospitalization, our medical professionals will remain in regular communication with the treating facility to monitor your care.

Emergency Medical Evacuation

Whenever adequate medical facilities are not available locally, our medical professionals will recommend and arrange the appropriate method of transportation, equipment and personnel to evacuate you to the nearest facility capable of providing proper care.

Medical Repatriation

If you need medical assistance to return home, our medical professionals will determine the appropriate transportation method and assist with all necessary travel arrangements based upon your medical condition.

Transportation to Join Patient

If you are traveling alone and expected to be hospitalized for more than seven days, this service will provide round-trip common carrier transportation to the place of hospitalization for a designated family member or companion.

Return of Dependent Children

If a minor child is left unattended as a result of an accident or illness, this service will provide assistance with arranging transportation, with attendants if required, to return home.

Return of Mortal Remains

This service will arrange the transportation, and offer reasonable assistance in legal formalities, for the return of mortal remains.

Vehicle Return Services

In the event that you need to be medically repatriated or evacuated to your home, this service will coordinate and manage all arrangements needed for the return of your unattended vehicle.

Escort Services

In the event that you need to be medically repatriated or evacuated, this service will arrange for a family member or companion who is traveling with you, to escort you to your destination.

Transportation of Travel Companion

If you need to be evacuated or repatriated, this service will coordinate all arrangements for a family member or companion to join you. If our medical professionals cannot adequately assess the need for medical transport or evacuation, we will dispatch a physician to your location to make an assessment.

Dispatch of Prescription Medication

If you forget or lose a prescribed medication, this service will assist with replacement medication. If the medication is not available locally, we will coordinate the dispatch of prescription medication, when possible and legally permissible, or provide you with an appointment with a physician in order to re-establish the prescription. This service is also available for medical devices, eye glasses and contact lenses.

Travel Services

Lost Document and Lost Article Assistance

This service will assist with arrangements to replace or forward copies of lost or stolen documents, including passports, driver's licenses and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles such as luggage.

Pet Housing and Return

This service can assist with pet-friendly hotel accommodations, boarding facilities and travel home for pets.

Emergency Cash and Bail Assistance

If your wallet is stolen, this service can help arrange an emergency cash advance. This service can also provide assistance in obtaining bail bonds, where available.

Legal Referrals

This service will provide referrals to an interpreter or legal personnel to you as necessary.

Arrangement for Political Evacuation

This service can arrange for the repatriation on political grounds for all covered travelers located in countries when their home country government calls for evacuation.

Urgent Message Relay

This service will relay emergency messages on the member's behalf.

Online General Travel Information

Before you travel, this service can provide information about visa, passport, immunization requirements and local customs. You can also obtain 24-hour pre-departure information on weather, currency or holidays. This service can be provided 24/7 over the phone by our Assistance Coordinators and also through an online tool.

How to Access Services

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 Response Center puts you in touch with trained staff that will ensure your call is handled in an appropriate and timely fashion.

Exclusions

Travel Assistance Services will not be provided or available for any loss or injury that is caused by, or results from:

- Normal childbirth, normal pregnancy (except Complications of Pregnancy) or voluntary induced abortion.
- Mental or nervous condition, unless hospitalized.
- Traveling against the advice of a physician.
- Traveling for the purpose of medical treatment.

Note

The maximum benefit per person for costs associated with medical evacuations, repatriations or the return of mortal remains is \$200,000 USD per occurrence. All additional costs associated with these or other medical and travel services will be the responsibility of the member.

Contact your primary health insurance carrier for consideration of coverage for medical expenses.

Additional travel assistance services will be provided by AXA Assistance USA, Inc. at no extra cost. AXA Assistance USA, Inc. is not responsible for third party costs associated with these services. Please remember that the Response Center needs to be contacted to activate these services.

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

For your convenience, please cut out the card on the back cover of this brochure and always carry it with you while traveling.

**24 hours, 7 days a week,
365 days a year, worldwide**



* Applicable laws or policy terms may limit available coverage and benefits.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits for the program are underwritten by a third party licensed insurance company.


Travel Assistance Program

Travel Assistance Program

THIS IS NOT A MEDICAL INSURANCE CARD. VALID UNTIL TERMINATION OF POLICY.

COMPANY

NAME

**ASSISTANCE** *redefining service*

ATTENTION

THIS IS NOT A MEDICAL INSURANCE CARD.

The participant is entitled to AXA Assistance USA, Inc. medical and travel services.
Le titulaire de cette carte est membre AXA Assistance USA, Inc. et a droit à
l'assistance médicale et aux services personnels AXA Assistance USA, Inc.
El portador de esta tarjeta es miembro de AXA Assistance USA, Inc. y tiene derecho
a los servicios personales y de asistencia médica de AXA Assistance USA, Inc.

Within the United States: (800) 565-9320
Outside the United States—Call Collect: (312) 935-3654

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

If you have any questions about the services or
need travel assistance, please call the Travel
Assistance Program Hotline:

(800) 999-1685 • (312) 935-3626 (collect)
medassist-usa@axa-assistance.us

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Chicago, IL 60603 USA