About AXA Assistance USA, Inc.

AXA Assistance USA, Inc. is 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 administers assistance services when a covered employee or dependent 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.

Services and benefits they provide are separate and apart from the insurance provided by AXA. None of the plans, programs or services are associated with the insurance provided by AXA.

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 are covered. A small monthly fee is included in the cost of your insurance coverage and-subject to the terms of the AXA Assistance Plan-automatically included in your premium. The plan will coordinate all services at no extra cost to you. Please review your group's summary plan description or contact your benefit administrator for more information.

If you have any questions about the services, please call Travel Assistance at (800) 454-3679 or (312) 935-3783 (collect).

http://webcorp.axa-assistance.com

Login: axa
Password: travelassist

AXA Assistance USA, Inc.
122 Michigan Avenue, Suite 1100
Chicago, IL 60603

If you need assistance while I’m traveling— at anytime, from anywhere.

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

1-800-526-6800 (For U.S. customers)

1-800-634-9892 (For English-speaking Canadians)

1-800-387-1199 (For Spanish-speaking Canadians)

1-800-752-0050 (For TTY customers)

If you are a victim of identity theft and need personal assistance

You would like to request your theft and resolution guide

You experience local language problems

You require medical evacuation

You require medical assistance while traveling

You are planning a trip and need general travel information

You are a victim of identity theft 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.

When you call the TRAVEL ASSISTANCE DEDICATED TELEPHONE NUMBERS

Listed on the reverse, please see the telephone number information available:

1. 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.

When you call the TRAVEL ASSISTANCE DEDICATED TELEPHONE NUMBERS

Listed on the reverse, please see the following telephone information available:

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

COVERAGE

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

EMERGENCY EVACUATION

Wherever 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

Services include 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

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 any 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.

For more information on the services available to you and your dependents, please visit http://webcorp.axa-assistance.com or call 1-800-454-3679.

Password: travelassist
Login: axa
Password: travelassist

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

ATTENTION

THIS IS NOT A MEDICAL INSURANCE CARD.