ATTENTION

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 (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.

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ABOUT AXA ASSISTANCE USA, INC.

MetLife selected AXA Assistance USA, Inc. to be 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.

HOW TO ACCESS TRAVEL ASSISTANCE

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 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.

CALL TRAVEL ASSISTANCE IF:

You are planning a trip and need general travel information
You require medical assistance while traveling
You lose documents, credit cards or luggage while traveling
You experience medical evacuation
You are a victim of identity theft and need personal assistance
Be sure to fold this card and carry it in your wallet at all times.

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 is to help finance these assistance services available to you. Please remember that the Alarm Center needs to be contacted to activate the services, and all services must be arranged by AXA. No claims for reimbursement will be accepted.

Exclusions: The AXA Travel Assistance Program is available to participants in traveling status. Whenever a trip exceeds 120 days, the participant is no longer considered to be a traveling status. AXA Assistance USA will not evacuate or repatriate participants without medical authorization, with mild lesions, simple fractures or mild illness which can be treated by local doctors and do not prevent the member from continuing his/her trip. AXA Assistance USA will also not pay for any loss or injury that is a result from intentionally self-inflicted injury, suicide or attempted suicide, or any act or omission during or not at a covered accident that occur while participating in maneuvers or training exercises of an armed service (except when participating in weekend or summer training for the reserve forces of the United States, including the National Guard) or serving as a reservist in any armed forces of the United States or a member of the Coast Guard. AXA Assistance USA will also not pay for any loss or injury that is a result from intentionally self-inflicted injury, suicide or attempted suicide, or any act or omission during or not at a covered accident that occur while participating in maneuvers or training exercises of an armed service (except when participating in weekend or summer training for the reserve forces of the United States, including the National Guard) or serving as a reservist in any armed forces of the United States or a member of the Coast Guard. AXA Assistance USA will also not pay for any loss or injury that is a result from intentionally self-inflicted injury, suicide or attempted suicide, or any act or omission during or not at a covered accident that occur while participating in maneuvers or training exercises of an armed service (except when participating in weekend or summer training for the reserve forces of the United States, including the National Guard) or serving as a reservist in any armed forces of the United States or a member of the Coast Guard.

If you have any questions about the services, please call Travel Assistance at (800) 454-3879 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

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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 you 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.

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

Provides assistance with pet-friendly hotel accommodations, boarding facilities and travel home for your pets.7

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 ASSISTANCE

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 a permanent 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.

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.

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