

LIFE

MetLife TravelAssistanceSM

Protection You Can Take With You When You Travel

Have you ever...

- Forgotten your prescription medication while traveling?
- Become sick or injured while you were traveling?
- Lost your luggage?

MetLife TravelAssistance can help.

What is MetLife TravelAssistance*?

MetLife TravelAssistance is an invaluable travel assistance service that is provided by AXA Assistance USA, Inc. through a marketing arrangement with MetLife. This travel assistance service offers you and your dependents medical, travel, legal and financial assistance services, **24 hours a day, 365 days a year**, while traveling internationally or domestically more than 100 miles from home. With one quick toll-free phone call to the alarm center, you will receive assistance in obtaining the help you need through more than 600,000 pre-qualified providers in more than 238 countries. Best of all, you are automatically eligible for the MetLife TravelAssistance services with your Accidental Death & Dismemberment coverage:

Travel and financial services include:

- general travel information about visa, passport, inoculation requirements and local customs
- legal referrals
- lost document and luggage assistance
- emergency cash/bail assistance
- telephone interpretation
- 24-hour pre-departure information (weather, currency, holidays)

Plus, you'll have access to medical assistance services:

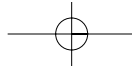
- physician/hospital/dental referrals
- hospital admission guarantee
- medical monitoring
- evacuation and repatriation
- prescription transfer
- urgent message transmission
- transportation to join patient
- return of mortal remains

Get the travel assistance services you need 24 hours a day, 365 days a year.

(Please see other side for additional important information.)

*Travel assistance services described herein are solely provided by AXA Assistance USA, Inc. AXA Assistance USA, Inc., is not affiliated with MetLife and is solely responsible for the services provided. The services provided are not part of the insurance coverage provided by MetLife.

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What are the conditions that would prevent me from receiving MetLife TravelAssistance services?

MetLife TravelAssistance provides a wide variety of services through AXA Assistance USA, Inc. However there are some conditions that would not be covered. Pre-existing medical conditions are not covered under this program. Whenever a trip exceeds 120 days, the participant is no longer in traveling status and no longer requires or is eligible for MetLife TravelAssistance services. Also, these services will not evacuate or repatriate participants: without assistance provider medical authorization; with mild lesions, simple injuries such as sprains, simple fractures, or mild sickness that can be treated by local doctors and do not prevent the member from continuing his or her trip or returning home; with infections under treatment and not yet healed. MetLife TravelAssistance services will exclude the above services when travel is undertaken for the specific purpose of securing medical treatment such as diagnostic tests which are part of a routine physical exam, any complications due to pregnancy and abortion, AIDS or HIV; chiropractic, homeopathic or non-certified western medicine; any dental or orthodontic treatment which is not from an accidental injury; if injuries are resulting from an attempt at suicide; suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by the participant; commission of an unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for mental or nervous disorders; participation in a professional sport or activity of any sport that could be life-threatening; or work-related illness or its consequences.

Treatment must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for services under this program. Non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered.

How Do I Access MetLife TravelAssistance?

When your AD&D coverage becomes effective, you will be provided with a travel assistance identification card by your employer, along with an informative brochure that highlights the available services. If you become sick or injured, require travel or financial assistance when traveling 100 miles or more from home, call the number on the identification card to access services. 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!

