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Travel Assistance Program



Be Life Confident



Travel Assistance Program

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

Participants have access to assistance services when faced with an emergency while traveling internationally or domestically when more than 100 miles away from home. With one single phone call 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 pre-qualified providers in more than 238 countries and jurisdictions.
- Air and ground ambulance service.
- Trained multilingual personnel who can advise and assist you quickly and professionally in a travel emergency.

KEY SERVICES

Medical Referrals and Appointments

Your call to the Alarm Center enables you to be referred to English-speaking doctors and/or hospitals, dentists and specialists.

Hospital Admission Guarantee

In the event that a hospital does not recognize your medical insurance, this travel assistance service will assist in guaranteeing hospital admission for you or your dependents by validating your health coverage and/or advancing funds.

Emergency Evacuation

Whenever adequate medical facilities are not available locally, this travel assistance service will provide whatever mode of transport, equipment and personnel necessary to evacuate you or your dependents to the nearest facility capable of providing proper care.

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 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, this travel assistance service provides assistance in the arrangement for replacement medication. If the medication is not available locally, this service will coordinate the dispatch of the prescription medicine when possible and legally permissible, or provide you with an appointment with a medical provider in order to re-establish the prescription. This service is also available for eyeglasses and contacts.

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, the Travel Assistance Program will provide round-trip common carrier transportation to the place of hospitalization for a designated family member or personal friend.

Care for Minor Children

If a minor child is left unattended as a result of an accident or illness, this travel assistance service will provide oneway transportation, with attendants if required, to the place of residence.

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

This travel assistance service will refer you or your dependents to an interpreter or legal personnel, as necessary.

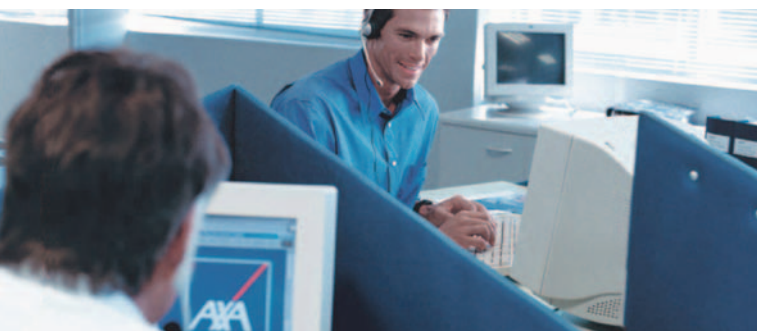
General Travel Information

Before you travel, you can obtain information about your visa, passport, inoculation requirements and local customs. You can also obtain 24-hour pre-departure information on weather, currency or holidays.

Lost Document and Luggage Assistance

This travel assistance service provides assistance in locating lost luggage once a claim has been filed.

AXA Assistance USA will also coordinate arrangements to replace or forward lost





or stolen documents, including passports, driver's licenses and credit cards, and will assist with procedures to file loss reports and to recover lost or stolen articles. This is not an insurance policy for lost/ stolen luggage and does not reimburse for a permanent loss.

Emergency Cash/Bail Assistance

If your wallet is lost or stolen, you can receive an advance for personal emergency cash. Also, this service provides assistance in obtaining bail bonds, where available. Emergency cash can be transferred from a friend, family member or business account.

Political Evacuation

AXA Assistance USA can arrange for the repatriation on political grounds for all covered travelers located in countries where upon their home country governmental decision need to be evacuated.

Pet Housing and Return

AXA Assistance can assist with pet friendly hotel accommodations, boarding facilities and travel home for pets.

the participant; commission of an unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for nervous or mental disorders; participation in a professional sport or activity of any sport that could be life threatening or work-related illness or its consequences. Non medical services such as hotel, restaurant, taxi expenses or reimbursement for 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\$150,000 for each service.

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

Insurance benefits for the travel assistance program are underwritten by ACE American Insurance Company and are administered by AXA Assistance U.S.A.

HOW TO ACCESS THE 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 Alarm Center puts you in touch with highly-trained staff who will ensure your call is handled promptly and will even coordinate with your medical insurance carrier in the event of a medical emergency.

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 provided by AXA are covered. A small monthly fee is included in the cost of your insurance coverage and is paid to make 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 and provided by AXA. No claims for reimbursement will be accepted.

EXCLUSIONS

The AXA Travel Assistance Program is available for participants in traveling status. Whenever a trip exceeds 120 days, the participant is no longer in traveling status and no longer requires or is eligible for our 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. AXA Assistance will exclude the services detailed in this brochure 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 normal childbirth, normal pregnancy through the first 6 months of pregnancy or voluntary induced abortion; chiropractic, homeopathic or non-certified Western medicine; any dental or orthodontic treatment which is not from accidental injury; if injuries are resulting from intoxication or an attempt at suicide; suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by

For your convenience please cut out the card below and always carry it with you while on travel.

Travel Assistance Program

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

COMPANY

NAME



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.



AXA Assistance USA, Inc.
122 South Michigan Avenue, suite 1100 - Chicago, IL - 60603 - USA

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

(800) 565-9320 or (312) 935-3654 (collect)

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