ATTENTION

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 require medical evacuation
- You experience local language problems
- You would like to request your theft and resolution guide
- 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.

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.

[1] Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

[2] Traveling more than 100 miles from home.

[3] Please note that AXA will coordinate these arrangements at no extra cost but any expenses associated with these services (for example, air tickets, ground transportation) are the responsibility of employee or employer.

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

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 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 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 considered to be in traveling status and is therefore no longer eligible for the 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. Benefits will not be paid for any loss or injury that is caused by or is the result from: intentionally self-inflicted Injury; suicide or attempted suicide; war or any act of war whether declared or not; a covered accident that occurs while participating in maneuvers or training exercises of an armed service (except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard); piloting or serving as a crewmember in any aircraft; commission of or attempt to commit a felony; pregnancy and childbirth except for complications of pregnancy; mental and nervous disorders unless hospitalized; participation in or practice for professional sports. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or 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$200,000 for each service. Treatment must be authorized and arranged by AXA's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

MetLife

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

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Group Life

Travel Assistance

Protection You Can Take With You.

MetLife

Services administered by AXA Assistance USA, Inc.

A Unique Advantage

Congratulations! To complement your MetLife Insurance coverage, you now have access to Travel Assistance,[1] 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,[2] 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

Whenever 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.[3]

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

Provides assistance with pet-friendly hotel accommodations, boarding facilities and travel home for your pets.[3]

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.

TRAVEL ASSISTANCE AND IDENTITY THEFT SOLUTIONS

This is not a medical insurance card. Valid until termination of policy.

MetLife

Name _____

Company _____

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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