

Protection you can take with you

MetLife[®]



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 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 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 - Travel Assistance provides a wide variety of services administered by AXA Assistance USA, Inc. However, these services are available with certain conditions that apply. 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 services detailed 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; 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 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 U.S. \$200,000 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.

* 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.

** Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

**All services must be arranged by
AXA Assistance USA, Inc.
No claims for reimbursement will be accepted.
If you have any questions about the services,
please call Travel Assistance at
(800) 454-3679 or (312) 935-3783 (collect)**

AXA Assistance USA, Inc.
122 Michigan Avenue, Suite 1100
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Benefits for the if in lifeSM

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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.



Travel Assistance Services When You're Away From Home...

A Unique Advantage

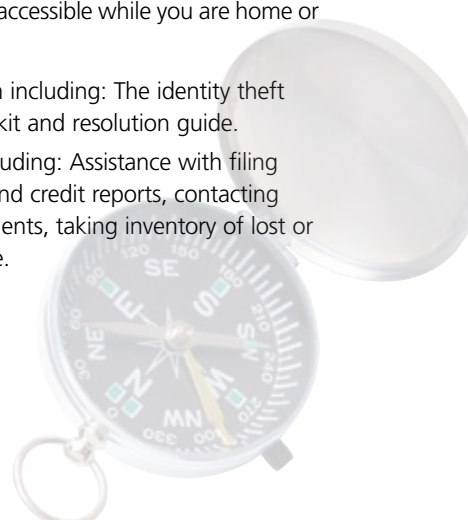
Congratulations! You now have access to Travel Assistance, a special travel service administered by AXA Assistance USA, Inc. (AXA) through a marketing arrangement with MetLife. This service offers you and your dependents medical, travel, legal and financial assistance services, 24 hours a day, 365 days a year worldwide. This service is being made available to you and your dependents along with your MetLife Group Insurance coverage.

Participants have access to assistance when faced with an emergency while traveling internationally or domestically when more than 100 miles away from home. With one simple phone call, you and your dependents (whether traveling together or separately) will have access to Travel Assistance services. 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.

You and your dependents also have access to Identity Theft Solutions, an additional benefit packaged with Travel Assistance. This benefit is accessible while you are home or traveling and provides:

- * Education & Protection including: The identity theft risk & prevention tool kit and resolution guide.
- * Personal Guidance including: Assistance with filing and obtaining police and credit reports, contacting creditor fraud departments, taking inventory of lost or stolen items, and more.



Additional Key Features

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 Validation - In the event that a hospital does not recognize your medical insurance, this travel assistance service will assist in validating your and your dependents' 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.

Political Evacuation Arrangement Services: - This travel assistance service can arrange for the repatriation on political grounds for all covered travelers located in countries, that based on their home country governmental decision need to be evacuated.*

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.

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, Travel Assistance 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 one-way transportation, with attendants if required, to the place of residence.

Pet Housing and Return - This travel assistance service can assist you with 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 - 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. This is not an insurance policy for lost/stolen luggage and does not reimburse for a permanent loss. This service 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. Also, this service provides assistance in obtaining bail bonds, where available. Emergency cash can be transferred from a friend, family member or business account.

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.

Travel Assistance and Identity Theft Solutions**

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 medical and travel services administered by AXA Assistance USA, Inc.

L'assuré peut accéder aux services d'assistance medical et voyage, administrés par AXA Assistance USA, Inc.

El participante tiene derecho a servicios de viaje y médicos administrados por AXA Assistance USA, Inc.



Within the United States: (800) 454-3679
Outside the United States Call Collect: (312) 935-3783

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