

Worldwide Travel Assistance

Benefits Outline



Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world on any single trip up to 90 days in length, and more than 100 miles from home.

When traveling, you've likely spent a lot of time coordinating your arrangements. But, what would you do if you experienced a sudden emergency on the road? Do you know who to call if you need medical attention, additional cash or help finding your lost luggage? Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to support professionals who can help you find quality local medical care or provide other emergency assistance functions in foreign locations.

Pre-trip Assistance**

Minimize travel hassles by accessing pre-departure assistance for:

- Passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

Immediate Attention for Emergencies While Traveling

While traveling more than 100 miles from home, call Travel Assistance toll-free 24/7 for immediate help from a multi-lingual professional.

Emergency Travel Support Services

- *Translation and interpreter services* – 24/7 access to translators or interpreters
- *Locating legal services* – referrals for local attorney or consular offices and help maintaining business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)

- *Baggage* – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- *Emergency messages* – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- *Emergency payment and cash* – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- *Document replacement* – coordination of credit card, airline ticket, or other documentation replacement
- *Vehicle return* – if evacuation or repatriation is necessary



*Brought to you by Mutual of Omaha. Services provided by AXA Assistance USA
**Available at any time, not subject to 100 mile travel radius

Medical Assistance

- Locating medical providers and referrals for local sources of care
- Case communications on your medical status and communications between you and others including family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available locally, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assistance in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with hotel arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination of medical insurance (including claims paperwork) and obtaining medical payments
- Assistance obtaining prescription drugs or other necessary personal medical items

Worldwide Travel Assistance

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

Travel Assistance Terms and Conditions

AXA Assistance USA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence. In addition, AXA will not pay benefits for any loss or injury that is caused by or results 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 on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, refund of any premium will be paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days
- 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

Expenses for emergency evacuation, medically necessary repatriation, repatriation of remains, return of dependent children, family or friend transportation arrangement and vehicle return are covered up to \$100,000 per person per event.