

Coverage for well-equipped travelers **Aetna Travel Assistance Program**

Home or abroad — employees have access

Do your employees travel, at home or abroad? Then you want them to feel reassured that bumps in the road won't ruin their trip.

You can offer support with our Travel Assistance Program option. It's an affordable way to help your employees deal with emergencies when they're away from home. Whether it's for business or for pleasure.

That support can pay off

It's nice to know your employees have extra help while they're on the road.

When they can resolve unexpected travel issues more easily, it may reduce unexpected time out of work. And it helps them avoid extra stress, too, both on and off the job.

An international network

All services are offered through AXA Assistance USA, Inc. (AXA Assistance).

For more than 50 years, AXA Assistance has delivered solutions for unexpected situations — and for everyday needs. They have a global network of professionals they can call on when your employees are in need.

Around-the-clock access

When your employees are traveling more than 100 miles from home for up to 120 days, support is available around the clock. Before, during and after their trip.

With just a phone call or email to AXA Assistance, they get easy access to 890,000+ travel assistance providers in 200 countries and territories.

AXA ASSISTANCE USA, INC. IS NOT AN INSURANCE PROVIDER BUT A TRAVEL ASSISTANCE PROGRAM. THIS IS A SERVICE AVAILABLE FOR A FEE UNDER THE LIFE INSURANCE PLANS.



Traveler essentials

Some popular program features include:

Emergency medical services. How does an employee who's away from home know where to go for emergency care?

Through AXA Assistance, they can get medical and dental referrals to a worldwide network of providers. Plus, they get help with things like hospital admission and precertification.

If your employee's insurance isn't recognized, AXA Assistance works with the hospital to help coordinate with your primary insurance company. AXA Assistance may even pay funds in advance so your employee gets care without delay.

Emergency medical evacuation services. If an employee is somewhere without adequate medical services for emergency care, AXA Assistance can:

- Coordinate emergency medical evacuation to the nearest medical facility
- Pay up to \$200,000 of expenses for the emergency medical evacuation to the nearest facility

The program may also pay for a friend or loved one to accompany the eligible employee, if hospitalization is needed for more than seven days.

Medical return to country. Maybe an employee's medical condition requires a return home. If so, AXA Assistance arranges for the right type of transportation. They can even assist in making the travel arrangements.

Medical case monitoring — before, during and after.

AXA Assistance stays in contact with the facility where an employee is being treated, handling medical monitoring and coordination of services.

Note: All health benefits are paid by the employee's medical plan.

Other valuable emergency services:

- Return of remains
- Return of dependent children
- Vehicle return
- Physician dispatch
- Replacement of prescription medication
- Lost document and article assistance
- Urgent message relay
- Emergency cash and bail assistance

Send them off prepared to deal with on-the-road mishaps.

Call your Aetna account rep or broker for more details.

In order for any services to be covered, members must call AXA Assistance at the time of the event. No reimbursement claims for out-of-pocket expenses will be accepted. Any additional costs beyond the \$200,000 per incidence are the member's responsibility. Services not covered: In addition to any exclusions required by law, benefits will not be paid for any covered injury, loss or expense that is caused by or results from: normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion; mental or nervous condition, unless hospitalized; traveling against the advice of a provider; and traveling for the sole purpose of medical treatment.

Life insurance plans/policies are underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Life insurance plans/policies contain exclusions and limitations and are subject to United States economic and trade sanctions. Specific features of life insurance policies vary, depending on employers and states. Read your policy for details. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA Assistance). Aetna does not participate in the selection of medical or legal providers and does not monitor AXA services, content or network. Aetna does not warrant, guarantee or make any representation as to the quality of the legal services offered by any attorney by AXA Assistance, or of any medical or legal provider to whom a referral is made by AXA Assistance. The services provided are not part of the life insurance covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Policy forms issued in Idaho and Oklahoma include: GR-9/GR-9N and GR-29/GR-29N. **Policy form numbers issued in Missouri include:** GR-29N-L 02 and GR-29N-ADPL 02.

