



Emergency Travel Assistance Program













Support before, during and after travel

Congratulations! You and your dependents are now part of the Emergency Travel Assistance Program provided by AXA Assistance USA, Inc. As a member, you can access a broad range of worldwide travel, emergency medical transportation and concierge services 24 hours a day, 365 days a year. Wherever you are, one simple phone call to our response center will connect you to a global network of providers who can support you while you are away from home.



Call AXA Assistance if you require

- | | | | |
|--|---|---|--------------------------------------|
|  | Medical and dental referrals |  | Lost document and luggage assistance |
|  | Emergency medical evacuation or repatriation |  | Emergency cash and bail assistance |
|  | Hospital admission and critical care monitoring |  | ID theft assistance |
|  | Return of mortal remains |  | General travel information |
|  | Dispatch of prescription medication |  | Concierge services |



Within the United States
(855) 327-1476



Outside the United States
1 (312) 356-5980





Travel web portal

Our web portal, Travel Eye, offers useful intelligence designed to provide necessary knowledge throughout the life cycle of your trip.



Through the portal, you have access to the most accurate real-time information on global events, security and medical risks per country,



as well as access to AXA's global medical network.

Visit accounts.travel-eye-axa.com/en/registration/axa-us and register today.



Travel assistance services¹



Travel assistance services

- Lost document and luggage assistance
- Emergency cash/bail assistance
- Emergency message transmission
- Legal referrals
- General travel information



Identity theft

You also have access to identity theft assistance while at home or traveling. This service provides:

- Awareness and education — providing a guide on identity theft
- Recovery and resolution — guidance in taking the necessary steps if your identity is compromised



Concierge services

Make your life simpler and easier. Concierge services are designed to fulfill various travel and entertainment requests, including restaurant and entertainment recommendations, locating available business services, airfare and car rental, and much more.





Medical assistance services¹



Emergency medical transportation

- Emergency medical evacuation
- Medical repatriation
- Return of mortal remains
- Transportation of travel companion
- Transportation of family member to accompany patient
- Escort of dependent children



Medical assistance

- Medical and dental referrals
- Coordination of hospital admission
- Critical care monitoring
- Dispatch of physician
- Dispatch of prescription medication

Services must be authorized and arranged by AXA Assistance USA, Inc. No reimbursements will be accepted.



International medical teleconsultation²

24/7 virtual medical care while abroad

Doctor Please! enables you to book a video appointment or request a phone call with a healthcare professional at any time of day or night for minor ailments and conditions, treatment options, assistance with prescription refills and provider referrals, when needed.

Prior to your trip, download the Doctor Please! app via Google Play or Apple Store. Access code US1020.



Contact AXA Assistance USA
24 hours a day, 7 days a week



Within the United States
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1 Emergency medical transportation and travel assistance services

When traveling 100 miles or more away from home for up to 120 days, medical emergency transportation services include the arrangement and payment for any reasonable and customary charges determined by AXA Assistance USA, Inc. Vehicle return service is applicable upon activation of medical emergency transportation.

Services must be authorized and arranged by AXA Assistance USA, Inc. No reimbursements will be accepted.

All additional costs would be the responsibility of the member. Services will be provided as permitted under applicable law.

Services will not be provided or available for any loss or injury that is caused by, or a result of:

- Mental nervous condition or diagnosis, unless hospitalized;
- Traveling against the advice of a physician;
- Traveling for medical treatment;
- Traveling to any country subject to U.S. trade or economic sanctions; or
- Pregnancy and childbirth (exception: complications of pregnancy).

No reimbursements for out-of-pocket expenses will be accepted.

- 2 **International medical teleconsultation** is not an emergency medical response program. In the event of a medical emergency, members should contact their local emergency medical service. Teleconsultation services may not be appropriate for all medical conditions. Carefully review our terms of service available by calling 1 (312) 356-5980. Services are available for limited, non-urgent, non-life threatening medical conditions. Services, including assistance with prescriptions, will be provided as permitted under applicable law. Teleconsultation services are provided by a third-party teleconsultation provider.

Program terms and conditions

AXA Assistance USA, Inc. emergency travel assistance services program is subject to the following terms, conditions and exclusions. Please read carefully:

The AXA Assistance USA emergency travel assistance program is available for those persons eligible for services under this emergency travel assistance services program who are employed by a participating organization at the time emergency travel assistance services are requested, and for whom payment is up to date. Emergency travel assistance services are available when the eligible person is traveling more than 100 miles away from their permanent place of residence, or primary residence in the country of permanent assignment, and the trip does not exceed 120 days.

Expenses unrelated to emergency transportation services, such as hotel, restaurant, taxi expenses or reimbursement for baggage loss while traveling, are not eligible.

AXA Assistance USA will not pay for emergency transportation services expenses or emergency travel assistance services relating to the sickness, injuries or losses of an eligible person:

- 1 Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
- 2 Due to the eligible person's mental or nervous condition, unless hospitalized;
- 3 If traveling against the advice of a physician; or
- 4 If traveling for medical treatment.

Expenses related to emergency transportation services are covered in whole or in part through an insurance policy issued by a third-party insurance company. AXA Assistance USA facilitates the delivery of emergency transportation services, and facilitates payment through the third-party insurance company. In connection with those insured emergency transportation services, AXA Assistance USA shall be subrogated to the rights and causes of action of the person for whom emergency transportation services are rendered against said insurance policy or other insurance plans.

The emergency travel assistance services do not apply to the extent that trade or economic sanctions or regulations prohibit AXA Assistance USA and/or the third-party insurance company from providing assistance or insurance, including, but not limited to, the payment of claims.

Emergency travel assistance services are provided or arranged by AXA Assistance USA. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide the emergency travel assistance services. AXA Assistance USA will, however, make all reasonable efforts to provide emergency travel assistance services and help the eligible person resolve their emergency situation.

Treatment must be authorized and arranged by AXA Assistance USA's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA. No claims for reimbursement will be accepted. All emergency transportation expenses provided hereunder must be by the most direct and economical route possible.

AXA Assistance USA is not responsible and cannot be held liable, for any malpractice performed by a local physician or attorney, who is not an employee of AXA Assistance USA, loss or damage to the eligible person's vehicle during the return of the vehicle, or loss or damage to any personal belongings.

Legal actions arising hereunder shall be barred unless written notice thereof is received by AXA Assistance USA within 1 year from the date of event giving rise to such legal action. A waiver of liability may be required if evacuation is not deemed by AXA Assistance USA's medical director to be in the best interest of the eligible person. A copy of the waiver is available for review.

There may be circumstances under which AXA Assistance USA reasonably believes that a sick or injured person is an eligible person but cannot verify participation after making inquiries. If, after making reasonable efforts within 72 hours from the time it is notified and AXA Assistance USA is unable to validate the sick or injured person is eligible for emergency travel assistance services, AXA Assistance USA shall not be responsible for providing services or be responsible for any costs related to emergency medical transportation. In addition, AXA Assistance USA shall not be responsible for or accept any expenses or liabilities related to the care of the sick or injured person or expenses or liabilities that may result from emergency transportation being denied or delayed, including, but not limited to, the death or further injury of the sick or injured person requesting assistance.

Emergency travel assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. AXA Assistance USA, Inc. and the AXA Group companies are not affiliated with Equitable. Emergency travel assistance services are not part of the group insurance coverage underwritten by Equitable Financial or Equitable America. AXA Assistance USA, Inc. is solely responsible for furnishing the emergency travel assistance services and neither Equitable Financial or Equitable America shall be responsible or liable for any acts or omissions by AXA Assistance USA, Inc. or its agents, employees or representatives in connection with the emergency travel assistance services or performance under these terms and conditions. This program is not available in New York.

AXA Assistance USA, Inc. is an Illinois corporation and part of the AXA Group companies. For any questions or comments about AXA Assistance USA, Inc. or its services, please contact AXA Assistance USA, Inc. at medassist-usa@axa-assistance.us.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and backed solely by their claims-paying obligations. Some products are not available in all states.

