

Worry less. Enjoy more.

Aetna Travel Assistance Program

Accommodations, guide books, luggage — those are typically the things people think about when planning a trip. Few of us consider our health or health benefits when traveling. Imagine being away from home and having a medical emergency. Would you know where to go, who to contact or what coverage you would have?

Around the clock and around the world

Travel assistance services are available 24-hours a day to help you with emergencies when you're traveling more than 100 miles from home. You can access more than 60,000 travel assistance providers in over 60 countries. This program is available to you as part of the Aetna Life Insurance Program.

With the Aetna Travel Assistance Program, provided by AXA Assistance USA, Inc. (AXA), you get:

Medical support

- Emergency medical services, including dispatch of physicians, and precertification and medical/dental referral management
- Emergency medical evacuation and repatriation

- Coordinated hospital admission and discharge planning
- True medical (prospective, concurrent, retrospective) case management services, including medical monitoring (medical benefits are paid by the beneficiary's medical plan)
- Return of mortal remains

Emergency and other support

- Transport a family member to you
- Telephone interpretation service
- Escort for dependent children
- Urgent message relay
- Prescription transfer/shipping
- Lost documentation assistance
- Vaccination recommendations/insect precautions
- Claims processing assistance
- Shipment of medication or blood supply
- General travel assistance/information services
- Emergency cash/bail assistance
- Vehicle repatriation
- Legal referrals and assistance in foreign countries with legal fees and bail

24-hour assistance services in more than 60 countries — at no extra cost to you!



Aetna Travel Assistance Program

How to reach us:

- Overseas assistance, call: **1-312-935-3704** all collect calls accepted
- Toll-free within the United States call: **1-877-935-3704**
- E-mail questions or concerns to:
aetnatravelassistance@axa-assistance.us

All services must be provided by
AXA Assistance USA, Inc.



What's covered?

- \$150,000 maximum benefit per person, per case for costs associated with medical evacuation and repatriation
- \$20,000 maximum benefit per person, per case for costs associated with repatriation of mortal remains
- \$5,000 maximum benefit round-trip economy ticket and \$100 per day up to 10 days maximum for the accommodation cost to bring a family member to you
- \$5,000 maximum benefit one-way economy ticket to escort a minor child home
- \$1,500 legal fees for legal assistance

Program services are available for eligible individuals on business or leisure travel. If a trip lasts longer than 120 consecutive days, you are no longer considered to be in traveling status and the program ends. The program will not evacuate or repatriate participants without medical authorization.

All travel assistance services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted for services provided through other carriers.

Note: AXA Assistance will coordinate medical benefit payments with the beneficiary and/or the beneficiary's medical plan. Medical expenses will be paid by the beneficiary's medical plan in accordance with the terms of that plan. All other costs involved in the medical transportation and other services provided are covered by AXA Assistance USA, Inc.

What's not included?

Coordination of medical benefits does not include claims arising from mild lesions; simple injuries such as sprains or simple fractures; mild sickness that can be treated by local doctors and does not prevent the member from continuing his/her trip or returning home, or with infections under treatment and not yet healed; professional sports and/or hazardous activities; intentional self-injury or suicide or attempted suicide or deliberate exposure to danger, except in an attempt to save human life; commission of any unlawful act or manual work of any kind; intoxication by alcohol or the use of drugs not medically prescribed; travel for the specific purpose of obtaining medical treatment or elective surgery; flying other than as a passenger in a duly certified, passenger-carrying aircraft; any expense not noted herein as a covered expense; abortions, complications due to elective abortions; pregnancy, childbirth or miscarriage (after seven months of pregnancy); HIV or AIDS and/or any mutant derivative or variation thereof however caused; mental disorders and/or nervous conditions.

How the program works

It's easy to get the help you need.

1. Keep the attached Aetna Travel Assistance Emergency Card with you when you travel.
2. Either you or an immediate family member can call or e-mail the program when you need to access any of the services. Remember, all services must be provided by AXA Assistance USA, Inc.
 - Overseas assistance, call: **1-312-935-3704** – all collect calls accepted
 - Toll-free within the United States call: **1-877-935-3704**
 - E-mail questions or concerns to: **aetnatravelassistance@axa-assistance.us**
3. A highly trained, multilingual staff member will handle your call promptly. We'll even coordinate with your medical insurance carrier in the event of a medical emergency.

Detach the Aetna Travel Assistance Program emergency card and keep it in your wallet when you travel.

Life insurance policies are offered and underwritten by Aetna Life Insurance Company (Aetna).

Aetna Life Insurance Company ("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 or guarantee, or make any representation as to the quality of the services provided by AXA, or of any medical or legal provider to whom a referral is made by AXA. The services provided are not part of the life, disability or health insurance coverages provided or administered by Aetna. 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 Oklahoma include: GR9/GR9N and/or GR29/GR29N.

