

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.

CONCIERGE SERVICES



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

INTERNATIONAL MEDICAL TELECONSULTATION²



24/7 Medical Care at Your Fingertips

With the International Medical Teleconsultation service, you and your family can receive virtual U.S. medical care when traveling abroad, outside the United States and Canada.

For minor ailments and conditions, U.S. licensed medical practitioners provide medical advice, treatment options, assistance with prescription refills and provider referrals, through your smartphone, tablet or the web.

TRAVEL ASSISTANCE SERVICES¹



TRAVEL ASSISTANCE SERVICES

- Lost Document and Luggage Assistance
- Emergency Cash/Bail Assistance
- Emergency Message Transmission
- Legal Referrals
- General Travel Information

TRAVEL WEB PORTAL

Our web portal, WebCorp, offers travel information at your fingertips. Information available includes practical travel information, medical and security alerts, and our global medical provider search tool to help you before, during and after your trip.

Login Today

Visit www.axausglobalassist.com

Username: globalassist@axa.us.com

Password: **AXA123**

IDENTITY THEFT

You also have access to Identity Theft assistance while at home or traveling.

This service provides:

- Awareness and Education: Providing you with a guide on identity theft.
- Recovery and Resolution: Guidance in taking the necessary steps if your identity is compromised.

JUST A PHONE CALL AWAY

**AXA Assistance USA services can be accessed worldwide
24 hours a day, 7 days a week, 365 days a year.**

Within the United States
1 (855) 327-1476

Outside the United States
+1 (312) 356-5980

1 Emergency Medical Transportation & 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
- Pregnancy and childbirth (exception: complications of pregnancy)
- Travel to any country subject to U.S. trade or economic sanctions

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 HAA Preferred Partners, LLC, an AXA Assistance company.

Travel Assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. AXA Assistance USA Inc. is affiliated with AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY) and MONY Life Insurance Company of America (AZ stock company, admin. office: Jersey City, NJ) (MONY America). Certain benefits provided under the Travel Assistance Program are underwritten by a licensed third-party insurance company. The Travel Assistance Program and services provided are separate and apart from the insurance provided by AXA Equitable and MONY America. Not available in New York. Please review the Terms and Conditions of the Travel Assistance Program for more information.

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 his or her permanent place of residence or primary residence in the country of permanent assignment and the trip exceeds 120 days.

Expenses unrelated to Emergency Transportation Services, such as hotel, restaurant, taxi expenses or reimbursement for baggage loss while traveling, are not covered.

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 his/her 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.

Although AXA Assistance USA is affiliated with AXA Equitable Life Insurance Company and MONY Life Insurance Company of America, Emergency Travel Assistance Services are not part of the group insurance coverage underwritten by AXA Equitable Life Insurance Company or MONY Life Insurance Company of America. AXA Assistance USA is solely responsible for furnishing the Emergency Travel Assistance Services and neither AXA Equitable Life Insurance Company nor MONY Life Insurance Company of America shall be responsible or liable for any acts or omissions by AXA Assistance USA or its agents, employees or representatives in connection with the Emergency Travel Assistance Services or performance under these Terms and Conditions.

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 info@axa-assistance.us.

"AXA" is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY); MONY Life Insurance Company of America (AZ stock company, admin. office: Jersey City, NJ) (MONY America); and AXA Distributors, LLC. All group insurance products are issued either by AXA Equitable or MONY America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states.

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