

## The Aetna Travel Assistance Program

Emergencies, even those that occur in familiar surroundings, are stressful. An emergency when you are traveling is made even more stressful by potential language barriers and lack of knowledge about local service providers.

To help minimize the stress of emergency situations that happen while you are traveling whether on business or pleasure worldwide, Aetna is offering you and your dependents access to medical, travel, legal and financial assistance services through the Aetna Travel Assistance Program. This program is provided by AXA Assistance USA, Inc. (AXA) and is available through a special arrangement with Aetna.

**Twenty-four**  
hours a day

**Seven**  
days a week

*the Aetna Travel Assistance Program provides access to:*

- Over 60,000 travel assistance providers in over 210 countries
- Services that address the unexpected incidents during your travels
- Immediate access to assistance services while traveling more than 100 miles away from home

**Be sure to detach the Aetna Travel Assistance Program emergency card and keep it in your wallet at all times.**

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. ("AXA"). 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.

Life, Disability and Long-Term Care products are underwritten or administered by Aetna Life Insurance Company.



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## The Aetna Travel Assistance Program

Travel  
**Protection**  
for You and  
Your Family



Services provided by AXA Assistance USA, Inc.

To arrange for payment of emergency expenses or obtain assistance for you or your family, please call the appropriate number below:

- For assistance when overseas, call: **(312) 935-3704** - all collect calls accepted
- Toll-free within the U.S., call: **(877) 935-3704**, or
- Email questions or concerns to: [aetnatravelassistance@axa-assistance.com](mailto:aetnatravelassistance@axa-assistance.com).

**ALL SERVICES MUST BE PROVIDED BY AXA ASSISTANCE USA, INC.**

# What to Do In Case of an Emergency

Next time you or your family members are traveling and need assistance, remember to use the phone number on your Aetna Travel Assistance wallet card. One simple phone call puts you in touch with highly trained, multi-lingual staff members who will ensure your call is handled promptly, and will even coordinate with your medical insurance carrier in the event of a medical emergency.

## THE SERVICES AVAILABLE TO YOU:

### MEDICAL SUPPORT SERVICES

- Emergency medical services
  - Medical referral
  - Dental referral
  - Dispatch of physicians
  - Pre-certification and referral management
- Emergency medical evacuation and repatriation
- Coordinate hospital admission and discharge planning
- True medical case management services
  - Medical monitoring
  - Prospective medical case management
  - Concurrent medical case management
  - Retrospective medical case management
- Return of mortal remains

### ADDITIONAL SUPPORT SERVICES

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

### COVERAGE INFORMATION

- The maximum benefit per person and per case for costs associated with medical evacuation and repatriation is \$150,000.
- The maximum benefit per person and per case for costs associated with repatriation of mortal remains is \$20,000.
- In case of family member visitation, the maximum benefit per case is \$5,000 round trip economy ticket and \$100 per day up to 10 days maximum for the accommodation cost.
- In case of minor children return escort, the maximum benefit is \$5,000 one-way economy ticket per case.
- Legal fees in case of legal assistance covered by AXA Assistance USA, Inc. are limited to \$1,500.

AXA Assistance USA, Inc. services are available for eligible individuals on business or leisure travel. Whenever a trip exceeds 120 consecutive days, the participant is no longer considered to be in traveling status and, under this program, is no longer eligible for travel assistance services. Also, AXA Assistance USA, Inc. will not evacuate or repatriate participants without medical authorization; or those with mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his trip or returning home; or those with infections under treatment and not yet healed.

***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. However, all of the extra costs involved in the medical transportation and other services provided are covered by AXA Assistance USA, Inc. Please remember that AXA Assistance USA, Inc. needs to be contacted to activate the services and all services must be arranged and provided by AXA Assistance USA, Inc.

### AETNA TRAVEL ASSISTANCE SERVICES EXCLUSIONS

***Coverage is not provided for claims arising from:***

- Mild lesions; simple injuries such as sprains; or simple fractures
- Mild sickness which can be treated by local doctors and does not prevent the customer from continuing his/her trip or returning home, or with infections under treatment and not yet healed
- Pre-existing medical conditions
- 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

If you have any questions about the services, please call Aetna Travel Assistance Services at (877) 935-3704 for assistance within the U.S. For assistance overseas, call (312) 935-3704. You can send an email message with questions or concerns to [aetnatravelassistance@axa-assistance.com](mailto:aetnatravelassistance@axa-assistance.com) (please include your name, telephone number and company name). To learn more about AXA Assistance USA, Inc., check out their website at [www.axa-assistance-usa.com](http://www.axa-assistance-usa.com).

