

Insurance Coverage and Benefits While Traveling

1. Life insurance benefit in case of death, dismemberment, disappearance (except in acts of war or terrorism)
2. Medical Care
3. Emergency Evacuation – for medical care or political crisis*
4. Transportation for one family member to join patient if patient is hospitalized for more than seven days*
5. Lost document and luggage assistance*
6. Legal assistance provided – English speaking if necessary*
7. Return of mortal remains*

*These benefits are available while in traveling status. Whenever a trip exceeds 120 days, the participant is no longer considered to be in traveling status.

All traveling benefits must be coordinated through Anthem or AXA.



BlueCard[®] Program

Across the country and around the world,
your health care coverage goes with you.

When you're an Anthem Blue Cross and Blue Shield PPO member, you take your health care benefits with you—across the country and around the world. The BlueCard[®] program provides you with access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll be able to obtain care when and where you need it.

You Have the Power to Choose What's Right For You

Your Anthem Blue Cross and Blue Shield membership gives you a world of choices. Nationwide, more than 90 percent of hospitals and 80 percent of physicians contract with Blue Cross and Blue Shield companies – more than any other insurer¹. Outside the United States, you have access to doctors and hospitals in more than 200 countries and territories.

In the United States

- For emergency care, call 911 or go directly to the nearest hospital. Notify Anthem within 48 hours of treatment or admission or as soon as reasonably possible.
- For non-emergency care, find names and addresses of nearby participating doctors and hospitals in the BlueCard Doctor and Hospital Finder at www.bcbs.com. Or, call BlueCard Access toll free at 800-810-BLUE (2583).
- You are responsible for getting pre-authorization for some types of care and services, or making sure the provider obtains it. The pre-authorization phone number is on the back of your health plan ID card.
- Anthem recommends that you call to verify the pre-authorization is in place. If you do not obtain pre-authorization, you may be responsible for more out-of-pocket expenses, and certain services may not be covered.
- Present your card to the participating provider. To receive the highest level of benefits, always use in-network providers.
- Using a network provider means you do not have to complete any claim forms. You pay only the usual out-of-pocket expenses (non-covered services, deductibles, copayments and coinsurance).

It is important to check your certificate for complete details about benefits, limitations and exclusions. In the event of a conflict between information in this document and your certificate, the terms of the certificate will prevail.

Outside the United States

The BlueCard Worldwide[®] program provides medical assistance services and access to doctors, hospitals and other health care providers around the world. For services, follow the same simple process as when you're in the United States, with the following exceptions:

- For emergency care, go directly to the nearest hospital. If you're admitted to the hospital, call the BlueCard Worldwide Service Center toll free at 800-810-BLUE (2583) or collect at 804-673-1177.
- For non-emergency care, you must call the BlueCard Worldwide Service Center to make an appointment with a doctor or to arrange hospitalization.
- For inpatient care at a BlueCard Worldwide hospital arranged through the Service Center, you pay only the usual out-of-pocket expenses (non-covered services, deductibles, copayments and coinsurance). The provider files the claim for you.
- For professional care, outpatient care, or inpatient care at a non-BlueCard Worldwide hospital or that was not arranged through the Service Center, you must pay the provider directly and submit a claim.
- To download an international claim form, go to www.bcbs.com. Click on Healthcare Anywhere, and select the location where you need care. Complete the form, and send it to the BlueCard Worldwide Service Center address on the form.

Anthem 

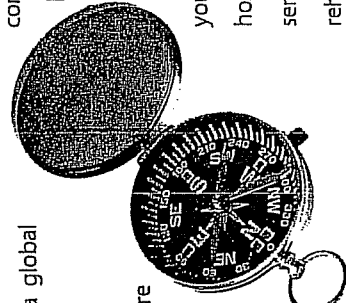
In Connecticut, Anthem Blue Cross and Blue Shield is the trade name for Anthem Health Plans, Inc.
In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc.
In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc.
Independent licensees of the Blue Cross and Blue Shield Association. [®]ANTHEM is a registered trademark.
The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



Congratulations! You now have access to Travel Assistance, a special travel assistance service administered by AXA Assistance USA, Inc. (AXA) through a marketing arrangement with MetLife. This service offers you and your dependents medical, travel, legal and financial assistance services, 24 hours a day, 365 days a year worldwide. This service is being made available to you along with your MetLife Accidental Death & Dismemberment coverage.

Participants have access to assistance services when faced with an emergency while traveling internationally or domestically when more than 100 miles away from home. With one simple phone call, you and your dependents (whether traveling together or separately) will have access to Travel Assistance services. You will be connected to a global network of:

- * Over 600,000 pre-qualified providers in more than 238 countries and jurisdictions.
- * Air and ground ambulance service.
- * Trained multilingual personnel who can advise and assist you quickly and professionally in a travel emergency.



Medical Referrals and Appointments - Your call to the Alarm Center enables you to be referred to English-speaking doctors and/or hospitals, dentists and specialists.

Hospital Admission Guarantee - In the event that a hospital does not recognize your medical insurance, this travel assistance service will assist in guaranteeing hospital admission for you or your dependents by validating your health coverage and/or advancing funds.

Emergency Evacuation - Whenever adequate medical facilities are not available locally, this travel assistance service will provide whatever mode of transport, equipment and personnel necessary to evacuate you or your dependents to the nearest facility capable of providing proper care.

Critical Care Monitoring - A team of doctors, nurses and other medically trained personnel will stay in regular communication with the attending physician and/or hospital to ensure you or your dependents are receiving proper care at all times.

Medically Supervised Repatriation - If you or your dependents are ready to be discharged from the hospital but still are in need of medical assistance, this service will repatriate you or your dependents to a rehabilitation facility or home, and if medically necessary, will provide a medical or non-medical escort.

Dispatch of Prescription Medication - If you or a dependent forgets or loses a prescribed medication, this

travel assistance service provides assistance in the arrangement for replacement medication. If the medication is not available locally, this service will coordinate the dispatch of the prescription medicine when possible and legally permissible, or provide you with an appointment with a medical provider in order to re-establish the prescription.

Emergency Message Transmission - The Alarm Center will receive and transmit emergency messages on your behalf.

Transportation to Join Patient - If you or your dependents are traveling alone and will be hospitalized for more than seven days, Travel Assistance will provide round-trip common carrier transportation to the place of hospitalization for a designated family member or personal friend.

Care for Minor Children - If a minor child is left unattended as a result of an accident or illness, this travel assistance service will provide one-way transportation, with attendants if required, to the place of residence.

Return of Mortal Remains - If a participant dies while traveling, this service will transport and offer every reasonable assistance in legal formalities, for the return of mortal remains.

Legal Referrals - This travel assistance service will refer you or your dependents to an interpreter or legal personnel, as necessary.

General Travel Information - Before you travel, you can obtain information about your visa, passport, inoculation requirements and local customs. You can

also obtain 24-hour pre-departure information on weather, currency or holidays.

Lost Document and Luggage Assistance - This travel assistance service provides assistance in locating lost luggage once a claim has been filed. This is not an insurance policy for lost/stolen luggage and does not reimburse for a permanent loss. This service also provides assistance in the coordination of replacing lost documents or passports.

Emergency Cash/Bail Assistance - If your wallet is lost or stolen, you can receive an advance for personal emergency cash. Also, this service provides assistance in obtaining bail bonds, where available. Emergency cash can be transferred from a friend, family member or business account.

MetLife

Name: _____

Company: _____

This is not a medical insurance card. Valid until termination of policy.

MetLife TravelAssistance

ATTENTION

THIS IS NOT A MEDICAL INSURANCE CARD.

The participant is entitled to AXA Assistance USA, Inc. medical and travel services

Le titulaire de cette carte est membre AXA Assistance USA, Inc. Et a droit à l'assistance médicale et aux services personnels AXA Assistance USA, Inc.

El portador de esta tarjeta es miembro de AXA Assistance USA, Inc. y tiene derecho a los servicios personales y de asistencia médica de AXA Assistance USA, Inc.

Within the United States: (800) 464-3679

Outside the United States: Call Collect: (312) 935-3783

**ALL SERVICES MUST BE PROVIDED BY AXA ASSISTANCE USA, INC.
NO CLAIMS FOR REIMBURSEMENT WILL BE ACCEPTED**



MetLife selected AXA to be the administrator for Travel Assistance services because they are an industry leader. Formed in 1959, AXA is best known for intervening in medical emergencies in foreign countries. In addition, AXA administers assistance services when a covered employee or dependent becomes ill or injured while traveling 100 miles or more away from home.

AXA is a fully independent company and is not owned by or a subsidiary of MetLife.

Call Travel Assistance When:

You are planning a trip and need general travel information

You require medical assistance while traveling

You lose documents, credit cards or luggage while traveling

You require medical evacuation

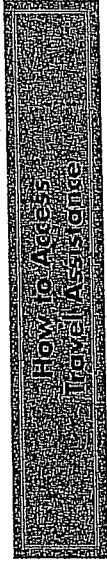
You experience local language problems

Be sure to fold this card and carry it in your wallet at all times.

When you call the Travel Assistance

dedicated telephone numbers listed on the reverse, please have the following information available:

- Your name, telephone number and (if possible) fax number, and your relationship to the plan participant.
- Plan participant's name, age, sex and company name.
- Description of the plan participant's condition or service needed.
- Name, location and telephone number of hospital, if applicable.
- Name and telephone number of treating doctor, if applicable.



Next time you or your family members are traveling and need assistance, remember to use the phone number on the back of your Travel Assistance ID card. Be sure to carry the card with you at all times. One simple phone call to the Alarm Center puts you in touch with highly-trained staff who will ensure your call is handled promptly and will even coordinate with your medical insurance carrier in the event of a medical emergency.

Note - Your health insurance still pays the medical expenses, but all of the extra costs involved in the medical transportation and other travel assistance services administered by AXA are covered. A small monthly fee is included in the cost of your insurance coverage and is paid to make these assistance services available to you. Please remember that the Alarm Center needs to be contacted to activate the services, and all services must be arranged by AXA. No claims for reimbursement will be accepted.

Exclusions - Travel Assistance is available for participants in traveling status. Whenever a trip exceeds 120 days, the participant is considered to be no longer in traveling status and no longer requires or is eligible for our travel assistance services.

Also, Travel Assistance will not evacuate or repatriate participants without medical authorization; 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/her trip or returning home; or with infections under treatment and not yet healed.

Travel Assistance will exclude the services described under the following conditions. Pre-existing medical conditions are not covered under this program. Travel Assistance services will exclude the services detailed in this brochure when travel is undertaken for the specific purpose of securing medical treatment such as diagnostic tests which are part of a routine physical exam; any complications due to pregnancy and abortion, AIDS or HIV; chiropractic, homeopathic or

orthodontic treatment which is not from accidental injury; if injuries are resulting from an attempt at suicide; suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by the participant; commission of an unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for mental or nervous disorders; participation in a professional sport or activity of any sport that could be life-threatening or a work-related illness or its consequences.

Treatment must be authorized and arranged by AXA's designated personnel to be eligible for services under this program. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is \$200,000 for each service. Non-medical services such as hotel, restaurant, taxi expenses or reimbursement for baggage loss while traveling are not covered.

*Insurance benefits for the travel assistance program are underwritten by Fairmont Premier Insurance Company or Fairmont Insurance Company and are administered by AXA Assistance U.S.A. AXA Assistance U.S.A., Fairmont Premier Insurance Company, and Fairmont Insurance Company are not affiliated with MetLife, and the Travel Assistance services they provide are separate and apart from the insurance provided by MetLife.

All services must be arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

If you have any questions about the services, please call Travel Assistance at (800) 454-3679 or (312) 935-3783 (collect)

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