



Travel Assistance

Travel Assistance When Away From Home

As an employee covered by a group term life insurance policy from Principal Life Insurance Company, you are eligible for travel assistance services **provided by AXA Assistance**.

You, your spouse and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits when traveling domestically or internationally 100 or more miles away from home for up to 120 consecutive days.

Information and assistance

Pre-trip and cultural information services

- Visa and passport requirements
- Travel advisories and customs information
- Immunization/inoculation requirements and insect precautions
- Cultural information
- Consular/embassy locations and referrals
- Currency exchange rates
- Local voltage information

Personal assistance services

- Lost/stolen documents (i.e., passports, driver's license, credit cards)
- Lost luggage
- Emergency telephone interpretation

- Urgent message relay
- Emergency cash and bail assistance
- Legal referrals
- Political evacuation

Medical assistance services


- Medical/dental referrals
- Hospital admission guarantee and discharge planning
- Medical pre-certification and referral management
- Lost prescription and eyeglass/contact assistance
- Medical monitoring
- Replacement of medical devices
- Shipment of medication
- Pet housing and return

AXA Assistance arranges for these services for free. The participant is responsible for any fees incurred.

Emergency medical transportation services

- Emergency medical transportation to a different facility if medically necessary
- Medically supervised repatriation
- Return of dependent child(ren)
- Transportation of a family member to join patient
- Transportation for traveling companion following an evacuation or repatriation
- Return of mortal remains

AXA Assistance will pay up to \$200,000 per person per trip to provide emergency medical transportation or return of mortal remains, including equipment and personnel. The participant is responsible for any medical expenses incurred.



NAME _____

COMPANY _____

THIS IS NOT A MEDICAL INSURANCE CARD. VALID UNTIL TERMINATION OF POLICY.

Travel Assistance Program

Exclusions

Services will not be provided or available for any loss or injury that is caused by, or results from:

- Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only)
- Act of declared or undeclared war; political evacuation not subject to this exclusion
- Participating in, or practicing for, professional sports
- Piloting or learning to pilot or acting as a member of the crew of any aircraft
- Contributory cause was the commission of or attempt to commit a felony by the insured person or the insured person's being engaged in an illegal occupation
- Normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion
- Mental or nervous condition, unless hospitalized
- Participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard

Treatment must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for services under this program. No claims for reimbursement will be accepted. Limitations may apply. **See a complete description of services at www.principal.com/travelassistance.**

How to access assistance

The next time you or your family members are traveling and need assistance, call the phone number on the attached Travel Assistance ID card. Be sure to carry the card with you at all times.

There are no registration or enrollment forms to fill out. Travel assistance is available 24 hours a day, 365 days a year by calling AXA Assistance's highly trained staff who will ensure that your call is handled promptly.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Participants are responsible for any incurred fees or expenses. Insured transportation services are administered by AXA Assistance USA, Inc., and underwritten by a third party licensed insurance company. This service is not part of any Principal Life insurance contract and may be changed or discontinued at any time. The Principal Financial Group® is not responsible for any loss, injury, claim, liability or damages related to the use of the AXA Assistance service. AXA Assistance is not a member of the Principal Financial Group.

GP60039POD (SP1484) | 11/2011 | ©2011 Principal Financial Services, Inc.

ATTENTION

THIS PROGRAM IS NOT INSURANCE

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 U.S: 888-647-2611 • Outside the U.S. call collect: 630-766-7696
www.principal.com/travelassistance

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

NO CLAIMS FOR REIMBURSEMENT WILL BE ACCEPTED.