

Travel Assistance Travels With You

Traveling, whether for business or pleasure, can be a busy time. You likely have made a lot of arrangements, but probably aren't planning for a sudden emergency on the road. Do you know who to call if you need medical attention, additional cash or help finding your lost luggage? Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to support professionals who can help you find quality local medical care or provide other emergency assistance functions in foreign locations.

Your Travel Assistance benefit now automatically includes Identity Theft Assistance, provided at no additional cost through AXA Assistance USA. Whether at home or traveling, this valuable addition to your Travel Assistance benefit provides education, prevention and recovery information to help you protect your identity. Take a look at these important features:

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Recovery Information

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll free number used to contact Travel Assistance: 800-856-9947.

**Brought to you by Mutual of Omaha
Services provided by AXA Assistance USA*

Worldwide Travel Assistance for You and Your Family



MUTUAL OF OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR

Travel Assistance benefits are subject to the terms and conditions of the service agreement issued to the master policyholder. The Travel Assistance services described in this document are provided by AXA Assistance USA. AXA Assistance USA is not affiliated in any way with the Mutual of Omaha Companies.

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Enjoy your trip – we'll be there if you need us

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip up to 90 days in length, and more than 100 miles from home.

Pre-trip Assistance*

Minimize travel hassles by calling us pre-departure for:

- Passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

Immediate Attention for Emergencies While Traveling

While traveling more than 100 miles from home, call Travel Assistance toll-free 24/7 for immediate help from a multi-lingual professional.

Emergency Travel Support Services

- *Translation and interpreter services* – 24/7 access to translators or interpreters
- *Locating legal services* – referrals for local attorney or consular offices and help maintaining business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- *Baggage* – assistance with lost, stolen or delayed baggage while traveling on a common carrier

- *Emergency payment and cash* – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card

- *Emergency messages* – assistance with recording and retrieving messages between you, your family and/or business associates at any time

- *Document replacement* – coordination of credit card, airline ticket, or other documentation replacement

- *Vehicle return* – if evacuation or repatriation is necessary

Medical Assistance

- Locating medical providers and referrals for local sources of care
- Case communications on your medical status and communications between you and others including family, physicians, employer, travel company and consulate

- Emergency evacuation if adequate medical facilities are not available locally, including payment of covered expenses

- Transportation home for further treatment – in the event of death, we'll assist in the return of mortal remains

- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days

- Return home for dependent children if your hospitalization is more than seven calendar days

- Assistance with hotel arrangements if convalescence is needed prior to, or after, medical treatment

- Coordination of medical insurance (including claims paperwork) and obtaining medical payments
- Assistance obtaining prescription drugs or other necessary personal medical items

Travel Assistance Plan Limitations

AXA Assistance USA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- Suicide, attempted suicide or self-inflicted injuries
 - An act of declared or undeclared war or armed aggression
 - While on active duty in the military or international organization
 - Piloting, learning to pilot or acting as a member of the crew of any aircraft
 - Mental or emotional disorders, unless hospitalized
 - Participation in professional athletics
 - Your commission or attempt to commit a felonious act
 - Pregnancy and childbirth (exception: complications of pregnancy)
- Expenses for emergency evacuation, medically necessary repatriation, repatriation of remains, return of dependent children, family or friend transportation arrangement and vehicle return are covered up to \$100,000 per person per event.