



Travel Assistance

Help Protect Employees and Their Families When They're Away From Home

When you offer group term life insurance from Principal Life Insurance Company, your employees, their spouses and dependent children (whether traveling together or separately) have access to travel assistance services **provided by AXA Assistance**.

The services include 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.

And it's all available 24 hours a day, 365 days a year. With over 600,000 providers worldwide in more than 230 countries, AXA Assistance is available to help quickly and professionally in a travel emergency.

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.

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.

FOR MORE INFORMATION

Contact your local sales representative to learn more about travel assistance.



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.