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

**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. 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.