



Travel Assistance Description of Services

Below is a detailed description of the travel assistance services **provided by AXA Assistance** available to clients with group term life insurance with Principal Life Insurance Company.

Employees, their spouses and dependents (whether traveling together or separately) may be eligible for travel assistance services as described below if they suffer an accident or sickness while traveling 100 miles or more away from their primary residence or primary residence in the country of permanent assignment.

Eligibility for this service will start on the actual start date of a trip for up to 120 days.

PRE-TRIP AND CULTURAL INFORMATION Available pre-travel and during trip	
AXA Assistance arranges for these services for free. The participant is responsible for any fees incurred.	
<ul style="list-style-type: none"> • Passport, visa, and immunization/inoculation requirements • Foreign currency exchange rates • Weather forecasts and average seasonal temperatures • Embassy and consular referrals • General information on local customs • General Information on business etiquette • Information on national holidays and standard business hours • Travel advisories and customs information • Local voltage information • Value-added tax regulations (excluding any legal advice, interpretation or analysis of such laws) 	
PERSONAL ASSISTANCE SERVICES	
AXA Assistance arranges for these services for free. The participant is responsible for any fees incurred.	
Urgent Message Relay	AXA Assistance will relay emergency messages to or from the member to family members or colleagues 24 hours a day.
Lost Document Assistance	AXA Assistance will coordinate arrangements to replace or forward lost or stolen documents, including passports, driver's licenses and credit cards, and will assist with procedures to file loss reports and to recover lost or stolen articles.
Lost Luggage Assistance	AXA Assistance helps locate lost luggage upon request.
Emergency Cash/Bail Assistance	Emergency funds will be arranged and made available to the user in the event money is lost, stolen, or inaccessible due to banking holidays, etc. AXA Assistance will also assist with the payment of legal fees, as well as secure and post bail bonds when required. All expenses associated with this service shall be applied to the member's personal credit card. Disbursement of funds is dependent on the availability of such funds in the eligible person's personal credit card.
Legal Referrals	AXA Assistance will provide legal referrals to English-speaking lawyers.
Telephone Interpretation Service	AXA Assistance's multi-lingual staff and international correspondents will provide emergency telephone interpretation.
Political Evacuation	AXA Assistance can assist with transportation when the country where the member is located needs to be evacuated based on a determination of the US government.

MEDICAL ASSISTANCE SERVICES	
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AXA Assistance arranges for these services for free. The participant is responsible for any fees incurred.	
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Medical Referrals	AXA Assistance will refer the member to preferred providers including primary care physicians, clinics and hospitals all over the world.
Dental Referrals	AXA Assistance will provide referrals to dentists and facilities that provide emergency dental care in accordance with established selection criteria.
Pre-Certification and Referral Management	AXA Assistance will provide pre-certification for hospitalizations and elective outpatient surgical intervention
Medical Monitoring	Upon notification that a patient is in the hospital, the case manager will attempt an Initial Medical Contact (IMC) by contacting the medical facility to obtain medical information about the patient from a treating physician, hospital nurse case manager or other valid source of information.
Coordinate Hospital Admission and Discharge Planning	AXA Assistance can arrange for upfront payment or guarantee of emergency medical expenses at a hospital, clinic or emergency room facility in the event that the member cannot be admitted without a financial guarantee.
Prescription Transfer/Shipping	AXA Assistance helps member replace lost or misplaced medication or other important items, such as eyeglasses or contact lenses, by first endeavoring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law).
Replacement of Medical Devices	When medical devices or equipment are not available locally, AXA Assistance will make every effort to procure and arrange for delivery. AXA Assistance can also arrange for appointments with local physicians and hospitals.
Shipment of Medication	AXA Assistance will provide administrative services for the lawful delivery of medication whenever such medication is required and not available locally.
Hotel Arrangements	AXA Assistance can arrange for hotel/convalescence stay at the request of the member and arrange for up-front payment when required.
Vaccination Recommendations/Insect Precautions	AXA Assistance will provide up-to-date information on health hazards in the areas where the member is traveling. AXA Assistance will recommend medications or vaccinations that should be received prior to departure in order to minimize the risk of infection.
Pet Housing and Return	AXA Assistance can assist with pet friendly hotel accommodations, boarding facilities and travel home for pets.

EMERGENCY MEDICAL EVACUATION BENEFITS	
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When traveling 100 miles or more away from home for up to 120 consecutive days, medical emergency transportation services include the arrangement and payment for any reasonable and customary charges determined by AXA Assistance USA, Inc. No reimbursements for out-of-pocket expenses will be accepted.	
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Services must be authorized and arranged by AXA Assistance designated personnel to be eligible for this program. do not include charges that would not have been made if there were no travel assistance services.	
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Medical Transport	AXA Assistance will arrange transportation under medical supervision to a different hospital, treatment facility or to the member's place of residence for medically necessary treatment in the event of the member's medical emergency and upon the request of the physician designated by AXA Assistance in consultation with the local attending physician.
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Dispatch of a Doctor or Specialist	AXA Assistance will arrange for a physician or specialist to be dispatched to the member if the member's condition cannot be adequately assessed to evaluate the need for transport or evacuation. eligible person's location to make the assessment.
Return of Dependent Child(ren)	AXA Assistance will assist to return a dependent child if they are left unattended as a result of an accident or illness.
Transportation of a Family Member	AXA Assistance will assist for a family member to visit a member if traveling alone and hospitalized as a result of an injury or sickness and for whom emergency medical evacuation is not imminent.
Escort Services	AXA Assistance will assist for a family member or companion who is traveling with the member to join them during the member's emergency medical evacuation to a different hospital, treatment facility or place of residence.
Vehicle Return	AXA Assistance will assist in the return of a member's unattended vehicle to their home or place of rental if they are medically evaluated, medically repatriated or their remains are returned.
Return of Mortal Remains	Repatriation benefits include preparation and return of a member's remains to his or her home if he or she dies while traveling 100 miles away from his or her place of permanent residence for up to 120 consecutive days. All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual and customary charges for similar transportation in the locality where the expense is incurred.

Program terms

The following apply to both the Indemnified Transportation Services and the Assistance Services.

Services are not eligible for sickness, injuries or losses of a member :

- due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion;
- due to an eligible person's mental or nervous condition, unless hospitalized;
- traveling against the advice of a physician; or
- traveling for medical treatment;
- Member's destination country is at a Level 4 Travel Advisory (other than for COVID) by the US State Department at the time of your Scheduled Departure Date. Transportation in any way caused by or resulting from COVID if the Member's destination is at a Level 4 Travel Advisory at the time of your Scheduled Departure Date and at time of your infection, for reasons of COVID.

The services do not apply to the extent that trade or economic sanctions or regulations prohibit AXA Assistance from providing assistance. There may be times when circumstances beyond AXA Assistance's control hinder its endeavors to provide the services. AXA Assistance will, however, make all reasonable efforts to provide the services and help the eligible person resolve his/her emergency situation.

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

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Participants are responsible for any incurred fees or expenses. Indemnified 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. Principal® 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®. Not available for policies issued in New York.