

Help make travel easier on your employees

Travel assistance program helps address challenges when your employees are away from home—inside or outside the U.S.

When you offer group term life insurance from Principal®, your employees and their families have access to many travel assistance services for free.

Whether they travel for business or pleasure, AXA provides help if they need it. Because we all know that no matter how much thought goes into travel plans, there's always the possibility of the unexpected happening.

Think about hitting a roadblock while traveling for business. It might mean less time devoted to work and may even impact your bottom line. AXA's travel assistance program helps get your business travelers back to work faster.

Wherever your employees and their families go, they're eligible

When employees are away from home, they can consider AXA their trusted travel companion. This program helps address the challenges of travel like:

Lost or stolen items. Assistance with lost or stolen cash and credit cards, important documents (driver's license, passport), luggage, and medication or glasses/contacts.

Medical assistance. Offers help with medical pre-certification; referrals to physicians, dentists, specialists, clinics, and hospitals; hospital admissions and discharge planning; medical monitoring; and replacement and delivery of medical devices.

Connections are a snap

When travelers need more than a phone book, AXA is there.

Language services and urgent message relay.

Assistance with emergency telephone interpretation, as well as emergency message delivery.

Legal concerns. For trusted legal help, employees can contact AXA for connections to local legal professionals and bail assistance.

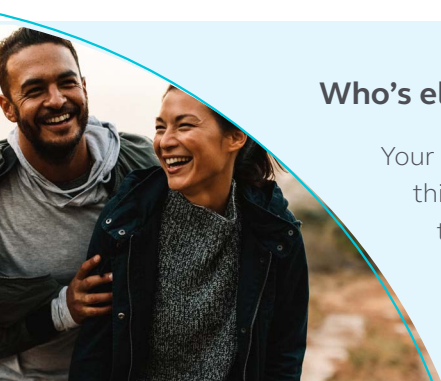
Traveling even farther away from home

The more miles employees are away from home, the more they may need to do additional planning. AXA helps employees get ready to go the distance.

Pre-trip requirement information. Learn about passport, visa and, vaccination requirements.

Research the necessities. Get information about exchange rates, cultural information, electrical outlets, and local voltage information.

Who's eligible?



Your employees, their spouses, and dependent children can access this service when traveling 100+ miles away from home for up to 120 consecutive days. Spouses and dependent children are covered whether or not they're traveling with the employee.

Your employees have access to 800,000+ providers worldwide.

Precautions. Have access to travel advisories, customs information, embassy and consulate locations and referrals, and insect and related medical precautions.

Political evacuation. If employees need to evacuate a country based on political grounds, AXA will arrange return to their home country.

Emergency medical transportation

If a medical emergency interrupts a trip, employees can get help from AXA. This service is per member or qualifying dependent per trip for emergency situations.

This includes emergency medical transportation to a different facility if medically necessary, medically supervised repatriation, transportation for a family member to join patient, transportation for a traveling companion to join patient in a different hospital or treatment facility, transportation home for dependent child(ren), return of vehicle, and return of mortal remains.

To be eligible for services under this program, treatment must be authorized and arranged by designated staff from AXA. Claims for reimbursement won't be accepted. Please contact AXA for further benefit details.

Using the service

With two convenient ways to connect, employees are more prepared for anything that comes their way. After your employees are covered with group term life insurance from Principal®, it's easy for them to connect with AXA.

- 1 | **Website.** Plan ahead for trips online. Best of all, the site is updated in real-time, so employees have up-to-the-minute information about their destination.
- 2 | **Phone.** Call us when you're traveling and need assistance. Help is available 24/7—365 days a year.

This program is not insurance.

Travel assistance services will be provided as permitted under applicable law.



Let's connect

Contact your financial professional or go to **principal.com**.



principal.com

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Services won't be provided or available for any loss or injury that's caused by, or results from: normal childbirth, normal pregnancy (except complications of pregnancy), voluntary induced abortion, mental or nervous conditions (unless hospitalized), traveling against the advice of a physician, traveling for medical treatment, and traveling to a destination country that is at a Level 4 Travel Advisory.

Participants are responsible for any incurred fees or expenses, including medical. 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.** This service is not a part of any Principal Life insurance contract and may be changed or discontinued at any time. Not available to group policies issued in New York. Although Principal® has arranged to make this program available to you, the third-party provider is solely responsible for its products and services. AXA is not a member of the Principal Financial Group®.

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.