

## 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 including indemnified transportation services as described below if they suffer a covered loss or incur expenses as the direct result of a covered 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 covered trip. It does not matter whether the trip starts at the eligible person's home, place of work, or other place. It will end on the date the eligible person returns to his or her permanent residence or the date the covered trip exceeds 120 days.

<b>PRE-TRIP AND CULTURAL INFORMATION</b> 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"> <li>• Passport, visa, and immunization/inoculation requirements</li> <li>• Foreign currency exchange rates</li> <li>• Weather forecasts and average seasonal temperatures</li> <li>• Embassy and consular referrals</li> <li>• General information on local customs</li> <li>• General Information on business etiquette</li> <li>• Information on national holidays and standard business hours</li> <li>• Travel advisories and customs information</li> <li>• Local voltage information</li> <li>• Value-added tax regulations (excluding any legal advice, interpretation or analysis of such laws)</li> </ul>	
<b>PERSONAL ASSISTANCE SERVICES</b>	
AXA Assistance arranges for these services for free. The participant is responsible for any fees incurred.	
<b>Urgent Message Relay</b>	AXA Assistance will relay emergency messages to or from the eligible person to family members or colleagues 24 hours a day.
<b>Lost Document Assistance</b>	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.
<b>Lost Luggage Assistance</b>	AXA Assistance helps locate lost luggage upon request.
<b>Emergency Cash/Bail Assistance</b>	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 costs associated with this service are borne by the eligible person. All expenses associated with this service shall be applied to the eligible person's personal credit card. Disbursement of funds is dependent on the availability of such funds in the eligible person's personal credit card.
<b>Legal Referrals</b>	AXA Assistance will provide legal referrals to English-speaking lawyers. Should legal action be taken against an eligible person related to an

	unintentional violation of the applicable laws or regulations, other than a felony, in a foreign country where the eligible person is traveling, AXA Assistance shall provide assistance at the written request of the eligible person. These provisions do not apply in the case of acts related to the eligible person's business or occupation. Arrangements for services are available at no additional cost.
<b>Telephone Interpretation Service</b>	AXA Assistance's multi-lingual staff and international correspondents will provide emergency telephone interpretation.
<b>Political Evacuation</b>	AXA Assistance can arrange for the repatriation on political grounds for all eligible persons, when the country where they are located needs to be evacuated based on a determination of the US government.
<b>MEDICAL ASSISTANCE SERVICES</b>	
AXA Assistance arranges for these services for free. The participant is responsible for any fees incurred.	
<b>Medical Referrals</b>	<p>AXA Assistance will refer the eligible person to preferred providers including primary care physicians, clinics and hospitals all over the world.</p> <ul style="list-style-type: none"> <li>• Primary care physicians are defined as referrals to the following: family practitioners, general practitioners, internists, ophthalmologists, obstetricians/ gynecologists, orthopedists, and pediatricians.</li> <li>• The eligible person will be given the name, address, telephone number, office hours, and if applicable, language(s) spoken by the provider.</li> <li>• The nature of the situation, location of the caller, and time of the day will influence whether a referral is made to an individual provider or to a hospital/emergency care facility.</li> <li>• AXA Assistance will also provide referrals to medical specialists in major cities and nearby areas using specific selection criteria.</li> <li>• Specialists are defined as physicians other than those previously identified as primary care physicians. Some examples of specialists include allergists, cardiologists and endocrinologists.</li> </ul>
<b>Dental Referrals</b>	<p>AXA Assistance will provide referrals to dentists and facilities that provide emergency dental care in accordance with established selection criteria.</p> <ul style="list-style-type: none"> <li>• If AXA Assistance receives a request for dental referrals in any area of the world in which AXA Assistance does not recommend seeking dental treatment, the eligible person will be so informed.</li> <li>• If appropriate, the eligible person will be provided with referrals to physicians or hospitals for pain control.</li> </ul>
<b>Dispatch of Physician</b>	For the convenience of the eligible person, AXA Assistance will make arrangements for a general practice physician to consult at the eligible person's hotel or current location while traveling. Although AXA Assistance will make every effort, this service is not available in all states and countries. If a physician cannot be dispatched, other arrangements will be made by AXA Assistance and options will be offered to the eligible person.
<b>Pre-Certification and Referral Management</b>	<p>AXA Assistance will provide pre-certification for all inpatient cases and for elective outpatient surgical intervention.</p> <ul style="list-style-type: none"> <li>• The pre-certification process entails our case managers reviewing the patient's current and past medical history, consulting with the patient's physician and reviewing the suggested treatment plan.</li> <li>• After this review they will certify that the confinement and/or surgery are medically necessary and considered recognized treatment in the medical community for the patient's condition.</li> <li>• If the patient requires additional certification then AXA Assistance will contact the utilization review department of the hospital or the attending physician to review the case and potentially certify additional hospital days.</li> </ul>
<b>Medical Monitoring</b>	Upon notification that a patient is in the hospital, the case manager will

	<p>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.</p> <ul style="list-style-type: none"> <li>• The goal, during regular office hours, is to obtain an IMC within 2 hours of notification. In the IMC, the nurse will attempt to obtain the following information: age, chief complaint, history of present illness, relevant past medical history, intended medical plan and expected discharge date and date when the eligible person will be clear to travel.</li> <li>• The nurse will assess the adequacy of the treating facility to determine the need for transfer or evacuation.</li> <li>• If the nurse requires consultation with an AXA Assistance physician for complex cases, uncertainty about appropriateness of care, recommendations for discharge or clearance to fly or because he/she feels the AXA Assistance physician should speak with the treating physician, he/she will speak to the in-office or on-call AXA Assistance physician. An AXA Assistance physician will speak with the treating physician on ALL in-patient cases within the first 48 hours.</li> </ul>
<b>Coordinate Hospital Admission and Discharge Planning</b>	<p>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 eligible person cannot be admitted without a financial guarantee.</p> <ul style="list-style-type: none"> <li>• In many areas, hospitals will only accept guarantee of expenses from a local company. AXA Assistance will be able to provide extensive coverage in this area with its worldwide network of operation centers, correspondents and agents.</li> <li>• AXA Assistance will arrange hospital admissions when we are notified of a case in advance or in cases of evacuation. In many areas, hospitals will only accept a guarantee of expenses and agree to bill a domestic company.</li> <li>• Upon discharge, if the patient requires a lesser level of care AXA Assistance will recommend this level of care for approval in advance by the client.</li> <li>• Once approved, the medical team of AXA Assistance will make all necessary arrangements. If discharge planning requires repatriation to the home country this too will be arranged by AXA Assistance. The discharge planning is a part of the case management process.</li> <li>• Disbursement of funds is dependent on the availability of such funds in the eligible person's personal credit card or availability of any other financial mean to secure payment.</li> </ul>
<b>Prescription Transfer/Shipping</b>	<p>AXA Assistance helps eligible persons 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).</p>
<b>Replacement of Medical Devices</b>	<p>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.</p>
<b>Shipment of Medication</b>	<p>AXA Assistance will provide administrative services for the lawful delivery of medication whenever such medication is required and not available locally.</p>
<b>Hotel Arrangements</b>	<p>AXA Assistance can arrange for hotel/convalence stay at the request of the eligible person and arrange for up-front payment when required.</p>
<b>Vaccination Recommendations/Insect Precautions</b>	<p>AXA Assistance will provide up-to-date information on health hazards in the areas where the eligible person is traveling. AXA Assistance will recommend medications or vaccinations that should be received prior to departure in order to minimize the risk of infection. AXA Assistance will also provide information regarding protective measures against the bites of</p>

	mosquitoes and other disease-bearing insects.
<b>Pet Housing and Return</b>	AXA Assistance can assist with pet friendly hotel accommodations, boarding facilities and travel home for pets. Fees incurred for services provided are the responsibility of the eligible person.
<b>EMERGENCY MEDICAL EVACUATION BENEFITS</b>	
<p>The emergency medical evacuation benefit pays for eligible expenses (as set forth below) incurred for the medical evacuation of an eligible person. Benefits are payable up to the benefit maximum if the eligible person suffers a medical emergency during the course of the trip; requires emergency medical evacuation; and is traveling 100 miles or more away from his or her place of permanent residence for up to 120 consecutive days. The maximum benefit amount is 100% of eligible expenses (as set forth below) up to \$200,000 per eligible person per trip.</p> <p>Services must be authorized and arranged by AXA Assistance designated personnel to be eligible for this program. AXA Assistance reserves the right to determine the benefit payable, including reductions, if it is not reasonably possible to contact AXA Assistance in advance. No claims for reimbursement will be accepted. The participant is responsible for any medical expenses.</p> <p>Benefits for these eligible expenses <b>will not be payable unless:</b></p> <ul style="list-style-type: none"> <li>• the physician ordering the emergency medical evacuation certifies the severity of the eligible person's medical emergency requires an emergency medical evacuation;</li> <li>• all transportation arrangements made for the emergency medical evacuation are by the most direct and economical conveyance and route possible;</li> <li>• the charges incurred are medically necessary and do not exceed the usual and customary charges for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and</li> <li>• do not include charges that would not have been made if there were no travel assistance services.</li> </ul>	
<b>Medical Transport</b>	AXA Assistance will pay expenses for transportation under medical supervision to a different hospital, treatment facility or to the eligible person's place of residence for medically necessary treatment in the event of the eligible person's medical emergency and upon the request of the physician designated by AXA Assistance, the assistance provider, in consultation with the local attending physician.
<b>Dispatch of a Doctor or Specialist</b>	AXA Assistance will pay for the physician's or specialist's travel expenses and the medical services provided on location, if, based on the information available, an eligible person's condition cannot be adequately assessed to evaluate the need for transport or evacuation and a physician or specialist is dispatched by AXA Assistance, the assistance service provider, to the eligible person's location to make the assessment.
<b>Return of Dependent Child(ren)</b>	AXA Assistance will pay for expenses to return each dependent child who is under age 18 to his or her principal residence, not to exceed the benefit maximum if: a) the eligible person is age 18 or older; and b) the eligible person is the only person traveling with the minor dependent child(ren); and c) the eligible person suffers a medical emergency and must be confined in a hospital.
<b>Transportation of a Family Member</b>	AXA Assistance will pay expenses for a family member to visit an eligible person expected to be confined in a hospital for seven (7) consecutive days as a result of an injury or sickness and for whom emergency medical evacuation is not imminent.
<b>Escort Services</b>	AXA Assistance will pay expenses for a family member or companion who is traveling with the eligible person to join the eligible person during the eligible person's emergency medical evacuation to a different hospital, treatment facility or the eligible person's place of residence.
<b>Return or Mortal Remains</b>	Repatriation benefits include payment for preparation and return of an eligible person's remains to his or her home if he or she dies while

	<p>100 miles away from his or her place of permanent residence for up to 120 consecutive days.</p> <p>Covered expenses include:</p> <ul style="list-style-type: none"> <li>• expenses for embalming or cremation;</li> <li>• the least costly coffin or receptacle adequate for transporting the remains;</li> <li>• transporting the remains; and</li> <li>• escort services: expenses for a family member or companion who is traveling with the eligible person to join the eligible person's remains during the repatriation to the eligible person's place of residence.</li> </ul> <p>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.</p>
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**EXCLUSIONS AND LIMITATIONS**

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

Benefits are not payable for sickness, injuries or losses of an eligible person:

- 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;
- which exceed the maximum benefit amount for each attached coverage as shown in the schedule of coverages;
- traveling against the advice of a physician; or
- traveling for medical treatment.

The insured transportation services and assistance services do not apply to the extent that trade or economic sanctions or regulations prohibit AXA Assistance and/or the underwriter from providing assistance or insurance, including, but not limited to, the payment of claims.

In addition, some of the services are provided by AXA Assistance and not by an insurance company. 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.

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. 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.

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