

MEDICAL BENEFITS ABROAD



Connecticut General Life Insurance Company

Western Union Company

SCHEDULE OF BENEFITS

Eligibility:	All full time active employees and part time employees working a minimum of 20 hours per week who are traveling on the business of or at the expense of the Policyholder outside their country of residence or permanent assignment. Persons for whom coverage is prohibited under applicable law or who are not covered by comprehensive medical insurance which complies with legal and regulatory requirements in their country of permanent assignment will not be considered eligible for this plan.
Medical Hazard:	24 Hour Coverage (Non-occupational)
Medical Evacuation/Repatriation:	\$100,000
Medical Expense Insurance:	
Maximum	\$250,000 per calendar year
Deductible	\$ 0 per calendar year
Coinsurance:	100% of incurred covered expenses.
Room & Board:	Hospital's average semi-private charge per day of confinement to a maximum of \$1,000 per day outside the United States. Hospital's average semi-private charge per day of confinement inside the United States.
Pregnancy Expense Benefit:	Medical expenses related to pregnancy.
Pre-Existing Condition Maximum:	Unlimited
Sojourn:	Included up to 7 days when taken in conjunction with a business trip

Major Medical Expenses

Accident and Sickness Medical Expense

Should emergency medical treatment be required as a result of a covered injury or sickness during the trip, the company will reimburse the medical and/or surgical expenses incurred, based on the plan selected, subject to the deductible and maximums.

Major Covered Expenses

- ◆ Hospital room & board charges
- ◆ Intensive Care Unit charges
- ◆ All necessary medical and surgical services and supplies while confined in a hospital
- ◆ Outpatient Surgical Expenses
- ◆ Outpatient Medical Care Expenses
- ◆ Professional local ambulance services
- ◆ Laboratory and x-ray tests and treatments
- ◆ Physiotherapy
- ◆ Dental expenses resulting from an accidental injury to natural sound teeth up to \$1,000 per accident.
- ◆ Medical expenses related to pregnancy.

Pre-Admission Certification – Hospital Admission in the United States

In an emergency, when you or a covered dependent must be admitted to a hospital within the United States through the emergency room, contact us within 24 hours after the admission.

If you or a covered dependent plans to be admitted to a hospital within the United States for any other reason you must contact CIGNA International to obtain pre-admission certification. Failure to follow these requirements for a hospital stay or emergency admission may result in a reduction of your benefits.

Home Country Coverage

The Policyholder certifies that for each individual employee traveler to be covered under this plan, Policyholder maintains or makes available comprehensive medical benefits to such employee in his or her country of permanent assignment, in compliance with applicable laws and regulation. The Policyholder acknowledges that this coverage is not a substitute for such medical benefits in the employee's country of permanent assignment, and that expenses for medical services incurred in an employee's country of permanent assignment are not covered benefit under this plan.

Exclusions

Some of the exclusions to covered expenses will be charges for routine physical examinations; eyeglasses; hearing aids; routine dental care; routine cosmetic treatment or surgery; nervous or mental disorders of any kind; confinement or care in any government hospital or institution; expenses incurred during personal travel (unless expressly covered by the plan); expenses incurred as the result of loss or injuries arising out of employment which would be covered by Workers' Compensation or a similar program; and any expenses covered by any other employer or government-sponsored plan for which, and to the extent that the insured is eligible for reimbursement.

Emergency Medical Evacuation and Repatriation

If the insured requires Emergency Medical Evacuation and/or Repatriation due to an accident, illness or death, the plan pays up to the amount indicated in the Schedule of Benefits.

As long as the repatriation/evacuation is recommended by a competent physician, the plan will pay for transportation of the insured from the location of the event to their country of permanent residence or permanent job location.

Concierge Services:

The following concierge services are included as part of the plan: emergency message transmission; translation and interpreters; lost documentation advice and assistance; coordination of ground transportation and accommodation for accompanying family members; coordination of companion ticket; coordination of emergency travel arrangements for the return of minors; assistance with prescription drugs; convalescence assistance; inoculation and visa requirement information; lost luggage assistance; legal referral; emergency travel service assistance, embassy referral; assistance with emergency document delivery.