

Broad Protection, Cost-effective Solutions

For a few dollars a month, employees can receive thousands of dollars worth of protection that can help to provide financial security and peace of mind while traveling on company business. Business travel can be risky today, so employers want to make sure their employees get the protection they need—just about anywhere in the world they travel. At CIGNA, we can take on many risks other providers can't or won't – and do so at a more competitive price.

Business travel accident insurance provides protection for employees who travel on business domestically or internationally, foreign employees of U.S. based businesses and U.S. employees on offshore assignments. Coverage can also include non-employee groups such as the board of directors or consultants.

Our business travel accident insurance plan is available on an employer paid basis and offers the following advantages:

For Employers

- Low premium, high indemnity limit
- Diverse coverage options—among the broadest in the industry—we can build the right plan, with the right protection, at the right price
- Robust administrative capabilities for fully-administered and self-administered employers
- Simplified administration helps relieve burden
- Dedicated team of experts that delivers a service model that's easier for employers and their employees
- Claims expertise from dedicated accident specialists
- Dedicated underwriters with the expertise to design the right coverage program
- One of few carriers to offer both personal and business travel accident coverage

For Employees

- Pays a lump sum payment upon death or injury resulting from a covered accident
- Provides funds for unexpected costs
- Protects families from financial hardship
- Living benefit for accident survivors
- Evidence of insurability is not required
- Optional coverage to help with child care and college education
- Value-added programs at no additional cost

Additional Coverage Options

In addition to basic business travel accident insurance, CIGNA offers a full range of extended coverage options, which employers can tailor to meet their specific workforce and budgetary needs. Some of these options include:

- Living benefits is one of the most important features of accident insurance and can help pay expenses related to long-term or permanent disabilities caused by a covered accident. This option pays a percentage of the primary principal sum coverage because of a serious injury caused by a covered accident. Examples of some covered conditions and services are:
 - Brain damage
 - Trauma counseling
 - Rehabilitation
 - Home alteration and vehicle modification
- War risk coverage provides protection to employees while traveling on business to many designated "hot zones" (countries where a state of war exists) and other countries around the world. Our war risk coverage covers more worldwide locations and is priced more competitively than others'. Many other providers are unwilling to write war risk coverage due to their higher reinsurance costs. Our coverage offers:
 - Competitive underwriting with high principal sum limits
 - Pre-trip reporting may be waived at the time of travel
 - High coverage limits of up to \$1 million
 - Multinational coverage for U.S. based firms¹



- **Piloting and owned aircraft** coverages provide for accidents that occur while traveling on company-owned aircraft.
- **Business and pleasure travel** coverage offers 24-hour protection against losses due to accidents, whether they occur on or off the job.
- **Full occupational coverage** provides on-the-job protection against losses due to a covered accident, whether they occur on or off a work site.
- **Spouse and dependent** related coverage² help families recover from financial loss caused by a covered accident by paying additional benefits that can help with child care and special (college) education.
- **Family traveling on business trip** can also have coverage under our business travel accident insurance plan.

Value-Added Programs at No Additional Cost to Employers or Employees

CIGNA Secure Travel³, our comprehensive worldwide travel assistance program, offers employees and their families the assistance they need for medical emergencies while traveling on business trips at least 100 miles from home. This program does not place limits on medical evacuation or repatriation coverage.

CIGNA's Identity Theft Program³ offers extensive resolution services to help covered employees and their families work through critical identity theft issues. Our program covers all types of identity theft such as credit card fraud and financial or medical identity theft, and provides access to personal case managers.

CIGNA's Healthy Rewards® Program⁴ offers employees savings of up to 60% on health and wellness products and services including weight management, tobacco cessation, acupuncture, massage, and much more.

Contact your CIGNA Representative today for more information.

CIGNA's Will Preparation Program⁵ helps employees plan and protect their family's financial future by using a simple self-service online tool. They can build state-specific customized wills and other legal documents such as last will and testament, living will, healthcare and financial power of attorneys.

CIGNAssurance® Program⁶ helps provide peace of mind in a time of need for surviving families. It's one of the most comprehensive beneficiary programs providing financial, bereavement and legal services—for claims over \$5,000.

Why CIGNA

As an industry leader, we have been in business for over 125 years serving people through health, life, accident, and disability insurance. Let us build the plan that's right for employers and their employees.

Stability You Can Trust

- 90+ years accident experience
- Solid underwriting = market stability = coverage that's there when your employees need it

Service You Deserve

- Dedicated, knowledgeable staff = fewer hassles, higher satisfaction
- Consultative expertise = right plan = right protection at the right price
- Prompt, accurate claim payouts = administrative ease = employee and employer satisfaction
- Money saving, "value-add" programs at no additional cost
- Cover all types of risk
- One of many employee plans provided by CIGNA

¹ Limitations and conditions may apply in some countries.

² Certain states require Dependent Coverage if these Family Plan Type Benefits are included in Basic Stand-Alone AD&D plans. Contact your representative for more information.

³ CIGNA Secure Travel® and CIGNA Identity Theft and Secure Travel programs are provided under a contract with Europ Assistance USA, Inc. Presented here are highlights of these programs. Full terms, conditions and exclusions are contained in the CIGNA Identity Theft and Secure Travel® service agreements.

⁴ Some Healthy Rewards are not available in all states. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

⁵ CIGNA's Will Preparation Services are provided under an arrangement with ARAG. Presented here are highlights of CIGNA's Will Preparation Services. CIGNA's Will Preparation Services are independently administered by ARAG®. CIGNA does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG web site, the services of ARAG or of any attorney in the ARAG network.

⁶ CIGNAssurance® Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from CIGNA Group Insurance Life and Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Accounts established in this program are called CIGNAssurance, are not deposit account programs and are not FDIC insured. CIGNAssurance is not available in New York.

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