

Global Accident and International Health Coverage for Business Travelers

We've made it easier to protect employees who travel on business. This new offering combines **global accident coverage with international medical protection** into one benefits program. So whether employees become sick or are injured, they have both financial protection and convenient access to quality health care services while traveling abroad. We have paired this benefits program with an extensive suite of value-added programs at no cost to employees – they can take advantage of health and wellness programs at discounted fees, save money by creating wills and legal documents online, have access to extensive identity theft resolution services, and much more.

CIGNA Business Travel Accident & Medical

One global health coverage program for business travel accident and medical. One administrative contact. Day one value-added services. All from the CIGNA companies – recognized around the world for their financial strength and health service expertise.

With CIGNA Business Travel Accident & Medical, employees have immediate medical coverage, which means they can focus on getting better and not having to worry about payment. The program also includes comprehensive travel assistance services, and **no dollar limits on medical evacuation and repatriation benefits**, which means there are no out-of-pocket expenses for employees. Here is a closer look at what's included:

Business Travel Accident Insurance

worldwide coverage for business travelers

- Provides financial protection to employees when they travel domestically away from their local place of work, or internationally on approved company business
- Pays a lump sum if an employee experiences a serious injury or death resulting from a covered accident
- Living benefits available for individuals seriously injured in an accident
- Benefits available to fund unexpected costs
- Helps protect families from financial hardship
- CIGNA offers a full range of extended coverage options, which employers can tailor to meet their specific workforce and budgetary needs:
 - War risk
 - Full occupational coverage
 - Piloting and owned aircraft
 - Spouse and dependent-related coverage
 - Business and pleasure travel coverage
 - Family traveling on business trip

Medical Benefits Abroad¹

a global focus on health care for international business travelers

- Provides medical benefits for illness or injury while traveling on approved company business outside the insured's country of permanent assignment
- For medical claims, CIGNA pays first, allowing the traveler to focus on care, not payment or benefit coordination²
- Easy access to quality medical treatment and emergency medical assistance to the nearest medical facility
- Claim payments can be made directly to international doctors in more than 100 currencies



Value-added programs at no cost to employers or their employees

helping the people we serve improve their health, well-being and security

- **CIGNA Secure Travel**³, our comprehensive worldwide travel assistance program offers employees travel assistance for medical emergencies while traveling on business trips at least 100 miles from home.
- **CIGNA's Identity Theft**³ 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, financial or medical identity theft, and provides access to personal case managers.
- **CIGNA's Healthy Rewards**⁴ offers employees savings of up to 60% on health and wellness products and services including weight management, tobacco cessation, acupuncture, massage, and much more.
- **CIGNA's Will Preparation**⁵ 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, health care and financial power of attorneys.
- **CIGNAssurance**⁶ 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.

Employee Advantages

- Single point of contact for all travel assistance and medical claims coordination
- Report medical claims from anywhere in the world
- Value-added programs at no additional cost
- Emergency travel services available through CIGNA Secure Travel[®]
- CIGNA pays first for medical claims

Employer Advantages

- CIGNA companies offer their employees protection when they travel on business
- Streamlined administration
- Flexible payment options
- Enrollment data is not required
- Expert account management provides one point of contact

Why Choose CIGNA?

For more than three generations, CIGNA has been a trusted and respected leader in the health, life, accident, disability and international benefits industry, providing clients and their employees with the security they expect, and the service they deserve.

Security You Expect

- 90+ years accident experience
- 30+ years experience in international benefits
- Solid underwriting and market stability provide coverage when employees need it

Service You Deserve

- Expert consultation and flexible plan options to meet every budget
- Knowledgeable staff and simplified administration means fewer hassles
- Prompt and accurate claim payouts mean higher satisfaction and administrative ease

Contact your CIGNA representative today for more information or write to reply@cigna.com.

¹Exclusions for treatment for mental illness and drug/alcohol dependency apply and certain restrictions for routine care, e.g., physical examinations, may also apply.

²Restrictions/exclusions as to occupational injuries and illnesses apply.

³CIGNA Secure Travel[®] and CIGNA Identity Theft programs are provided under a contract with Europ Assistance USA, Inc.

⁴Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. A discount program is NOT insurance, and you must pay the entire discounted charge.

⁵CIGNA's Will Preparation Services are provided under an arrangement with ARAG.

⁶CIGNAssurance is not a bank deposit, is not FDIC Insured and some features are not available in New York.

This proposal is not a contract. Coverages may be provided by more than one CIGNA-affiliated company. This communication outlines in general form some of the important features of the insurance program. The controlling provisions will be in the insurance policy, and this communication is not intended in any way to modify the provisions or their meanings. The information provided herein is believed accurate as of the date of publication, and is subject to change without notice. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

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