

Available with CIGNA Accident Coverage

CIGNA Secure Travel[®]

Giving employees added peace of mind when they travel

CIGNA understands that unpredictable circumstances can arise when traveling. That's why we make CIGNA Secure Travel available to employees who are covered under one of our accident plans. This program provides emergency medical, financial, legal and communications assistance to covered individuals who travel domestically and internationally. And most important, your employees can be only a couple of hours away from home to get the help they need. In the event that an unfortunate situation arises – injury, illness, death, theft, natural disaster, disease outbreak or terrorism – knowing that CIGNA Secure Travel is available provides added peace of mind in unfamiliar surroundings.

With almost 90 years of experience writing accident policies, CIGNA is one of the top accident plan providers in the country. Our CIGNA Secure Travel program offers:

- Medical evacuation assistance
- 24-hour multilingual assistance
- Pre-departure services, including foreign travel assistance
- Medical referrals
- Prescription refill services
- Assistance with lost or stolen items
- Translation and interpretation services
- Emergency travel services
- Embassy/consular referrals
- Travel/tourist advisories
- Temperature and weather conditions
- Cultural information
- Transportation of remains

Emergency medical services that fill health care coverage gaps

CIGNA Secure Travel helps fill a gap in coverage which is normally not covered by the employee's health care benefits by:

- Arranging and covering the cost of transportation to the nearest, most appropriate hospital or medical facility.
- Providing up-front payment for medical services often required abroad, saving your employees from having to pay out-of-pocket expenses at that time.
- Arranging and covering the cost of transporting the remains of the employee or covered loved one back to his or her country of origin in the event of a fatality.

CIGNA Secure Travel places no coverage limits on medical evacuation or repatriation benefits. The average emergency medical evacuations cost is approximately \$30,000.¹

¹Europ Assistance analysis, 2007



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all expenses are covered. Additional costs also covered under this program include:

- Round-trip transportation for a family member or loved one to join the employee if he or she is expected to be hospitalized for more than 10 days.
- Travel arrangements for a companion who is directly affected by the employee's illness or injury.
- Return transportation for a dependent child who is left unattended as a result of an illness or injury.



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it's time to feel better

CIGNA Secure Travel in Action



Whether employees are expatriates, travel on company business, take vacation, or have children away at college who are covered by a CIGNA accident policy, CIGNA Secure Travel provides a wide range of valuable services – providing value to employers and giving employees a sense of security and peace of mind while traveling. Here are just a few examples of how we help:

Ben, a sales representative at a large manufacturing firm, was driving from New York to Chicago for a regional sales conference when a multi-vehicle car accident left him with a broken pelvis and other internal injuries. Ben was rushed to a nearby Chicago hospital and, once his condition became stable, a call was placed to CIGNA Secure Travel. Arrangements were made to have Ben transported to a medical facility closer to his home. His wife and children were able to visit him, greatly reducing his stress level and assisting in his speedy recovery.

The bottom line – unforeseen accidents happen. When an accident occurs far from home it's comforting for your employees to know that there's a service available to provide the assistance they need, which enables them to be closer to their loved ones during their recovery process.

Denise and John arrived in the Caribbean on their honeymoon when they realized that their luggage never arrived at the local airport. Contained in their luggage was Denise's asthma medication, as well as \$1,000 in traveler's checks. They called CIGNA Secure Travel and within minutes, CIGNA Secure Travel put Denise in contact with a local pharmacist who worked directly with her doctor to get her prescription refilled. In addition, CIGNA Secure Travel worked with airport officials to locate the couple's missing luggage. Twenty-four hours later, the couple's luggage successfully arrived at their hotel.

The bottom line – within 24 hours, a critical prescription was validated and filled, luggage containing \$1,000 in traveler's checks was safely returned, and a couple enjoyed the rest of their honeymoon.

Emergencies can happen while traveling, but help is now only
a phone call away with CIGNA Secure Travel.

Contact your CIGNA sales representative today to learn more
about our Secure Travel program.

CIGNA Secure Travel® services are provided under a contract with Worldwide Assistance Services, Inc. Presented here are highlights of CIGNA's Secure Travel program. Full terms, conditions and exclusions are contained in the CIGNA Secure Travel® service agreement.

This program does not include reimbursement of expenses for financial losses.

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