

ASSISTANCE FOR DOMESTIC OR INTERNATIONAL TRAVEL

Cigna Secure Travel

An emergency can be much more difficult to deal with when traveling, whether it is on the other side of the world, or only a couple of hours away from home. In the event that an unfortunate situation arises – injury, illness, arrest, death, lost or stolen items – Cigna Secure Travel® is just a phone call away and can bring your employees added peace of mind in unfamiliar surroundings.

Available to individuals covered under a Cigna Accidental Death and Dismemberment or Business Travel Accident plan,^{1,2} Cigna Secure Travel³ provides emergency medical and travel services 24/7, as well as pre-trip planning assistance, when traveling 100 miles or more away from home.

Cigna Secure Travel services include:

Pre-trip planning – helpful services and information when planning a trip

- › Immunization requirements for foreign countries
- › Visa and passport requirements
- › Foreign exchange rates
- › Travel advisors and weather conditions for major cities around the world as well as domestic and international reports for major ski areas
- › Cultural information and special events at the intended destinations

Assistance while traveling – when the unexpected happens during a trip

- › 24-hour multilingual telephone interpretation services in all major languages and referrals to interpretation and translation services
- › Addresses and telephone numbers of the nearest American Consulate and Embassies
- › Referrals to physicians, dentists, medical facilities and legal assistance providers
- › Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment⁴
- › Assistance with lost or stolen items, including luggage⁵ and prescription replacement services⁶

- › Assistance with making emergency travel arrangements including airline, hotel, and car rental reservations⁴
- › Emergency cash advance up to \$1,500⁴
- › Emergency legal referrals and advancement of bail⁴

Emergency assistance – for medical crises more than 100 miles from home

- › Emergency evacuation⁷ and repatriation⁸
- › Travel arrangements for the return of unattended dependent children under the age of 18 and/or the covered person's traveling companion
- › Cover round-trip transportation as well as accommodation up to \$150 per day for up to seven days for a family member or friend to visit a covered person who is hospitalized for more than seven days
- › Return of covered person's mortal remains to place of residence for burial
- › Toll-free emergency message relay



Call your Cigna sales representative today to learn more about the Cigna Secure Travel program.

Together, all the way.®



Offered by: Life Insurance Company of North America or Cigna Life Insurance Company of New York.

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How Cigna Secure Travel Helped Tanya*

The Situation

While visiting her daughter and son-in-law in Austria, Tanya who resides in Florida, tripped on stairs and fell, resulting in a suspected neck injury. She was immediately ambulated to a local University Hospital in a neck brace experiencing paralysis from the chest down. A CT scan and MRI confirmed C5 and C6 spinal fractures. Her daughter then contacted Cigna Secure Travel for assistance with next steps.

Intervention

Secure Travel medical directors consulted with Tanya's local attending physician. It was confirmed she would need surgery to stabilize her spine and a period of intensive care before she could be moved or transported home. Her recovery was slow with some respiratory complications – during which Secure Travel monitored her progress through her physician in Austria. Tanya would need to be in a neck brace for six weeks, but two weeks following surgery she was stable enough to travel to the USA under medical supervision.

Secure Travel made all the arrangements to fly Tanya home via air ambulance, accompanied by her daughter, and ship their additional luggage. They also arranged for Tanya to be admitted to a specialty rehabilitation hospital in New Jersey at her family's request. Due to the continued care Tanya would need, Cigna agreed to the change of location.

Result

Tanya and her daughter flew from Vienna to New Jersey via air ambulance and upon landing was ground-ambulated to the family's hospital of choice to begin her rehabilitation and continue her recovery.

* This story is based on a real customer experience. Name and other circumstances have been changed to protect the customer's identity.



1. Includes group and blanket accident insurance policies underwritten by Life Insurance Company of North America or Cigna Life Insurance Company of New York.
2. For employer-sponsored accident plans, all employees are covered under the Secure Travel program. When accident insurance is offered to employees on a voluntary basis, the employee must enroll in the plan for coverage to take effect. Unless specifically stated in the employer-sponsored plan, spouse and child(ren) coverage is only available under Cigna's voluntary accident plans. Therefore, Secure Travel services are only available to a spouse and child(ren) covered under a Cigna Voluntary Accident plan when coverage for the spouse and child(ren) is purchased.
3. The Cigna Secure Travel program is provided under a contract with Europ Assistance USA, Inc. **This program is NOT insurance and does not provide reimbursement of expenses for financial losses.** This summary outlines the highlights of the Cigna Secure Travel program. Full terms, conditions and exclusions are contained in the applicable Client Offering Description.
4. Covered employee is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available credit limit to cover the amount of the advance.
5. If a Covered Person's luggage, personal items or travel documents have been lost, Europ Assistance will contact the appropriate authorities in order to locate the lost items and have them sent to the Covered Person. If requested, Europ Assistance will help a Covered Person secure replacement items from home. All shipping and replacement costs are the responsibility of the Covered Person.
6. If a Covered Person loses, forgets, or runs out of prescription medication while traveling, Europ Assistance will provide a medical referral so the medication can be re-prescribed locally or confirm whether it can be shipped from the Covered Person's home, at the Covered Person's expense, subject to local laws. The Covered Person will be provided with a cost estimate for the replacement medication and shipment costs, which shall be subject to Covered Person's approval. Expenses of medical care are not covered by Europ Assistance or Cigna.
7. Evacuation when medically necessary as established by Europ Assistance physicians in consultation with an attending physician. Transport to closest, adequate medical facility may be by ground, air or other means as applicable. Cigna does not place a dollar limit on medical evacuation and repatriation coverage as long as services are medically necessary, not available locally, and coordinated through the service provider.
8. Repatriation when medically necessary as established by Europ Assistance physicians in consultation with an attending physician. Cigna does not place a dollar limit on medical evacuation and repatriation coverage as long as services are medically necessary, not available locally, and coordinated through the service provider.

Product availability may vary by location and plan type and is subject to change. All group accident insurance policies contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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