

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 in unfamiliar surroundings.

Cigna Secure Travel provides emergency travel services and medical transport, as well as pre-trip planning assistance when traveling 100 miles or more from home. Available to individuals covered under a Cigna Accidental Death and Dismemberment or Business Travel Accident plan (for covered business travel).

Cigna Secure Travel services:

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

- › Immunization requirements for foreign countries
- › Visa and passport requirements
- › Foreign exchange rates
- › Weather, cultural and special event information and ski reports for major cities and ski areas

Assistance while traveling – when the unexpected happens during a trip

- › Access to 24-hour multilingual interpretation and translation services
- › Addresses and telephone numbers of the nearest American Consulate and Embassies
- › Referrals to physicians, dentists and medical facilities
- › Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment¹
- › Assistance with lost or stolen items, including luggage and prescription replacement services¹
- › Assistance with making emergency travel arrangements including airline, hotel, and car rental reservations¹
- › Emergency cash advance up to \$1,500¹
- › Emergency legal referrals and advancement of bail¹
- › Toll-free emergency message relay

Transportation related to Medical Emergencies

- › Emergency evacuation if adequate medical facilities are not available locally and a condition which if left untreated, could result in a significant deterioration of health
- › Any increase in cost of return transportation above the original cost for the covered person and their travel companion (including dependent children) if a covered medical emergency delayed their return trip, or medical transport if needed
- › Travel arrangements for the return of unattended dependent children under the age of 18 and/or the covered person's traveling companion
- › Friend or family member visitation including round-trip economy class transportation and up to \$150 per diem, if a covered person is hospitalized for seven or more consecutive days
- › Return of covered person's mortal remains to home for burial
- › No dollar limits on medical evacuation or repatriation covered services arranged through Cigna Secure Travel



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



How Cigna Secure Travel Helped Tanya*

The Situation

While visiting her daughter and son-in-law in Germany, 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 Germany. 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 Germany 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 scenario is only applicable to Secure Travel services when employees are covered under the AD&D plan. This story is based on a real customer experience. Name and other circumstances have been changed to protect the customer's identity.

Exclusions and Limitations

- While the services described here are available in every country, some countries may present political and other obstacles that may render assistance services difficult or impossible. Examples are war, insurrection, natural disaster, and the unavailability of transport or other infrastructure. Under these and similar conditions services cannot always be guaranteed. Should a covered individual travel in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, General Global Assistance (GGA) will endeavor to provide services which GGA believes it can safely perform under existing conditions.
- Evacuation and repatriation services are limited to covered medical emergencies, and exclude non-emergency treatment or travel for the purpose of obtaining medical care. Service in the armed forces and injuries covered by worker's compensation are also excluded. Complete information regarding exclusions and limitations is provided by the policy on the forms identified below.
- The initial transport of the Covered Person from the location of the Covered Medical Emergency, to the location where immediate first aid or other professional medical care is or can be obtained, is excluded.
- Neither GGA nor Cigna can guarantee the quality of the medical services provider or the medical facility. The final selection of a local physician or medical facility is the Covered Person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA who provide direct services pursuant to this agreement are not employees or agents of GGA or Cigna and, therefore, neither GGA nor Cigna is responsible or liable for their negligence or other acts or omissions.



1. Funds for bail, attorney's fees, personal items or medication shipping and replacement costs, emergency medical care payment or cash advance must be guaranteed by the covered person or the covered person's family or representative. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance. Except as specifically provided in the Secure Travel program, expenses for medication or medical care are not covered by GGA or insured by Cigna.

The Cigna Secure Travel program is provided under a contract with Generali Global Assistance, Inc. (GGA). These services are provided by GGA and customers must call GGA in order to access the benefits and services of the program. This summary outlines the highlights of the Cigna Secure Travel program. More details will be provided in the offering description provided to group insurance clients. Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America or Cigna Life Insurance Company of New York. In any case where benefits are provided through insurance, the terms of the insurance policy shall govern.

Product availability may vary by location and plan type is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representative. Policy form: GA-00-1000.00 et al.

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