



**Cigna**®

Offered by Cigna Health and Life Insurance Company, or its affiliates.



Medical  
Benefits  
Abroad



# Everything you need to rest easy

Simplicity

Flexibility

Convenience

Ease



## Medical Benefits Abroad *for international business travelers*

When your employees travel on international business, you want to be sure they have access to quality health care when they need it.

Cigna's Medical Benefits Abroad® (MBA) plan gives you that access. It covers international business travelers for injuries and illness that may occur while traveling on company business away from home. Plus, our MBA plan is like the travelers it covers - mobile. That means their benefits go wherever business travel takes them.

**Here's why you should choose our MBA plan for your international business travelers.**

### Easy administration

With the MBA plan, you can expect:

- **Simplicity** because there's no need to supply eligibility data to set up your account
- **Convenience** because you pay one-time annual premiums

- **Flexibility** to choose from pre-priced plans or custom coverage options to meet your company's unique needs for any number of international business travelers
- **Ease** of one-stop claiming. Your employees don't have to file their claim multiple times while seeking reimbursement. With Cigna, it's only once

### Unmatched international experience

You can count on an international track record that is unmatched. Consider these facts that separate Cigna Global Health Benefits from the rest:

- We have one of the largest US-based networks of health care professionals of any international health services company.
- With more than one million health care professionals, clinics, and facilities worldwide, we offer one of the largest networks of doctors and hospitals.
- We are one of the world's largest and oldest organizations in its industry. In fact, Cigna Global Health Benefits has some of the most significant on-the-ground overseas operations of any US-based health services company.

when your employees travel overseas on company business.

Global Health Benefits™



# CignaEnvoy.com

using our website

## One Site. One Stop. Cigna Envoy®.

Cigna Global Health Benefits' MBA plan gives employees access to one central online resource that is tailored exclusively for short-term travelers. It's Cigna Envoy for international business travelers located at [www.CignaEnvoy.com](http://www.CignaEnvoy.com). It is the go-to health resource for anyone traveling abroad on company business. The information is specific. The tools are practical. And, timing is spot on. That's because employees can access information on some 200 countries before they even leave for their trip. They can easily research:

- Currency and exchange rates
- Immunization requirements
- Security alerts
- Voltage requirements
- Country weather and time
- Disease prevention tips

Plus, they can find doctors and hospitals from our global directory of pre-screened health care professionals whenever they need them – even before they need care. What's more, they can identify doctors and hospitals that bill us directly. A footnote below the doctor's contact information indicates if a "direct settlement" is offered. Then employees can simply present their Cigna MBA ID card for payment when they visit.



## We take good care of your travelers

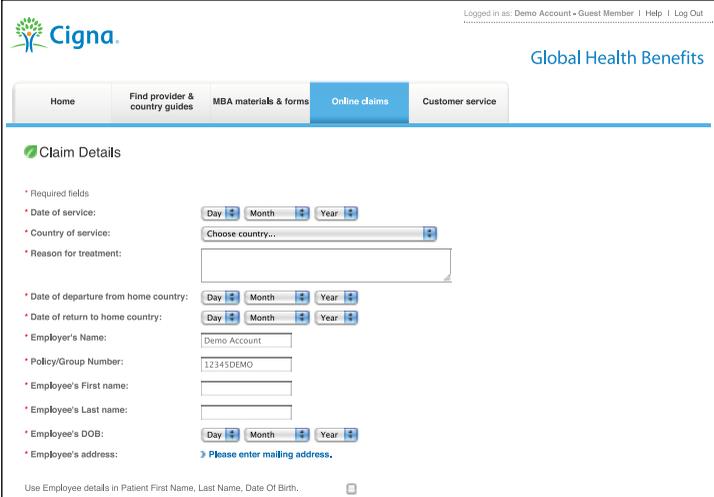
When you select our MBA plan, you're providing your employees with several advantages. Employees can count on quality health care benefits that cover:

- Hospital admission, surgeries, outpatient medical care and ambulance services for emergency medical treatment
- Prescription drugs and replacement medicine for lost prescriptions that are medically necessary
- Dental emergencies for an accident to sound natural teeth or alleviation of sudden unexpected dental pain
- Medical evacuations in case employees require immediate medical attention and adequate facilities are not locally available

# As an added convenience, *an online claims functionality*

Cigna now offers the ability to submit MBA claims directly through Cigna Envoy® ([www.CignaEnvoy.com](http://www.CignaEnvoy.com)). Once registered they can file an online claim simply by following these steps:

1. Access [www.CignaEnvoy.com](http://www.CignaEnvoy.com) and select from the “I am a customer” box “I’m on a short term international business assignment.”
2. Log on by entering the username and password provided by Human Resources
3. Select “Online Claims” on the navigational toolbar at the top of the page
4. On this website, your employees will need to provide:
  - Details about their claim
  - Travel dates
  - Preferred Payment Method
  - Banking information (per payment method)
  - Other coverage information (if applicable)
  - Scanned receipt information (attach file)
  - Review the legal disclaimers



The screenshot shows the Cigna Global Health Benefits website interface. At the top, there is a navigation bar with the Cigna logo and the text "Global Health Benefits". Below the navigation bar, there are several tabs: "Home", "Find provider & country guides", "MBA materials & forms", "Online claims" (which is highlighted), and "Customer service". The main content area is titled "Claim Details" and contains a form with various fields. The form includes sections for "Required fields", "Date of service", "Country of service", "Reason for treatment", "Date of departure from home country", "Date of return to home country", "Employer's Name", "Policy/Group Number", "Employee's First name", "Employee's Last name", "Employee's DOB", and "Employee's address". There are also checkboxes for "Use Employee details in Patient First Name, Last Name, Date Of Birth." and "Please enter mailing address."

... and that's  
not all!!

With this new functionality, they can easily access our **ePayment Plus®**, a payment method that services our existing electronic payment options, such as wire transfers and Electronic Funds Transfer (EFT), available in the U.S.

# The right care, even quicker

Knowing your employees have good quality medical coverage is not all you get, though. Here are additional reasons our MBA plan is one of the best things you can provide employees when they travel abroad on company business.

## Multiple billing arrangements for any situation

Your employees may be able to take advantage of simple and convenient direct billing arrangements<sup>1</sup> that may eliminate the need for them to pay upfront except for any coinsurance or cost-sharing that your plan may require. This is possible when your employees visit an international doctor or hospital that has direct billing arrangements in place with Cigna. All they need to do is present their Cigna MBA ID card.

If direct billing is not available, the doctor or hospital may accept a guarantee of payment from us and will then file the claim directly with Cigna – reducing the need for your employees to submit any paperwork or pay in full for their care<sup>2</sup>. The doctor doesn't need to have a previous agreement with us to request a Guarantee of Payment.

In situations where the doctor does not have a direct billing arrangement with us, and they will not accept a Guarantee of Payment from us, your employees can still receive care. After the visit, your employees simply complete a claim form along with an eligibility verification form that is included in their Welcome Kit, and clearly state how they would like to be reimbursed.

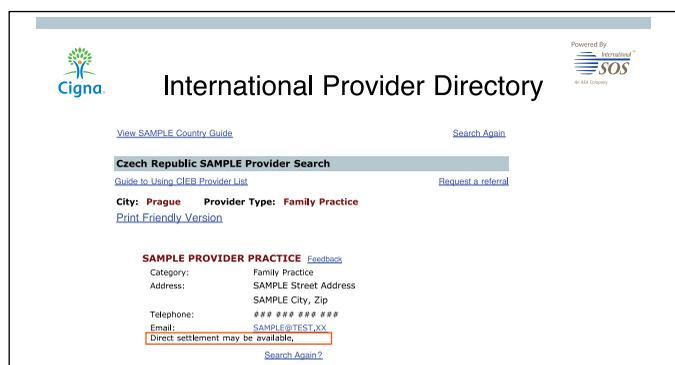
And when your employees are traveling outside of their country of residence to the US and need to receive emergency care during their visit, it is important that they show their Cigna MBA ID card to the doctor or hospital. This ensures that the doctor or hospital can reach us at the dedicated MBA phone line to verify their benefits. The result? They get the right care, even quicker.

## Dedicated phone line with around-the-clock service

No matter what time zone your employees are in, they can count on around-the-clock support. A dedicated MBA phone line to our Service Center lets your employees reach our service team 24 hours a day, seven days a week, 365 days a year. They can contact us anytime by phone whether they're unsure of how to get medical treatment or simply have questions about their MBA plan.

## Access to medical advice, consultations and referrals

Wherever employees are in the world, they can get access to our medical team. From helping them coordinate their treatment plans to getting assistance with medical appointments and hospital admissions both inside and outside the US, we're there. All that employees need to do is call the dedicated MBA phone line to our Service Center. Our customer service team will put employees in touch with a medical team member.



If your doctor or hospital accepts direct settlement from Cigna, it will be noted in your search.

# simple, convenient direct billing arrangements

<sup>1</sup> There may be instances where doctors with a direct billing arrangement still call Cigna to verify your employees' eligibility. When this happens, your employees simply show their Cigna MBA ID card to ensure that the doctor calls the dedicated MBA phone number on the back of their ID card.

<sup>2</sup> Guarantees of payment by Cigna are not available in some countries such as Abu Dhabi. Due to regulatory requirements, business travelers who seek emergency medical services in some countries like Abu Dhabi must file a claim and submit it to Cigna for reimbursement of their medical expenses.

# MBA Plans

## Four pre-priced plans

Four pre-priced plans are available. With all MBA plans, coverage begins when an employee leaves the country of residence or permanent assignment and coverage ends when he or she returns.

Additionally, custom quotes for other coverage options are also available to meet your company's unique needs for any number of international business travelers. Customization of the standard MBA plans allows for several options, including flexible deductibles and coinsurance, removal of accidental death and dismemberment, and medical evacuation and repatriation. For travel greater than 749

weeks, please contact your Cigna Global Health Benefits New Business Manager for a custom quote.

## Enhancements to your plan

For even more generous benefits, you can choose an MBA plan that includes coverage for:

- Personal travel when it's taken in combination with the employee's business trip
- Medical care for family members that are traveling with the employee

| MBA Plan Features  | Elite   | Premier Plus                       | Premier                            | Standard                           |
|--|---|------------------------------------|------------------------------------|------------------------------------|
| <b>Calendar year medical benefit maximum</b>   | \$500,000   | \$300,000                          | \$200,000                          | \$100,000                          |
| <b>Accidental death &amp; dismemberment (optional)</b>   | \$200,000   | \$100,000                          | \$100,000                          | \$100,000                          |
| <b>Medical evacuation/repatriation</b>   | \$250,000   | \$100,000                          | \$100,000                          | \$100,000                          |
| <b>Calendar year deductible</b>  | \$0   | \$0                                | \$25                               | \$50                               |
| <b>Coinsurance (paid by Cigna)</b>   | 100%  | 100%                               | 100%                               | 100%                               |
| <b>Out-of-pocket coinsurance maximum</b>   | None  | None                               | None                               | None                               |
| <b>Prescription drug</b>   | 100% covered expenses <sup>1</sup>  | 100% covered expenses <sup>1</sup> | 100% covered expenses <sup>1</sup> | 100% covered expenses <sup>1</sup> |
| <b>Emergency dental (includes dental accidents and alleviation of sudden unexpected dental pain)</b> | Unlimited - subject to the calendar year medical maximum                        | \$1,000 calendar year maximum      | \$1,000 calendar year maximum      | \$1,000 calendar year maximum      |
| <b>Sojourn/personal travel</b>   | Includes 7 days of personal travel when taken in conjunction with business trip | Not included                       | Not included                       | Not included                       |
| <b>Room &amp; board outside US</b>   | \$1,500   | \$1,000                            | \$700                              | \$500                              |
| <b>Room &amp; board inside US</b>  | Average semi-private room rate  | Average semi-private room rate     | Average semi-private room rate     | Average semi-private room rate     |
| <b>Pre-existing conditions</b>   | None <sup>2</sup>   | None <sup>2</sup>                  | None <sup>2</sup>                  | None <sup>2</sup>                  |

# Annual Premium

## MBA plan pricing

Annual prices for each plan are listed below. To determine the number of weeks of travel that you need, simply estimate how many employees will travel internationally during the year and how many weeks each employee will travel.

Note: Premium shown does not reflect dependent coverage or removal of war risk exclusion.

| Weeks of Travel                    | Elite    | Premier Plus | Premier  | Standard |
|------------------------------------|----------|--------------|----------|----------|
| <b>0 - 24 weeks</b>                | \$ 2,925 | \$2,250      | \$1,845  | \$1,575  |
| <b>25 - 49 weeks</b>               | \$4,550  | \$3,500      | \$2,870  | \$2,520  |
| <b>50-74 weeks</b>                 | \$5,720  | \$4,400      | \$3,585  | \$3,045  |
| <b>75 - 99 weeks</b>               | \$6,890  | \$5,300      | \$4,350  | \$3,725  |
| <b>100 - 149 weeks</b>             | \$9,360  | \$7,200      | \$5,890  | \$5,040  |
| <b>150 - 249 weeks</b>             | \$12,610 | \$9,700      | \$7,940  | \$6,825  |
| <b>250 - 499 weeks</b>             | \$22,685 | \$17,450     | \$14,300 | \$12,285 |
| <b>500 - 749 weeks<sup>3</sup></b> | \$32,305 | \$24,850     | \$20,400 | \$17,430 |

<sup>1</sup> 100% covered expenses, when medically necessary, while on an approved international business trip. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international business trip.

<sup>2</sup> None, subject to the medical maximum.

<sup>3</sup> Custom quotes are available for additional weeks of travel.



### Special Services.

Your globally mobile professionals are in a very unique situation. That's why we offer unique coverage to help them take care of issues that go far beyond health. Our Concierge and Travel Assistance Services provide:

1. Advice for how to recover or replace lost documents like passports and credit cards.
2. Arrangement for an emergency medical evacuation.
3. Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.
4. Coordination of emergency travel arrangements for family members who escort another family member to the hospital.
5. Finding or replacing prescription medication.
6. Help finding the right doctor or hospital closest to your location.
7. Help obtaining necessary documents for medical insurance claims.
8. Providing personal emergency telephone translation services.

We work hard to make health care easier, more cost-effective and more comprehensive. By helping your employees improve their health, well-being and sense of security, it's easier for them to be their best every day. In virtually every part of the world.

Our MBA plans make it easy for you and your traveling employees through flexible coverage options to meet the unique needs of a globally mobile workforce. And when your employees need us, we're there. With a dedicated phone number at our Service Center available 24/7 and access to Cigna Envoy, we make sure your employees get the right care.

easy to apply

MBA applications for 749 weeks of travel or less are available at [www.CignaGlobalHealth.com](http://www.CignaGlobalHealth.com). If you are a broker or an employer, you can download the application, fill it out completely, and mail it along with a check for the full amount to the remittance address on the application.

For more information or a custom quote, please contact your New Business Manager.

### We take good care of your travelers.

With Cigna Global Health Benefits, you can rest easy when your employees travel overseas on company business. Our MBA plan provides the comfort of simplicity, convenience, flexibility, and ease for both you and your traveling employees.



Easy Access to  
Quality Health Care  
Around the World.

"Cigna" and "Cigna Global Health Benefits" are registered service marks, and the "Tree of Life" logo is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Connecticut General Life Insurance Company, Cigna Life Insurance Company of Canada and Cigna Health and Life Insurance Company and not by Cigna Corporation. "Cigna" is a registered service mark. This material is provided for informational purposes only. It is believed accurate as of the date of publication and is subject to change. Such material should not be relied upon as legal or medical advice. As always, we recommend that you consult with your independent legal and/or medical advisors. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Cigna Global Health Benefits' web-based tools, such as CignaEnvoy®, are available for informational purposes only. Cigna Global Health Benefits' web tools are not intended to be a substitute for proper medical care provided by a physician. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof.

112074 12/13 © 2013 Cigna. Some content provided under license.

Cigna Global Health Benefits®