



CIGNA Secure Travel® Gives Employees Added Peace of Mind While Traveling

Available with CIGNA Accident Coverages



CIGNA understands that unpredictable circumstances can arise when traveling. As one of the top Accident providers in the country with over 40 years of experience, we've made CIGNA Secure Travel® available to employees when they're enrolled in one of our industry-leading Accident plans. This program provides emergency medical, financial, legal, and communications assistance to covered individuals who travel domestically and internationally. And most importantly, 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.

Here's a quick look at the services available through CIGNA Secure Travel®:

- 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 benefit gaps

Imagine if an employee or their covered dependent requires extensive emergency medical care while in another country – a country where care may not be comparable to western medical standards. CIGNA Secure Travel® helps fill a gap – which is normally not covered by the employee's health care benefits – by arranging and covering the cost of transportation to the nearest hospital or medical facility where appropriate care can be provided. This program will also provide up-front payment for medical services often required abroad – saving employees from having to pay expenses out of pocket at that time. And, in the event of a fatality, we'll arrange and cover the cost of transporting remains of an employee or covered loved one back to the country of origin.

CIGNA Secure Travel® places no coverage limit on medical evacuation or repatriation benefits – all expenses are covered. Additional costs also covered under this program include:

- Round-trip transportation for a family member or loved one to be at the covered individual's hospital bedside if he/she is expected to be hospitalized for more than ten 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.

A Business of Caring.

CIGNA Secure Travel® places no coverage limits on medical evacuation or repatriation benefits.



CIGNA Secure Travel® in Action – Protection that Employers and Employees Value

Whether employees are expatriates, travel on company business, take get-away vacations, or have children away at college who are covered by a CIGNA Accident policy, CIGNA Secure Travel® provides a wide range of valuable services. This program provides added value to employers and gives employees a sense of security and peace of mind when traveling. Here are just a few examples of how CIGNA Secure Travel® can help:

Ben, a sales representative at a large manufacturing firm, was driving from New York to Chicago for a regional sales conference. On the outskirts of Chicago, Ben was involved in a multi-vehicle car accident, rendering him a broken pelvis and other internal injuries. Ben was rushed to a nearby Chicago hospital. Once Ben's condition became stable, a call was placed to CIGNA Secure Travel® and arrangements were made to have him transported to a medical facility closer to his home and family. Additionally, Ben's 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, with all belongings, was successfully transported to their hotel. **The bottom line – within 24 hours, a critical prescription was validated and filled, luggage containing \$1,000 in travelers 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 Group Insurance sales representative today for more information regarding the CIGNA Secure Travel® program.



CIGNA Group Insurance products and services are provided by underwriting subsidiaries of CIGNA Corporation, including Life Insurance Company of North America and CIGNA Life Insurance Company of New York.

"CIGNA" and "CIGNA Group Insurance" are registered service marks and are used to refer to the above subsidiaries.

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.