

CIGNA SECURE TRAVEL®

Services and benefits

Cigna Secure Travel worldwide travel assistance program is part of your Cigna Accident insurance. This program is available when you travel more than 100 miles from home. Services are provided and benefits are arranged by Generali Global Assistance (GGA), our service provider. GGA must be contacted to obtain all services and benefits.

Live, multilingual customer service is available 24/7, wherever you are in the world. To access program benefits from the United States and Canada, call 1.888.226.4567. From all other locations, call collect at 202.331.7635. You'll get a wallet card with this information in your Cigna Secure Travel customer brochure.

Cigna Secure Travel services*

Planning your trip

Before you leave for your trip, you can get help with:

- › Inoculation and visa requirements.
- › Cultural information and special events.
- › Weather information and ski reports for major cities and ski areas.
- › Foreign exchange rates between the U.S. dollar and other currencies.

While you travel

Once you're on your way, you can get help with:

- › Referrals to translators or translation services in emergencies.
- › Address and phone for the nearest American embassy and consulate.
- › Toll-free urgent message relay to family, friends or colleagues (GGA will also accept and keep messages for you for up to 15 days).

- › Emergency travel arrangements including airline, hotel and car rental reservations. You are responsible for payment for all tickets, accommodations and rentals arranged.
- › Locating lost items (luggage, wallet, passport, etc.) and helping with replacements from home,* if needed.
- › Finding legal assistance or putting up bail in an emergency, where permitted by local law.*
- › Emergency cash advance* up to \$1,500.
- › Providing names, addresses and phone numbers of local physicians, hospitals, dentists and attorneys, as needed.
- › Medical monitoring - when GGA is notified of a medical emergency, their staff will attempt to contact you and your attending physician for a full report on your situation, including next steps. This service continues until the problem is resolved or you return home.
- › Emergency medical payments, when necessary, up to \$10,000 for onsite medical expenses.*
- › Obtaining medication replacement* either locally or from home if you lose, forget or run out of prescription medication while traveling.

Together, all the way.®



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

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Transportation related to Medical Emergencies*

To obtain the services described below, you or your designee must call GGA to start the process. They will consider the nature of the emergency, your condition and ability to travel and other relevant circumstances, such as airport availability, weather conditions and distance. GGA may provide the following emergency travel services.

- › Emergency medical evacuation if an illness, injury or condition which, if left untreated, could result in a significant deterioration of health, and adequate medical facilities are not available locally. The costs of medically necessary services or equipment, medical staff escorts during transport and ground transportation to the hospital for admission are included.
- › Travel companion transport and accommodations if you are medically evacuated to another location. If your travel companion is not able to use your booked lodging, the cost of meals and accommodations (up to \$150 per day for up to seven days) while you remain hospitalized are included.
- › Any increase in cost of return transportation above the original cost for you and your travel companion (including dependent children) if your covered medical emergency delayed your return trip.
- › Dependent children under the age of 18 traveling with you will also have the reasonable cost of an escort, if required for return transportation, such as an adult family member.
- › Round-trip economy class transportation of a family member or friend to visit you, if you're hospitalized for seven or more consecutive days. This includes meals and accommodations (up to \$150 per day for up to seven days) for the family member or friend while they are visiting you.
- › Repatriation of your remains if you die while traveling.

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 person travel in any area in which there is a rebellion, riot, military uprising, war, labor disturbance or strike, 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 nonemergency treatment or travel for the purpose of obtaining medical care. Service in the armed forces and injuries covered by workers' compensation are also excluded. Complete information regarding exclusions and limitations for these benefits is provided in the policy.
- › 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.

* Emergency Transportation 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. **All other Cigna Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses.** Funds for bail, attorney's fees, personal items or medication shipping and replacement costs, emergency medical care or cash advances must be guaranteed by you or your family or representative. Any credit cards used to guarantee reimbursement must have sufficient available limits to cover the amount of the advance. Except as specifically provided, expenses for medication or medical care are not insured by Cigna.



Cigna Secure Travel is provided under a contract with Generali Global Assistance (GGA). GGA and Cigna do not guarantee the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or Cigna. In any case where benefits are provided through insurance, the terms of the insurance policy shall govern. All other services are provided by GGA and are subject to the terms of the service agreement with Generali Global Assistance. Presented here are highlights of the Cigna Secure Travel program. See the plan documents for details.

ACCIDENT INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. Product availability may vary by location and plan type and is subject to change. All group accident insurance policies may include exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.