Protection when you travel domestically or internationally

An emergency can be much more difficult to deal with when you're traveling. 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 to you can provide added peace of mind in unfamiliar surroundings. You can be on the other side of the world or only a couple of hours away from home and still get the help you need.

Available to individuals covered under a CIGNA accident plan,¹ CIGNA Secure Travel provides emergency medical evacuation assistance and travel services, as well as helpful pre-trip planning assistance, when traveling 100 miles or more away from home on company business or on vacation. Our toll-free customer service center is available 24 hours a day, 365 days a year. And, in an emergency, our customer service center can even accept collect calls.

Filling a gap in coverage

Imagine that you require emergency medical care while traveling on company business or you are on vacation in another country – a country where care may not be comparable to what you may receive in your home country. CIGNA Secure Travel can arrange and cover the cost of transportation to get you to a different hospital or medical facility or to be repatriated to your place of residence for treatment. And, in the event of a fatality, we'll arrange and cover the cost of transporting remains back to the country of origin. CIGNA Secure Travel places no coverage limit on transportation costs for medical evacuation and repatriation of remains. We'll even pay to arrange:

- If you are traveling alone, round-trip (economy class) transportation for a family member or loved one if you're expected to be hospitalized for more than 10 days.
- Return travel for a companion who loses travel arrangements due to delays caused by your emergency.
- Return travel of a dependent child (under age 16) who is left unattended as a result of your illness or injury.



CIGNA Secure Travel Services

Here's a quick look at the services available:

- Emergency medical evacuation
- 24-hour multilingual assistance
- Pre-trip planning services, including foreign travel
- Medical referrals
- Prescription refill services
- Assistance with lost or stolen items
- Translation and interpretation services
- Emergency travel services
- Repatriation of remains
- Provide up to \$10,000 upfront guarantee of payment for needed medical expenses so you can get the necessary care or treatment you need. You are responsible for repaying these funds to CIGNA Secure Travel because this program does not pay for medical expenses.



From the U.S. and Canada, call 1.888.226.4567 From other locations, call collect 202.331.7635 By fax: 202.331.1528 By e-mail: cigna@europassistance-usa.com *Please indicate that you are a member of CIGNA Secure Travel*[®].

| | Policyholder Name | |
|---------------------------------------|----------------------|--|
| | Policy # | |
| CIGNA | | |
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Emergency medical evacuation costs average \$30,000 – an expense not covered by medical insurance.

- Europ Assistance analysis, 2007



Emergencies can happen while traveling on company business or while you are on vacation, but help is now only a phone call away with CIGNA Secure Travel.

Help dealing with the unexpected

Group# 57

CIGNA Secure Travel can also help when you need:

- Emergency cash Advance up to \$1,500 with confirmation of reimbursement
- Emergency changes to travel plans
- Emergency message center Relay urgent messages toll-free
- Assistance with lost or stolen items
- Legal referrals to local attorneys, embassies and consulates
- Translation and interpretation assistance

Pre-trip planning

Take advantage of CIGNA Secure Travel pre-trip planning services, which includes information on:

- Immunization requirements
- Visa and passport requirements
- Foreign exchange rates
- Embassy/consular referrals
- Travel/tourist advisories
- Temperature and weather conditions
- Cultural information

Note: For employer-sponsored plans (employer pays the premium), all employees are covered under the program – spouse and child(ren) are not covered. When accident insurance is offered to you on a voluntary basis (you pay the full premium), you must enroll in the plan for coverage to take effect. Also, you have the option to enroll your spouse and child(ren) for these services .

¹Includes group and blanket accident insurance policies underwritten by Life Insurance Company of North America or CIGNA Life Insurance Company of New York. CIGNA is a registered service mark used by these insurance companies.

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