

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.

Business travelers enrolled in our Medical Benefits Abroad (MBA) product are covered for unexpected illness and injury that may occur while they are traveling on an approved business trip (outside their country of residence or permanent assignment). Plus, our MBA plan is like the travelers it covers - mobile. That means their benefits go wherever business travel takes them.

We take good care of our 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 admissions, surgeries, out-patient medical care and ambulance services for emergency medical treatment.
- › Prescription drugs and replacement medicine for lost prescriptions that are medically necessary.
- › Dental emergencies (for a sound natural tooth) or alleviation of sudden dental pain.
- › Medical evacuations for employees who require immediate medical attention and adequate facilities are not locally available.

Services that come with MBA:

- › Direct billing arrangements
- › Dedicated traveler website: www.cignaenvoy.com
- › Assistance from multilingual, culturally sensitive customer service representatives, available 24 hours a day, seven days a week
- › Telephonic access to medical advice, consultations and referrals

Cigna Global Health Benefits' MBA plan gives employees access to Cigna Envoy,® our online resource for anyone traveling abroad on company business. While on this site, employees can easily research:

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

Plus, they can use our global directory to find pre-screened health care professionals and facilities whenever they need them - even before they need care. What's more, they can identify health care professionals and facilities that bill us directly. Then employees can simply present their Cigna MBA ID card at the time of service.

Together, all the way.™



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.



As an added convenience:

Cigna offers the ability to submit MBA claims directly through Cigna Envoy’s MBA portal. All registered users can file an online claim by following easy step-by-step directions. In addition, MBA customers can also access ePayment *Plus*®, a payment method that services our existing electronic payment options, such as Electronic Funds Transfer, available in the U.S.

ASSISTANCE IS AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

Secure website:	www.CignaEnvoy.com
Toll-free telephone number:	1.800.243.1348
Direct telephone number:	+1.302.797.3535
Toll-free facsimile number:	+1.800.243.6998
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