

Enjoy Worldwide Travel Protection with CIGNA Secure Travel®

When you travel domestically or internationally, an emergency can be much more complicated to deal with than when it happens closer to home. 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. And most importantly, coverage is available to get the help you need even when you're only a couple of hours away from home.

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



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

- Emergency medical evacuation assistance
- 24-hour multilingual assistance
- Pre-trip planning services, including foreign travel assistance
- Medical referrals
- Prescription refill services
- Assistance with lost or stolen items
- Translation and interpretation services
- Emergency travel services
- Transportation of remains

Emergency medical services that fill a gap in health care coverage

Imagine if you required emergency medical care while traveling on company business 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 your health care benefits – by arranging and covering the cost of transportation to the nearest hospital or medical facility where you can receive appropriate care. This program will also provide up-front payment, often required when abroad, for medical services – saving you 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 back to the country of origin. CIGNA Secure Travel® places no coverage limit on either of these services – all expenses are covered. We'll even pay to arrange:

- Round-trip transportation for a family member or loved one to be at your hospital bedside if you're expected to be hospitalized for more than ten days.
- Travel for a companion who is directly affected by your illness or injury.
- Return travel of a dependent child who is left unattended as a result of your illness or injury.

A Business of Caring.



From the U.S. and Canada, call 1-888-226-4567

From other locations, call collect 202-331-7635

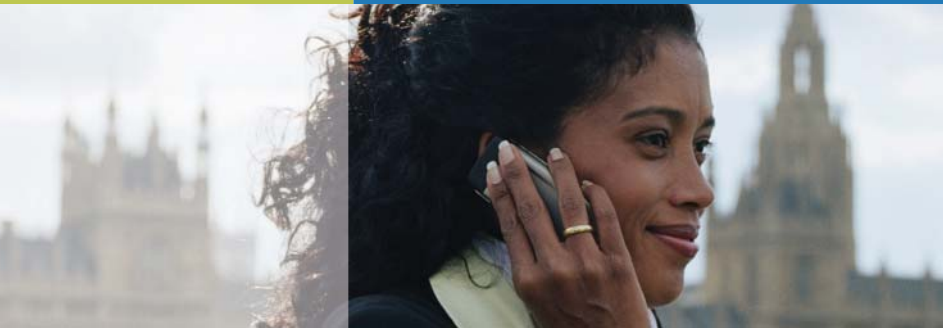
By fax: 202-331-1528

By e-mail: cigna@worldwideassistance.com

Please indicate that you are a member of CIGNA Secure Travel®

Policyholder Name _____

Policy # _____ Group# 57



Additional emergency medical-related services also covered by CIGNA Secure Travel® include:

- Referrals for local physicians, dentists and medical treatment centers in the event of an accident or illness while traveling
- Prescription assistance to refill a prescription that has been lost, stolen, or depleted
- Arrangements for payment of your medical expenses up to \$5,000 with confirmation of reimbursement

Emergency travel services that help you deal with the unexpected

CIGNA Secure Travel® can also help when you need:

- **Emergency cash** – Advance up to \$250 with confirmation of reimbursement
- **Emergency changes to travel plans** – Change or make new airline, hotel or car rental reservations
- **Emergency message relay** – Relay urgent messages to and from friends, relatives and business associates toll-free through our Emergency Message Center

- **Assistance with lost or stolen items** – Assistance with locating and replacing luggage, documents, and any other personal possessions
- **Legal referrals** – Referrals to local attorneys, embassies and consulates
- **Translation and interpretation assistance** – Access to telephone translation or local interpreters

Pre-trip planning

When you plan for a business trip, you have to do a lot more than pack your bags – especially if you’re going to be traveling to another country. Before you leave, make sure you 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

Emergencies can happen while traveling, but help is now only a phone call away with CIGNA Secure Travel®.



* Includes 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.

CIGNA Secure Travel® services are provided under a contract with Worldwide Assistance Services, Inc. Presented here are highlights of the CIGNA Secure Travel® program. Full terms, conditions and exclusions are contained in the CIGNA Secure Travel® service agreement and in the applicable insurance policies.