



Crisis Assistance Plus

Additional protection when you travel.



We live in a complicated and unpredictable world, and Cigna HealthcareSM, Global Health Benefits recognizes this. Our mission is to help the people we serve improve their health, well-being and peace of mind. To further support our globally mobile customers, Cigna Healthcare proudly offers Crisis Assistance PlusTM (CAP),¹ a worldwide comprehensive crisis assistance program, powered by FocusPoint International[®].

The CAP program provides time-sensitive advice and coordinated in-country crisis assistance for nine different risks that directly impact – or have the potential to impact – you when you’re traveling.

- Terrorism
- Pandemic
- Political threats
- Natural disasters
- Blackmail or extortion
- Wrongful detentions
- Violent crimes
- Disappearances of persons
- Hijacks
- Kidnaps for ransom²

CAP provides you and your covered dependents with 24/7 on-demand access to FocusPoint International’s global assistance centers for advice and coordinated in-country crisis response services, when necessary. Depending on the situation, the CAP program offers:

- **Rapid-response teams** and dedicated CAP managers deployed globally within 24 hours.
- **Experienced security personnel** for field rescue, shelter in place and ground evacuations.
- **Nationally recognized** crisis communications teams.
- **Highly experienced** kidnap-for-ransom and extortion- response specialists.
- **Emergency-message relay** to family members or employers.
- **Point-in-time geographic threat information.**
- **Access to private aviation fleet**, with aircraft launched in as little as 60 minutes.

The **CAP Travel Risk Portal** provides the necessary tools and information to stay vigilant, informed and prepared. Log in today for country-specific travel insights and point-in-time geographic threat profiles, travel guides and more.

Visit the portal [here](#) or via the QR code and enter the following required information to get started:



- First Name
- Last Name
- Email
- Phone number
- Policy No/Account No

Expenses

Crisis consulting expenses³

- No dollar limit per person per covered expense
- Number of physical responses/evacuations incurring in a year are limited to two per person per year

Additional expenses covered (but not limited to)

- Legal referrals and fees
- Fees and expenses of an independent interpreter
- Costs of relocations, travel and accommodations
- Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a covered member located in a country where a crisis event has occurred

Exclusions

FocusPoint International will not provide crisis response services:

- With respect to kidnapping or violent crime by a relative.
- To any person who has had kidnap insurance cancelled or declined.
- To any person who has been kidnapped in the past.
- To any kidnapping of a protected person within their country of residence.
- Where such service would be prohibited under United Nations' resolutions or any laws of the European Union, United Kingdom or the United States.
- For the payment of any ransom.
- If the protected person elects to travel to location(s) with an issued and active advisory against all travel to said location(s).
- For a business dispute.
- For extra expenses caused by a non-covered travel delay.
- For suicide or attempted suicide.
- For war, whether declared or not, between China, France, the United Kingdom, the Russian Federation and the United States, or war in Europe other than civil war.
- For any enforcement action by or on behalf of the United Nations in which countries stated above or any armed forces are engaged.
- For loss or destruction to any property arising from any consequential loss or any legal liability caused from radioactivity.
- With respect to political threats, natural disasters or pandemics: when CAP customers fail to notify and/or request advice and/or assistance after a period of 96 hours from when the crisis event has first occurred.



In the event of a crisis situation, please call the telephone number on your Cigna ID card. A Cigna Healthcare representative will connect you to a crisis consultant at FocusPoint International who can provide advice and coordinate immediate worldwide assistance.

1. For covered Medical Benefits Abroad[®], Global Health Advantage[®] and Worldwide Advantage[®] 2 to 20 customers and 10+ customers.

2. Ransom payments are not covered.

3. Via FocusPoint International.

The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

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