

EMERGENCY MEDICAL EVACUATION SERVICES

Providing assistance when you need it most.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company or its affiliates.

An important benefit we hope you never have to use.

You know you can count on Cigna Global Health Benefits® for health care coverage and helpful wellness programs. However, you may not know that should a serious medical emergency arise, and services are not available locally, Cigna may arrange for you to be evacuated to an appropriate location for you to receive care.

Benefits for you and your loved ones.

An emergency medical evacuation is something you may not want to think about. But, it may give you peace of mind knowing that if you need them, our services include:

- › Emergency evacuation and transportation to the nearest center of medical excellence when there is an immediate threat to life or limb
- › Helping immediate family members coordinate travel
- › Transportation back to your home country if your condition has stabilized, but you are unable to return to work
- › Assisting with the coordination of travel for unaccompanied children in the event of an emergency
- › Return of mortal remains

For a full list of covered evacuation services, talk with your employer or refer to your benefits plan. Remember, all insurance policies have exclusions and limitations. Complete terms are set forth in the applicable policy.

We're experienced at providing health care services.

For more than 50 years, we've been handling medical benefits for people on assignment away from their home country. So when it comes to situations like these, we know how important it is to have the right resources in place. These include:

- › Access to providers and health care professionals specially trained for in-flight health care
- › Evacuation management
- › State-of-the-art mobile emergency equipment
- › Air ambulances
- › 24/7 access to private and commercial aircraft

Reach out to local emergency services first.

In the event of an emergency, call for local medical help first. Then, once you are stable, call Cigna's global service center to tell us about the emergency situation or if you are diagnosed with a serious condition. You can reverse the charges if you need to.

To contact the global service center, just call the number on the back of your Cigna ID card. Our multilingual staff is prepared to help you 24/7.

How the emergency evacuation process works.

1. A specially trained emergency assistance representative works with a local health care professional to assess your condition and determine if you need to be evacuated.
2. If a medical evacuation is recommended, the treating health care professional works with an emergency assistance provider to quickly assess your situation. They will devise a plan to handle your care, determine if you are fit for travel and discuss which health care facilities could provide care for you.
3. The trained specialists at the emergency assistance center plan the best way to transport you and keep you stable - identifying the right staff, medical equipment and more.
4. If an evacuation is deemed necessary, plans will be finalized and the evacuation will begin.
5. Your local health care professional and Cigna's clinical team monitor your progress during transport.
6. Once you arrive at the "destination" facility, your local health care professional continues to monitor the situation and shares the information with the Cigna medical team.



Frequently asked questions.

Will my family be notified and updated?

Yes, normally, a single person is identified as the representative of the family to receive communications regarding the emergency evacuation. If transportation is urgently required, your provider may discuss the options with you and your family.

Will travel costs for anyone else be covered if I get evacuated?

If you are hospitalized for more than seven days, transportation of one family member may be covered to allow a family member to assist as needed and provide bedside support. For family members who aren't covered, Cigna can help coordinate travel plans.

What happens if I don't have an evacuation benefit?

If you or your employer did not select Cigna's evacuation benefit, we can refer you to an emergency assistance and evacuation company. Just call Cigna's global service center. Of course, costs will have to be paid by you or your employer.

Will Cigna help me evacuate if a natural disaster strikes?

Cigna evacuation services are limited to health situations where there is an immediate threat to life or limb. Ask your employer if you are covered separately for issues such as natural disaster or threats to your security. While when natural disaster strikes, you can call Cigna's global service center and they can refer you to emergency assistance and evacuation companies in your region, costs have to be paid by you or your employer.

Are there terms and conditions including exclusions I should be aware of?

NOTE: Always refer to your policy forms for a complete list of covered expenses and exclusions.

Following a covered emergency evacuation approved by Cigna, we may cover one of the following:

- ▶ If it is deemed Medically Necessary and appropriate by the Cigna medical director, you or your dependent will be transferred to your permanent residence via a one-way economy airfare; or
- ▶ You or your Dependent will be transferred back to your original work location or the location from which you were evacuated via a one-way economy airfare

Repatriation of Mortal Remains

The costs associated with the transportation of mortal remains from the place of death to the Home Country will be covered. In addition, assistance will be provided by Cigna, or its designee, for organizing or obtaining the necessary clearances for the repatriation of mortal remains.

Emergency Family Travel Arrangements and Confinement Visitation

If Cigna determines that you or your Dependent is expected to require hospitalization in excess of 7 days at the location to which you will be evacuated, an economy round-trip airfare will be provided to the place of hospitalization for an individual chosen by you. If a Dependent child is evacuated, one economy



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round-trip airfare will be provided to a parent or legal guardian regardless of the number of days that the Dependent child is hospitalized. Only those expenses approved by Cigna and/or its designee prior to occurrence will be eligible for coverage and reimbursement under the terms of your plan.

Return of Dependent Children

If dependent child(ren) are left unattended by virtue of the evacuee's absence following a covered evacuation, a one-way economy airfare will be provided to their place of residence or that of an individual chosen by you.

Exclusions

Some situations and services may not be covered under the Emergency Evacuation benefit and are specifically listed as exclusions below:

- › Services rendered without the authorization or intervention of Cigna, or its designee
- › Non-emergency routine or minor medical problems, tests and exams where there is no clear or significant risk of death or imminent serious Injury or harm to you
- › A condition which would allow for treatment at a future date convenient to you and which does not require emergency medical evacuation or repatriation
- › Medical care or services scheduled for a member or a providers convenience which are not considered an emergency
- › Expenses incurred if the original or ancillary purpose of your trip is to obtain medical treatment
- › Services provided for which no charge is normally made
- › Expenses incurred while serving in the armed forces of another country

- › Transportation for your vehicle and/or other personal belongings involving intercontinental and/or marine transportation
- › Service provided other than those indicated in this certificate
- › Housing/lodging or accommodations, meals or travel related expenses
- › Hotel and accommodations for covered Dependents post discharge or while awaiting fitness to fly approval
- › Expenses incurred in the U.S. are excluded
- › Injury or Sickness caused by war, or an act of war, whether declared or undeclared, riot, civil commotion or police action
- › Death caused by war, or an act of war, whether declared or undeclared, riot, civil commotion or police action
- › For claim payments that are illegal under applicable law



We're here for you.
Anytime you need us.

Our global service center is open 24 hours a day, seven days a week. To reach us, dial **800.441.2668** or **001.302.797.3100**, and you can always reverse the charges. You can also fax us directly at **800.243.6998** or toll-free at **001.302.797.3150**.

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