



Safe and sound

Aetna WorldTravelerSM

Aetna International

Emergency medical insurance for employees who travel internationally on business for six months or less outside of their home country.

AetnaInternational.com

46.02.106.1 K (11/19)





Aetna WorldTraveler and WorldTraveler Plus

Wherever business travel takes your employees, they count on you for assurance that their needs will be met. Count on us to deliver that assurance.

With an **Aetna WorldTraveler** or **WorldTraveler Plus** plan in place for employees traveling internationally for six months or less outside of their home country, you'll have the peace of mind that that comes from knowing they're safe and sound. And they'll have the confidence to focus on their assignment.

These plans include the following services:

- **Emergency and Urgent Medical assistance** including hospitalization monitoring, communication with family, local medical team coordination and more from our team of registered nurses and clinicians.
- **Deposits/advances/service guarantees** for medical facilities, airlines, and ground and air ambulances
- **Travel assistance** including airline, hotel and car rental arrangements, plus lost luggage assistance and replacement of lost travel documents
- **Emergency Assistance Services** including repatriation, visitation arrangements for hospitalizations exceeding seven days and coordination of dependent children returning to their home country
- **Translation services** 24/7 in 240 different languages
- **Global Crisis Management Program**, powered by WorldAware

Global support, local expertise

Your employees get local support through our on-the-ground teams and global accessibility with our worldwide health care network of doctors and hospitals.

No matter where they go, they'll have access to:

- More than 165,000 health care providers in our network outside of the United States
- 24/7 multilingual assistance from our Member Service Center representatives
- Personalized care from our team of nurses and clinicians

Tools for a healthier trip

Employees can manage their health and wellness anytime, anywhere using Health Hub — their secure member website to:

- Find doctors and hospitals near them
- Submit, track and manage claims online
- Get reimbursed in multiple currencies

Plus optional add-ons:

- Medical coverage dependents traveling with the employee
- Business sojourn medical coverage for employees and dependents during leisure travel that's connected to a business trip

Aetna WorldTraveler Plus also includes:

Lost checked-in luggage coverage (up to \$1,000)

We will pay up to the benefit limit if the Member is temporarily deprived of his or her luggage for at least 12 hours by the loss or miss-direction of luggage by an International airline carrier subject to:

Temporary Loss:

In the event of a member is temporarily deprived of their Personal Belongings for at least 12 hours from the time of arrival at their destination during a trip, we will reimburse the Member in respect of emergency and necessary purchases subject to a maximum of \$1,000 for any one incident.

Conditions:

1. The lost checked luggage must have been checked by the Member in accordance with routine luggage checking procedures, for transportation on board a regularly scheduled commercial airline or cruise line, upon which the Member is a fare-paying passenger.
2. Member must file a formal claim for lost luggage with the transportation provider and follow all instructions and take all measures as directed by the transportation provider to locate and retrieve the lost checked luggage.
3. Member must provide us with copies of all documentation of the claim filed with the transportation provider, and a written statement from the transportation provider confirming that the luggage was checked and after careful search, the luggage remains missing.
4. Expenses will be paid by the Aetna International claims team by standard claims processing timeframes.
5. The Member shall take all reasonable care in avoiding any loss or to their Personal Belongings.
6. Member shall be entitled to reimbursement subject to our discretion. The maximum amount payable in respect of any one incident will be \$1,000. If a singular replacement item has a value in excess of \$700, proof of purchase/ownership must be provided for items valued.

Trip interruption insurance with medical reason (up to \$2,000)

The Aetna International claims team will pay up to the benefit limit following proof for the cost of an economy one-way air or ground transportation ticket for Member to return to his or her Home Country as the direct and necessary result of his or her Accidental Bodily Injury or Illness or the death or accidental bodily injury or illness or death of member's partner, dependents or close relative or the destruction of Member's principal residence by fire or storm following departure from his or her Home Country.

Conditions:

The following conditions apply to this section.

1. The Aetna International claims team will pay in respect of all benefits under this program in the aggregate in respect of all members shall not exceed \$2,000.

Return of Personal Belongings (up to \$500)

The Aetna International claims team will provide up to \$500 toward shipment to return personal effects to Members home address as stated on the member's license, following an evacuation or death that prevents the Member from returning to his/her Trip. All arrangements for the benefit must have been completed and claimed within 90 days of the evacuation or death.

Plan features

	WorldTraveler	WorldTraveler Plus
Medical maximum (calendar year)	\$300,000	\$500,000
Emergency assistance maximum	\$250,000 per calendar year	\$250,000 per calendar year
Deductible	None	None
Coinsurance percentage paid by plan	100%	100%
Coinsurance limit by paid traveler	\$0	\$0
Pre-existing conditions exclusion	None	None
Prescription drug benefit maximum	None	None
Dental – accidental injury	Covered	Covered
Lost checked-in luggage	N/A	Up to \$1,000
Trip interruption w/medical reason	N/A	Up to \$2,000
Personal effects return after evacuation	N/A	\$500
Global Crisis Management Program, powered by WorldAware	Included	Included
Optional coverage		
Medical coverage for dependents	Spouse, children (age 26 younger, unmarried)	Spouse, children (age 26 or younger, unmarried)
Business sojourn coverage	Leisure travel connected with business travel	Leisure travel connected with business travel

For more information on what's covered and what isn't with WorldTraveler and WorldTraveler Plus, contact your Aetna International sales executive.

Health insurance plans and programs are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd.

WorldTraveler is a limited-benefit supplemental short-term medical travel insurance plan. Aetna™ is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna International plans, refer to aetnainternational.com.