



When employees travel across the world



Be sure their medical benefits do too

With Cigna Global Health Benefits®, global employers can rest easy when employees are on international business travel. Cigna's Medical Benefits Abroad® (MBA) covers international business travelers for unexpected illness and injury that may occur while outside their home country.

Let's face it, accident and illness are unpredictable events. It's bad enough to face either situation while in a familiar place. Now imagine experiencing an accident or illness in a strange place that, without the right supports in place, would threaten one's sense of security. For employees planning international business travel, or those about to work a global event like the Olympics, it's essential that employers prepare them with global benefits to protect them in almost every scenario.

What happens if they:

- ▶ Experience an unexpected stomach virus or food borne illness?
- ▶ Lose a daily prescription medication and need an immediate replacement?
- ▶ Contract a virus (i.e., Zika?)

Globally mobile employees should know where to find quality care where and when they need it. And they should understand how to pay for any treatment or service provided by an international health care professional or facility.

Employers need to know if their Business Travel Accident (BTA) policy provides this coverage, since the scenarios listed are not accidents. Will their BTA policy enable guarantees of payment to an international provider so he/she can receive treatment?

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