



We've got you

Travel Well Protect Aetna International

An Aetna WorldTravelerSM Plus Product by Total Benefit Solutions

[AetnaInternational.com](https://www.aetnainternational.com)

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 **aetna**TM

Peace of mind that travels well with your employees

You can feel confident that your employees have access to quality care no matter where business travel takes them. The TBS Travel Well Protect plans provide peace of mind for you and your employees.

TBS & Aetna International has designed these plans to provide emergency and urgent care medical benefits and health-related services for employees traveling internationally for six months or less.

These plans include the following services:

Medical assistance services

- Ongoing monitoring of a hospitalized member's condition including proactive updates to the member's family and our in-house care management team
- Medical provider referrals
- Deposits, advances and guarantees for services including (but not limited to) medical facilities, hotels, airlines, ground and air ambulances and other accommodations, as applicable
- Coordination with local medical teams as needed

Travel assistance services

- Assistance with airline, hotel, and car rental changes during a trip
- Replacement of lost travel documents including passports, airline documents, birth certificates and other related documents
- Lost luggage assistance

Emergency Assistance Services

- Available 24/7
- Visitation arrangements if a member is hospitalized for more than 7 days
- Coordination to return dependent children to their home country

Translation services

- 24/7 translation services in 240 different languages

The TBS Travel Well Protect plan also offers the following features:

- Dependent coverage
- Sojourn coverage for employees and dependents when connected with business travel

Global support that centers on your employees

Your employees will have the local support of our on-the-ground teams along with the global strength of our worldwide network. This means they will have access to Aetna's network of providers no matter where they are.

Your employees will have access to:

- An extensive network of more than 165,000 international providers
- 24/7 multilingual member service center support
- Web and mobile tools that let your employees submit claims, search for doctors and hospitals, review country-specific health and security information, translate medical terms and phrases and more
- Comprehensive, culturally relevant support from a Care and Response Excellence (CARE) team advocate, through our International Care Management program
- Claims reimbursement in more than 170 currencies

In short, we'll go above and beyond to make sure that your employees' health care needs are met with the high-quality care, services, and support you expect — and they deserve.

Tools for a healthier trip

We'll provide your employees with technology tools that help them play a greater, more informed role in their health. This includes the Aetna International Secure Member Website found at [AetnaInternational.com](https://www.aetnainternational.com).

The site is packed with tools like online claims submission, City Health Profiles, Drug Translation Guides, and Travel Security Information. It also has an interactive Virtual Benefits Assistant tool to help members understand their benefits and plan for healthy travels.

Traveling with us has its benefits

Medical coverage & emergency assistance for business travel up to 180 days outside home country

The Travel Well Protect plan takes into account the unique needs of short-term business travelers and provides with peace of mind.

Here are a few of the upgrades included in the Travel Well Protect plan:

- Lost checked-in luggage benefit (up to \$1,000)
- Trip interruption insurance with medical reason (up to \$2,000)
- Return of personal effects in the event of an evacuation (benefit is \$500)

Travel Well Protect An Aetna WorldTraveler Plus product

Medical Maximum (calendar year)	\$500,000
Deductible	None
Coinsurance Percentage paid by plan	100%
Coinsurance Limit by paid traveler	\$0
Pre-existing conditions exclusion	None
Prescription Drug Benefit Maximum	None
Dental – Accidental Injury	Covered
Medical Coverage for Dependents	Spouse, unmarried children (age 26 or younger)
Business Sojourn Coverage	Leisure travel in conjunction with business travel

Emergency assistance services

Emergency Assistance Services Calendar Maximum	\$250,000
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Optional features

Leisure Travel	Coverage while on vacation outside home country
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One trusted partner, a world of solutions

You can address all your global benefits needs with us. We'll make sure your plan provides the right coverage for every type of employee in your global workforce.



This plan is offered in partnership with Total Benefit Solutions (TBS).

About Total Benefits Solutions (TBS)

Total Benefit Solutions is a leading General Agent for U.S. Domestic and International health Insurance. TBS also partners with Aetna to distribute and assist international companies with the logistics, compliance and enrollment in the Access US suite of Local National Health Insurance plans.

Key features

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 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.

For more information about what's covered and not covered, contact your Aetna International sales representative.

Plans and programs are underwritten and administered by Aetna Life & Casualty (Bermuda) Ltd.

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Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. Not all health services are covered. 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, please refer to www.aetnainternational.com.

If coverage provided by any insurance policy violates or will violate any US, UN, or EU or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

