



Cigna Global Health Benefits

Health Benefits for Globally Mobile Employees

Unexpected illnesses can surface anywhere and often at inconvenient times like during an international business trip. Cigna's Medical Benefits Abroad (MBA) plan offers short-term international business travelers access to quality medical care where and when they need it.

Cigna offers access to one of the largest international provider networks:

- Health care professionals and facilities around the globe that offer direct billing arrangements.
- If a direct billing arrangement is not available, your clients' employees can request a guarantee of payment from us.

Your clients' employees travel internationally. And so should their benefits.

Together, all the way.®

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In the U.S., Cigna Global Health Benefits® group medical and dental plans are insured or administered by Cigna Health and Life Insurance Company. In the U.S. and Canada, group life, accident and disability plans are insured or administered by Life Insurance Company of North America. In Canada, group medical, dental, vision, and evacuation plans are insured or administered by Cigna Life Insurance Company of Canada. Employee Assistance Programs are administered by or through Cigna Behavioral Health, Inc. or affiliates and contracted companies. In other jurisdictions, products and services are offered by or through Cigna Global Insurance Company Ltd. or affiliates and contracted companies. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. The information in this communication is only a general description of benefits. All insurance policies and group benefit plans contain exclusions and limitations. Please consult your licensed agent or contact Cigna for product availability, costs, and complete details of coverage.

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