

MBA® Quick Reference Guide for International Business Travelers

As a covered Medical Benefits Abroad (MBA) international business traveler, you are covered for accidents and illnesses that occur while you are traveling on an approved business trip outside your country of residence or permanent assignment.

The CIGNA International Expatriate Benefits (CIEB) multilingual Customer Service Center is open 24 hours a day, 7 days a week, 365 days a year. Whenever an unexpected accident or illness occurs, please contact our Center immediately at one of the telephone numbers listed below.

- As a covered international business traveler, you have access to virtually any hospital/clinic or doctor/dentist worldwide.
- You are covered for:
 - hospital admissions and treatment, even on an emergency basis;
 - emergency ground transportation to the nearest facility equipped to handle your situation; and
 - advance payment of your treatment, when a provider calls Customer Service to request it.

Customer Service Contact Center

Please call or fax the CIEB Customer Service Contact Center in the United States from your worldwide location, toll free, 24/7/365. *(If you are traveling in one of the few countries where AT&T Direct® Service is not available, ask the international operator to place your call and reverse the charges.)*

When you call, please have your 6-digit policy number ready. This number appears on your MBA ID card above your Employer name. Indicate that you're a business traveler on your employers' MBA program.

Free Telephone 1.800.243.1348

Direct Telephone 1.302.797.3535
(reverse charges accepted)

Claims Services

For reimbursement

- Simply complete an **MBA claim form**:
 - Include the diagnosis, date of treatment and your signature. Also indicate preferred method of reimbursement and currency.
 - Submit via fax, mail or courier, along with itemized bills and receipts.
 - Reimbursements are paid in more than 100 currencies via check or wire transfer.

Free Fax

1.800.243.6998 *(if dialing from outside the U.S. and Canada, use that country's AT&T Direct® access number)*

Direct Fax

1.302.797.3150

Mail Delivery

CIGNA International Expatriate Benefits
P.O. Box 15111
Wilmington, DE 19850-5111 USA

Courier Delivery

CIGNA International Expatriate Benefits
Eligibility Unit
590 Naamans Road
Claymont, DE 19703 USA

Whether you choose to have your claim reimbursements by mail, direct check deposit or wire transfer, you will receive separately by mail an Explanation of Benefits (EOB) describing covered benefits.

*Note: Once you've returned home, your employer may also ask you to submit an **Eligibility Verification statement** to show that you were on an approved international trip.*

Call us anytime, from anywhere.

Here's what's inside your MBA Travel Documents folder:

- your CIGNA International Group Identification (ID) card
- MBA Claim form*
- Eligibility Verification statement
- a Certificate of Insurance form
- Concierge and Travel Assistance Services sheet
- Notice of Privacy Practices flyer

* Claim forms in other languages are available on the CIEB public website: www.cigna.com/expatriates.
Direct link: http://ciebinq.intl.cigna.com/us/members/form_center/FormCenter.html



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of difference[®]*



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