



## Cigna Business Travel Medical Insurance

HubSpot offers worldwide business travel medical insurance through Cigna to all full time employees, interns, co-ops and new hire trainees traveling for business outside of their country of residence or permanent assignment. No need for enrollment! This provides coverage for unexpected illnesses and injuries that may occur while traveling on an international business trip.

### Overview of Coverage:

- Provides coverage for unexpected injuries and illnesses that may occur while traveling on an international business trip for you, your spouse, domestic partner, guest, and children (up to age 26) traveling at the expense of or on behalf of HubSpot for business outside their country of residence or permanent assignment for no more than 180 consecutive days per trip. (refer to "Dependent Eligibility" below for details on dependent coverage requirements)
- Claims are paid as a first payor and supplement your domestic or national plan
- Multilingual Customer Service Representatives are available 24 hours a day, 7 days a week, 365 days a year
- Quick claims reimbursements in nearly 100 currencies
- Portable coverage from country to country
- Coverage for Emergency Medical Assistance
- When ill, you can attend an urgent care center or general practitioner at no cost. If the provider has billing questions, they can call Cigna Global Customer Service at 800-441-2668 or 302-797-3100. There they can validate coverage and/or obtain a Guarantee of Payment.

### Dependent Eligibility

For your spouse, domestic partner, guest and children (up to age 26) to be insured, they need to be traveling with the HubSpotter (full-time employee, intern, or co-op) who is traveling at the expense of or on behalf of HubSpot for business outside their country of residence or permanent assignment for no more than 180 consecutive days per trip.

### Prior to your trip

- Print a copy of the Cigna Medical Benefits Abroad ID Card (attached)
- Your eligible dependent can fill out the Certificate of Insurance (attached) for proof of coverage. *They will need to be traveling with you at the expense of the company and traveling outside your country of residence or permanent assignment for no more than 180 consecutive days per one trip.*

## How to use coverage

You, your spouse, domestic partner, guest or children (up to age 26) (refer to "Dependent Eligibility" above for dependent coverage requirements) can visit any provider that accepts Cigna.

## Who to contact

- Call Cigna at (800) 243-1348 and provide them with HubSpot's **Policy Number: 05805A-MBA**. Tell them you need to visit an urgent care center and ask for them to setup your account as well as **provide you with a reference number**.
- Email [benefits@hubspot.com](mailto:benefits@hubspot.com) and someone from our benefits team can assist you.

## What to bring

- Bring with you to the urgent care center the Cigna Medical Benefits Abroad ID Card (attached).
- **Bring your passport, a copy will not be accepted.**

## Billing & Payments

In most cases you should not have any out of pocket expenses, however if the provider requests payment from you at the time of visit you can submit a claim to Cigna for reimbursement. If the provider has billing questions, they can call Cigna Global Customer Service at 800-441-2668 or 302-797-3100. There they can validate coverage and/or obtain a Guarantee of Payment.

## How to submit a claim

Cigna offers the ability to submit claims directly through their website, Cigna Envoy. All registered users can file an online claim by simply following the steps below:

- Go to [CignaEnvoy.com](http://CignaEnvoy.com)
- Select "I am an international business traveler" underneath the "I am a customer" box
- Log in using the credentials below:

**Username:** 05805AMBA

**Password:** Cigna1

- Select "Online Claims" on the navigation toolbar at the top of the page

On the website, you will need to provide:

- ✓ Details about your claim
- ✓ Travel dates
- ✓ Preferred payment method
- ✓ Banking information (per payment method)
- ✓ Other coverage information (if applicable)
- ✓ Scanned receipt information (attach file)
- ✓ Review the legal disclaimers

## Hotel Address

**Majestic Hotel & Spa**  
**Passeig de Gràcia, 68, 08007 Barcelona, Spain**

## Recommended Medical Center Nearby

**Teknon Medical Centre**  
**number 12, Carrer Vilana, Barcelona, Spain**  
<http://www.teknonbarcelona.com>

Please note: The above medical center has direct billing in place with Cigna and you should not be responsible for any out of pocket expenses at the time of visit. If the medical center has any direct bill issues or questions, as hospitals in some countries will not admit patients without prepayment of charges, **all Cigna at 800-243-1348** and tell a Customer Service Representative your requirements and the details of your treatment and charges. **Cigna will guarantee payment for eligible services** to any licensed hospital, clinic, doctor, or dentist. The health care professional must verify your eligibility and covered benefits either by phone (if urgent or needed within 72 hours) or by fax

## Driving Directions


If you travel by private transport to Teknon Medical Centre, depending on your point of departure you could choose from the following routes:

- **Towards Girona.** Leave the Ronda de Dalt ring road by exit 9 (Sant Gervasi). Continue straight ahead until you will find Carrer Marquesa de Vilallonga to your right side, then continue until you'll find the entrance left side, before Carrer Esperança.
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- **Towards Lleida / Tarragona.** Leave the Ronda de Dalt ring road at exit 7 (Sarrià). Continue along the slip road as far as the roundabout, where you will need to turn back on yourself. Continue straight ahead until you'll find Carrer Marquesa de Villalonga to your right side, then continue until you will find the entrance left side, before Carrer Esperança.  
Teknon Medical Centre's coordinates are: N 41.40536 E 2.12849.

Teknon also has parking with space for over 1000 cars offering direct access to Hospital Admissions, Consultations, Diagnostic Service and the Emergency Room. The car park is equipped with convenient automatic pay stations to be used prior to departure. The prices are posted at the car park entrance.

## Cigna Medical Benefits Abroad ID Card

In most cases you should not have any out of pocket expenses, however if the provider requests payment from you at the time of visit you can submit a claim for reimbursement. Additionally, if the provider has billing questions, they can call Cigna Global Customer Service at 800-441-2668 or 302-797-3100. There they can validate coverage and/or obtain a Guarantee of Payment.

	<b>Cigna.</b>	<b>Medical Benefits Abroad</b>
<b>Policy No:</b>	<input type="text" value="05805A-MBA"/>	
<b>Employer:</b>	<input type="text" value="HubSpot Inc."/>	
<p>To verify benefits, please see the contact information on the back of this card.</p>		
<a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a>		
<b>Cigna Global Health Benefits*</b>		

Preferred care network in the U.S.: <b>Cigna HealthCare PPO</b>	
All benefits are subject to verification of eligibility, definitions, exclusions, and contract limitation. Card possession does not certify eligibility for benefits. For U.S.-inpatient services pre-authorization required.	
<b>Members and Providers</b>	
US Provider:	Payor ID# Cigna – 62308
Fax Claims:	1.800.243.6998 (toll-free) or 001.302.797.3150 (direct fax)
Contact:	1.800.243.1348 (toll-free) or 001.302.797.3535 (outside the U.S.) 302.797.3535 (inside the U.S.)
Mail Claims:	Cigna PO Box 15111, Wilmington, DE 19850-5111
Courier:	Cigna 300 Bellevue Parkway, Wilmington DE 19809-3718
Website:	<a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a>
 MultiPlan	Network Savings Program
<b>AWAY FROM HOME CARE</b>	

# CIGNA ENVOY®

For International Business Travelers

## Our Innovative self-service web portal, designed just for you.



### Here's what you can do.

**Conduct country research** to access valuable medical, safety, and cultural information for more than 200 countries. Information includes:

- › Currency and exchange rates
- › Immunization requirements
- › Security alerts
- › Voltage requirements
- › Country weather and time
- › Disease prevention
- › And much more

- › **Locate and choose** a doctor or hospital in advance of requiring care.
- › **Access, from a single, convenient location,** electronic information about Cigna's Medical Benefits Abroad program. Multi-language welcome kits, claim forms, and reference guides are all accessible quickly and easily with a click of the mouse.
- › **Find customer service contact details** in one place so you have telephone, fax and address information at your fingertips.

We understand our customers' needs and work together to help them achieve healthier, more secure lives.



Cigna Global Health Benefits®

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## Benefits you gain:

- › **Eases your administration** because you have one central source of information for your Medical Benefits Abroad.
- › **Improves service** because you can obtain the medical and country information you need before your business trip.
- › **Increases control and flexibility** because you can access medical, country, and customer service information at anytime, day or night.

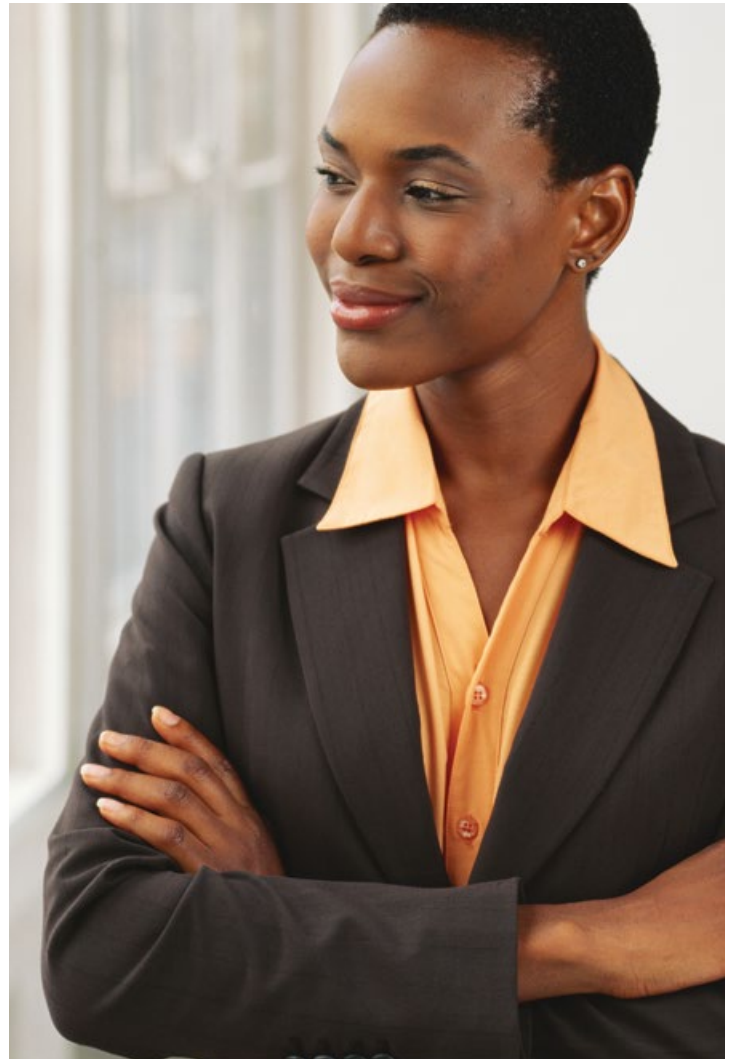
## Accessing is easy:

1. Go to **CignaEnvoy.com**.
2. Select from the “I am a customer” box, “I am an international business traveler.”
3. Log on by entering the **username** and **password** provided by your Human Resources manager and located below.

As an added convenience, Cigna now offers the ability to submit MBA claims directly through Cigna Envoy® ([www.CignaEnvoy.com](http://www.CignaEnvoy.com)). All registered users can file an online claim simply by following these steps:

1. Go to **CignaEnvoy.com** and select from the “I am a customer” box, “I am an international business traveler.”
2. Log on by entering the username and password:  
**Username:**  
**Password:**
3. Select “**Online Claims**” on the navigational toolbar at the top of the page.
4. On this website, you will need to provide:
  - ✓ Details about your claim
  - ✓ Travel dates
  - ✓ Preferred payment method
  - ✓ Banking information (per payment method)
  - ✓ Other coverage information (if applicable)

**Together, all the way.™**



**... and that's not all!!**

With this new functionality, you can easily access our **ePayment Plus®**, a payment method that services our existing electronic payment options, such as wire transfers and Electronic Funds Transfer (EFT), available in the U.S.



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