



Business Travel Medical Insurance

Provider: Cigna

HubSpot Policy Number: 05805A-MBA

HubSpot offers worldwide business travel medical insurance through Cigna to all full time employees, interns, co-ops, new hire trainees traveling for business outside of their country of residence or permanent assignment. There is no need for enrollment. This policy 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 (GOP).

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 and **provide you with a reference number**.
- Email benefits@hubspot.com and someone from HubSpot's benefits team can assist you.

What to bring to the medical center or urgent care facility

- Cigna Medical Benefits Abroad ID Card (attached)
- Your passport, a copy will not be accepted
- Form of payment, in the event the provider requires payment upfront

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 following the steps below:

- Go to 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 Details

Nobu Hotel Los Cabos

Polígono 1. Fracción, Camino de acceso a Diamante, Los Cangrejos, 23473 Cabo San Lucas, B.C.S., Mexico

Hard Rock Hotel Los Cabos

Fraccionamiento Diamante, 23473 Cabo San Lucas, Baja California Sur, Mexico

Recommended Medical Center Nearby

Clinica Internacional de Baja

Lopez Matos e Leona Vicarlo y Morelos

Colonia Ejidal Cabo San Lucas Baja Calif Sur 23410 CABO SAN LUCAS, MEXICO

Phone: +52-624-1433666

Fax: +52-624-1609393

Email: cabo@sssnetwork.com

Please note: The above provider does have a direct pay agreement with Cigna, but this is applied to inpatient and outpatient surgery and outpatient services over \$200,000 USD. For outpatient services under this threshold, members and/or providers can request a *Guarantee of Payment (GOP)*. To do so, call the Cigna Global Customer Service # and request a GOP by providing the member's name, DOB, policy #, diagnosis, services to be provided, and cost. Cigna will issue a GOP and pay the provider directly. A GOP can be issued to any accredited provider. If the medical center has any billing issues or questions, as hospitals in some countries will not admit patients without prepayment of charges, **call 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

- Take Diamante Boulevard to De las Brisas/Todos los Santos-Cabo San Lucas/Todos Santos - Cabo San Lucas/México 19
- Continue on Todos los Santos-Cabo San Lucas/Todos Santos - Cabo San Lucas/México 19 to Ildefonso Green, Cabo San Lucas
- Continue on Venustiano Carranza. Drive to Calle Mariano Abas

Cigna Medical Benefits Abroad ID Card



Medical Benefits Abroad

Policy No: 05805A-MBA

Employer: HubSpot Inc.

To verify benefits, please see the contact information on the back of this card.

www.CignaEnvoy.com

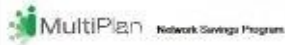
Cigna Global Health Benefits®

Preferred care network in the U.S.: **Cigna HealthCare PPO**

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.

Members and Providers

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: www.CignaEnvoy.com



AWAY FROM HOME CARE