

Peace of mind that travels well with your employees

Travel Well Protect

An Aetna WorldTravelerSM Plus Product by Total Benefit Solutions

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 tracking assistance

Emergency Assistance Services

- 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 120 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
- Business travel accident coverage

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
- One-on-one support from our International Health Advisory Team (IHAT) of specialized nurses
- Claims reimbursement in more than 135 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 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)
- Protection by Red24
 - Political/natural disaster assistance (Administered by Red24)
 - Kidnap & Ransom Negotiating
 - Personalized travel reports and safety briefings

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
War Risk or Terrorism 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
Business Travel Accident Insurance	\$100,000
Emergency Assistance Services	
Medical Evacuation Calendar Maximum	\$250,000
Optional Features	
Leisure Travel	Coverage while on vacation outside home country

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.

www.aetnainternational.com

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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 Global Access USA suite of Local National Health Insurance plans.

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