Don’t forget to pack peace of mind.

Aetna Global Benefits WorldTraveler℠
We travel great lengths to help our members access quality health care.

What is AGB WorldTraveler?

This international business travel plan provides medical benefits and health-related services to employees traveling internationally on business for a period of six months or less.

It offers:
- Medical benefits that cover members while they are away from their home country
- 24/7 emergency assistance, including
  - Emergency medical evacuations
  - Medical provider referrals
  - Translation services
  - Assistance with lost or stolen travel documents
- Optional features include: dependent coverage, sojourn coverage for employees and dependents when connected with business travel, and business travel accident coverage

Concierge-Level Service.

With AGB WorldTraveler, members will have access to quality health care assistance whenever and wherever they need it. We know that dealing with health-related issues can be stressful, especially when away from home, so we’ve established an array of services that help our members access the care they need quickly and easily.

These services include:
- Multicultural, multilingual service representative offering assistance 24/7
- International Health Advisory Team (IHAT) that provides a single point of contact for coordination of various health-related services
- Claim payment in over 100 currencies


Did you know?

Over 60% of companies reported an increase in the use of short term expatriates*
Convenient Online Resources.

With our member website, your employees can access a wealth of information that will assist them in planning for their trip and in coordinating care during their travels.

While online, members can:
- Search for international doctors and hospitals
- Obtain health and security information for hundreds of international destinations
- Translate medical phrases and terminology in multiple languages

World-Class Provider Community.

We have established relationships with leading hospitals and other medical facilities throughout the world to help your employees access and pay for health care. We continue to identify new facilities that are most convenient for your employees and then work to establish direct pay arrangements with those providers. This way, your employees can spend less time coordinating their health care and more time concentrating on their business tasks at hand.
Traveling with us has its benefits.

### MEDICAL COVERAGE & EMERGENCY ASSISTANCE FOR BUSINESS TRAVEL UP TO 180 DAYS OUTSIDE HOME COUNTRY

<table>
<thead>
<tr>
<th></th>
<th>Premier Plus</th>
<th>Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Maximum</td>
<td>$250,000</td>
<td>$100,000</td>
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<tr>
<td>Deductible</td>
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<td>None</td>
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<tr>
<td>Coinsurance Percentage paid by plan</td>
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<td>90%</td>
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<tr>
<td>Coinsurance Limit paid by traveler</td>
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<td>$2,000 (calendar year)</td>
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<tr>
<td>Pre-existing Conditions Exclusion</td>
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<td>None</td>
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<tr>
<td>War Risk or Terrorism Exclusion</td>
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<td>None</td>
</tr>
<tr>
<td>Prescription Drug Benefit Maximum</td>
<td>$250 (calendar year)</td>
<td>$100 (calendar year)</td>
</tr>
<tr>
<td>Dental – Accidental Injury</td>
<td>Covered</td>
<td>Covered</td>
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</tbody>
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#### Emergency Assistance Services

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<tr>
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<th>Premier Plus</th>
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<tbody>
<tr>
<td>Calendar Maximum</td>
<td>$250,000</td>
<td>$250,000</td>
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#### Optional Features

- Business Travel Accident: $100,000 or $50,000
- Medical coverage for dependents: spouse, unmarried child(ren) age 18 or younger
- Business sojourn coverage — leisure travel in conjunction with business travel

### About AGB

Aetna Global Benefits (AGB), the international health and group benefits business of Aetna, has more than 30 years experience in the international benefits marketplace, offering innovative solutions for a global workforce. With comprehensive medical, dental, vision, life, disability and related coverage, and emergency assistance, AGB products and services are tailored to meet the unique needs of its diverse customers, helping multinational employers attract and retain qualified employees for international assignments.

For more information, contact an AGB representative:
phone: 1-888-800-1748
email: agbinfo@aetna.com
www.aetnaglobalbenefits.com

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Plans and programs of Aetna Global Benefits are underwritten by Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd.

This material is for informational purposes only and contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult your plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan.

While this material is believed to be accurate as of the print date, it is subject to change.

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