

Peace of mind that travels with your employees

Aetna WorldTravelerSM and WorldTravelerSM Plus

You can feel confident that your employees have access to quality care no matter where business travel takes them. The Aetna WorldTraveler and Aetna WorldTraveler Plus plans provide peace of mind for you and your employees.

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 medical evacuations

- 24/7 emergency assistance services
- 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 Aetna WorldTraveler plans also have optional features including dependent coverage, sojourn coverage for employees and dependents when connected with business travel, and 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 100,000 international providers
- 24/7/365 multilingual member service center support
- 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 Aetna WorldTraveler plans take into account the unique needs of short-term business travelers. The Aetna WorldTraveler Plus plan takes it one-step further to provide even more peace of mind for your travelers.

Here are a few of the upgrades included in WorldTraveler Plus:

- Lost checked-in luggage benefit (up to \$1000)
- Trip interruption insurance with medical reason (up to \$2000)
- Return of personal effects in the event of an evacuation (benefit is \$500)
- Political/natural disaster assistance (up to \$50,000)

Medical	WorldTraveler Plus	WorldTraveler
Medical Maximum (calendar year)	\$500,000	\$300,000
Deductible	None	None
Coinsurance Percentage Paid by plan	100%	100%
Coinsurance Limit by paid traveler	\$0	\$0
Pre-existing conditions exclusion	None	None
War Risk or Terrorism exclusion	None	None
Prescription Drug Benefit Maximum	None	None
Dental – Accidental Injury	Covered	Covered

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. In addition to our WorldTraveler benefits, Aetna offers a full array of products:

- Medical
- Dental
- Vision
- Emergency Assistance
- Health Care Management

To learn more, contact your Aetna representative, broker or consultant today

Emergency Assistance Services	WorldTraveler Plus	WorldTraveler
Calendar maximum	\$250,000	\$250,000

Optional Features	WorldTraveler Plus	WorldTraveler
• Business Travel Accident Insurance	\$100,000 or \$50,000	
• Medical Coverage for Dependents	Spouse, unmarried children (age 26 or younger)	
• Business Sojourn Coverage	Leisure travel in conjunction with business travel	

Plans and programs are underwritten and administered by Aetna Life & Casualty (Bermuda) Ltd., International Insurance Company of Hannover plc, and On Call International, LLC.

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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.

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