



CRISIS ASSISTANCE PLUS

Additional protection when you travel

We live in a complicated and unpredictable world, and Cigna Global Health Benefits® recognizes this. Our mission is to help the people we serve improve their health, well-being and peace of mind. To further support our globally mobile customers, Cigna proudly offers **Crisis Assistance Plus™ (CAP)**,* a worldwide comprehensive crisis assistance program, powered by FocusPoint International®.

The CAP program provides time-sensitive advice and coordinated in-country crisis assistance for nine different risks that directly impact – or have the potential to impact – you when you're traveling.

- › Terrorism
- › Pandemic
- › Political threats
- › Natural disasters
- › Blackmail or extortion
- › Violent crimes
- › Disappearances of persons
- › Hijacks
- › Kidnaps for ransom**
- › Wrongful detentions

CAP provides you and your covered dependents with 24/7 on-demand access to FocusPoint International's global assistance centers for advice and coordinated in-country crisis response services, when necessary. Depending on the situation, the CAP program offers:

- › Rapid-response teams and dedicated CAP managers deployed globally within 24 hours.
- › Experienced security personnel for field rescue, shelter in place and ground evacuations.

- › Nationally recognized crisis communications teams.
- › Highly experienced kidnap-for-ransom and extortion-response specialists.
- › Emergency-message relay to family members or employers.
- › Point-in-time geographic threat information.
- › Access to private aviation fleet, with aircraft launched in as little as 60 minutes.



The CAP Travel Risk Portal provides the necessary tools and information to stay vigilant, informed and prepared. Log in today for country-specific

travel insights and point-in-time geographic threat profiles, travel guides and more. Visit www.focuspointintl.com/cap/ today.

CAP member login credentials

- › Username: Cigna@wwfocus.com
- › Password: Cigna1

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company or its affiliates.

Expenses

Crisis consulting expenses***

- No dollar limit per person per covered expense
- Number of physical responses/ evacuations incurring in a year are limited to two per person per year

Additional expenses covered (but not limited to)

- Legal referrals and fees
- Fees and expenses of an independent interpreter
- Costs of relocations, travel and accommodations
- Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a covered member located in a country where a crisis event has occurred



In the event of a crisis situation, please call the telephone number on your Cigna ID card. A Cigna representative will connect you to a crisis consultant at FocusPoint International who can provide advice and coordinate immediate worldwide assistance.

Exclusions

FocusPoint International will not provide crisis response services:

- With respect to kidnapping or violent crime by a relative.
- To any person who has had kidnap insurance cancelled or declined.
- To any person who has been kidnapped in the past.
- To any kidnapping of a protected person within their country of residence.
- Where such service would be prohibited under United Nations' resolutions or any laws of the European Union, United Kingdom or the United States.
- For the payment of any ransom.
- If the protected person elects to travel to location(s) with an issued and active advisory against all travel to said location(s).
- For a business dispute.
- For extra expenses caused by a non-covered travel delay.
- For suicide or attempted suicide.
- For war, whether declared or not, between China, France, the United Kingdom, the Russian Federation and the United States, or war in Europe other than civil war.
- For any enforcement action by or on behalf of the United Nations in which countries stated above or any armed forces are engaged.
- For loss or destruction to any property arising from any consequential loss or any legal liability caused from radioactivity.

Cigna Global Health Benefits®



* For covered Medical Benefits Abroad®, Global Health Advantage® and Worldwide Advantage® 2 to 20 customers and 10+ customers.

** Ransom payments are not covered.

*** Via FocusPoint International.

The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

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