

Your Passport to Security and Peace of Mind When You Travel

Your benefits package is now more worldly.

Each year, more and more employees travel both domestically and overseas. Many live and work abroad. Your employer has chosen to respond to this trend by including an emergency travel assistance program in your benefits package.

An emergency travel assistance program coordinates with your medical coverage to provide seamless protection and numerous other services abroad. It travels with you, anywhere in the world – anywhere you may need it, 100 or more miles from home. The program provides services that can track down an English-speaking cardiologist in Malaysia if you need one. Or, if you are the victim of a car accident abroad, it can arrange to evacuate you from a Russian clinic to the nearest hospital that can properly treat your medical condition.

What is CIGNA Secure Travel?

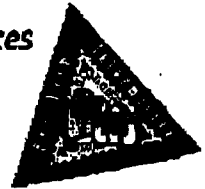
CIGNA Secure Travel is a travel assistance program. Utilized by over 1,000,000 travelers last year alone, Secure Travel gives you a sense of security and peace of mind every time you embark on a trip. Travel services are provided by Worldwide Assistance Services Inc., (WA), the largest organization of its kind. Covered members have access to WA's customer service center 24 hours a day, 365 days a year – from anywhere in the world when traveling at least 100 miles from home. The program offers medical assistance, travel and communication assistance, and pre-departure services as well. You too can now benefit from this wide variety of services deemed invaluable by program participants.

PM-616771

Pre-Departure Services

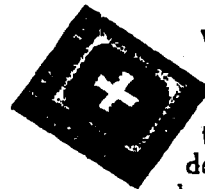
These valuable services can help you start your trip the right way. Obtain important, up-to-date information

- on: • Immunization Requirements
- Visa & Passport Requirements
- Foreign Exchange Rates • Embassy/Consular Referral
- Travel/Tourist Advisories
- Temperature & Weather Conditions
- Cultural Information



Medical Evacuation

When an unforeseen medical emergency requires you to be evacuated to a medical facility for treatment, WA gets you there. When deemed medically necessary by a WA designated physician, WA will arrange and pay for your transportation to the nearest adequate medical facility that can properly treat your condition.



Repatriation

In the event that you should pass away while traveling, WA will arrange for all necessary government authorizations, and pay for the return of your remains to your place of residence for burial or cremation.

TO REACH WORLDWIDE ASSISTANCE:

From the U.S. and Canada, call 1-888-226-4567

From other locations, call collect 202-331-7635

By fax: 202-331-1528 • By e-mail:

cigna@worldwideassistance.com

*Please indicate that you are a member of
CIGNA Secure Travel*

Policyholder Name

MIT

Policy # ABL960707

Group # 52

Other Insured Benefits

- Arrangements for and payment of the safe return home of any dependent children under the age of 16 if you are hospitalized.
- Arrangements for and payment of a traveling companion's return to his or her original destination in the event of delays due to your medical emergency.
- Arrangements for and payment of a visit by a family member or friend if you are traveling alone and are hospitalized for at least 10 days.



Additional Services*

- Medical referrals for local physicians, dentists and medical treatment centers in the event of accident or illness while traveling.
- Prescription assistance to refill a prescription that has been lost, stolen or depleted.
- Arrangements for payment of your medical expenses up to \$5,000 with your employer's written guarantee of reimbursement.

Assistance with Lost or Stolen Items*

Losing your luggage, passport or other important documents can be distressing and can cause unnecessary delays. If any of your belongings are lost or stolen, WA will assist you in both locating and replacing luggage, documents and any other personal possessions.

Legal Assistance*

If you need legal assistance while traveling, WA can arrange help from local attorneys, embassies and consulates. We can also provide an advance, where permitted by law, with your satisfactory guarantee of reimbursement.

Translation & Interpretation Services*

When you need communication assistance in a foreign country, WA will provide telephone translation or local interpreters for all major languages.

Emergency Travel Services*

Emergency Cash

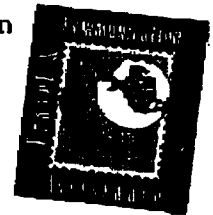
When you need cash while traveling, WA will advance up to \$250 with your satisfactory guarantee of reimbursement.

Emergency Travel Arrangements

In an emergency, WA will change or make new airline, hotel or car rental reservations on your behalf.

Emergency Message Relay

In an emergency, WA can put you in touch with those at home. You can relay urgent messages to and from friends, relatives and business associates toll-free through WA's Emergency Message Center.



*These services may involve third party expenses which are the responsibility of the covered member.

The cost of medical evacuation and repatriation benefits provided by Worldwide Assistance Services, Inc. is insured by Life Insurance Company of North America. Worldwide Assistance Services, Inc. shall provide to covered members the services described in this brochure, subject to the terms and conditions of the Corporate Service Agreement, any corresponding documents, and in accordance with the procedures of Worldwide Assistance Services, Inc. and its international affiliates.



CIGNA Group Insurance
Life • Accident • Disability

The emergency travel assistance
chosen by your employer is
CIGNA Secure Travel.



CIGNA Group Insurance
Life • Accident • Disability