



# Crisis Assistance Plus

Additional protection when you travel.



We live in a complicated and unpredictable world, and Cigna Healthcare<sup>SM</sup>, 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 Healthcare proudly offers Crisis Assistance Plus<sup>TM</sup> (CAP),<sup>1</sup> a worldwide comprehensive crisis assistance program, powered by FocusPoint International<sup>®</sup>.

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
- Wrongful detentions
- Violent crimes
- Disappearances of persons
- Hijacks
- Kidnaps for ransom<sup>2</sup>

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 the portal [here](#) or via the QR code and enter the following required information to get started:



- First Name
- Last Name
- Email
- Phone number
- Policy No/Account No

## Expenses

### Crisis consulting expenses<sup>3</sup>

- 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

## 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.
- With respect to political threats, natural disasters or pandemics: when CAP customers fail to notify and/or request advice and/or assistance after a period of 96 hours from when the crisis event has first occurred.



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

1. For covered Medical Benefits Abroad<sup>®</sup>, Global Health Advantage<sup>®</sup> and Worldwide Advantage<sup>®</sup> 2 to 20 customers and 10+ customers.

2. Ransom payments are not covered.

3. 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.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada, Cigna Global Insurance Company Limited, Evernorth Care Solutions, Inc., and Evernorth Behavioral Health, Inc. The Cigna Healthcare name, logo, and other Cigna Healthcare marks are owned by Cigna Intellectual Property, Inc., licensed for use by The Cigna Group and its operating subsidiaries.

