

Cigna Business Travel Medical Insurance

Cigna's Medical Benefits Abroad (MBA) program is medical coverage for those traveling on business or at the expense of HubSpot outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip. Coverage summary and eligibility can be found below on this page.

Prior to Travel

Prior to travel we recommend:

- In advance of your trip (at least 2 weeks prior to your planned trip), make sure you have the proper supply of medication that you may need for your entire trip duration by working with your doctor and/or pharmacy. Advise them of your upcoming travel plans and exact need(s) to ensure they can meet this request.
- Download Cigna's Global Telehealth app ([iphone app](#), [android app](#))
- Review the [Cigna Benefit Welcome Kit](#) and print a copy of [Cigna's Medical Benefits Abroad ID Card](#) to bring with you to the urgent care center. **You will also need to bring your original passport; a copy is not acceptable.**
- Employees and dependents can complete the [Certificate of Insurance](#) for proof of coverage prior to travel for proof of coverage
- To obtain your Certificate of Health Coverage (example found [here](#)) online can be accessed by following these steps:
 - [Cigna Certificate of Health Coverage](#)
 - Go to [CignaEnvoy.com](#)
 - Under "International Travelers" select Medical Benefits Abroad (MBA) Plan
 - Log in using the credentials below:
 - **Username:** 05805AMBA
 - **Password:** Cigna1
 - Select "Certificate of Health Coverage" and follow the steps

Coverage

- Provides coverage for unexpected injuries and illnesses that may occur while traveling on an international business trip for you, your spouse, domestic partner, guest and children (up to age 26); refer to "Dependent Coverage" under Eligibility for details on dependent coverage requirements.
- Claims are paid as a first payor and supplement your domestic or national plan
- Multilingual Customer Service Representatives are available 24 hours a day, 7 days a week, 365 days a year

- Nearly 100% success rate in establishing guarantees of payment to doctors and hospitals
- Quick claims reimbursements in nearly 100 currencies
- Portable coverage from country to country
- Coverage for Emergency Medical Assistance
- When ill, you are able to attend an urgent care center or general practitioner at no cost. If payment is requested upon visit, please provide Cigna's phone number (inside the United States 302.797.3535, outside the United States 001.302.797.3535, these numbers are also found on Cigna's Medical Benefits Abroad ID Card) to the center or practitioner to call.

Hospitals in some countries will not admit patients without prepayment of charges. In these instances, you or your health care professional can call Cigna using the number on your MBA ID card, and tell a Customer Service Representative the details of your treatment and charges. Cigna will guarantee payment for eligible services to any willing licensed hospital, clinic, doctor or dentist.

Dependent Eligibility

Eligible dependents on Cigna's MBA plan are considered spouses, domestic partners, guests and children (up to age 26) to be insured. The dependent will need to be traveling with the HubSpotter (full-time employee, paid intern or co-op) who is traveling at the expense of or on behalf of HubSpot for business outside their country of residence or permanent assignment for no more than 180 consecutive days per trip.

How to use the Benefit

How to use coverage

Print out the [Cigna's Medical Benefits Abroad ID Card](#) to bring with you to the urgent care center. **You will also need to bring your original passport; a copy is not acceptable.** You, your spouse, domestic partner, guest or children (up to age 26) (refer to "Dependent Eligibility" above for dependent coverage requirements) can visit any provider that accepts Cigna.

Billing & Payments

If the provider accepts Cigna you will not have any co-pays or out-of-pocket expenses. If the provider has billing questions, they can call Cigna Global Customer Service at (inside the United States 302.797.3535, outside the United States 001.302.797.3535, these numbers are also found on [Cigna's Medical Benefits Abroad ID Card](#)). There they can validate coverage and/or obtain a Guarantee of Payment.

If you seek care from a provider not contracted with Cigna you may be required to pay and then submit a claim. When filing a claim, you will be required to complete and sign a claim form and **include an itemized invoice and receipt showing proof of payment.**

Hospitals in some countries will not admit patients without prepayment of charges. In these instances, you or your health care professional can call Cigna using the number on your MBA ID card, and tell a Customer Service Representative the details of your treatment and charges. Cigna will guarantee payment for eligible services to any willing licensed hospital, clinic, doctor or dentist.

JAPAC trip

Hotel Address

Fiji Marriott Resort Momi Bay
Address: Savusavu Road Momi Bay Nadi, Fiji
Phone: +679 670 7000

Closest Cigna Medical Center

Zens Medical Centre Ltd
40 Lodia St, NADI, FIJI
Phone +679 6707525

You can always call Cigna's Cigna Global Customer Service at (inside the United States 302.797.3535, outside the United States 001.302.797.3535) for assistance. The rep will assist by reviewing Cigna's partner's and will direct you accordingly

If you seek care from a provider not contracted with Cigna you may be required to pay and then submit a claim. When filing a claim, you will be required to complete and sign a claim form and **include an itemized invoice and receipt showing proof of payment.**

Hospitals in some countries will not admit patients without prepayment of charges. In these instances, you or your health care professional can call Cigna using the number on your MBA ID card, and tell a Customer Service Representative the details of your treatment and charges. Cigna will guarantee payment for eligible services to any willing licensed hospital, clinic, doctor or dentist.

Questions about Covid?

Download Cigna's Global Telehealth app ([iphone app](#), [android app](#))



Medical Benefits Abroad

Policy No: 05805A

Employer: HubSpot Inc.

To verify benefits, please see the contact information on the back of this card.

Teladoc Global Health Complete app



You can now access Global Telehealth 24/7 in addition to visiting a provider.

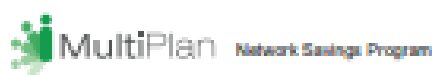
Code: MBA01350-704161

All benefits are subject to verification of eligibility, definitions, exclusions, and contract limitation. Card possession does not certify eligibility for benefits.

Members and Providers

Fax Claims: 1.800.243.6998 (toll-free) or 001.302.797.3150 (direct fax)
Contact: 1.800.243.1348 (toll-free) or 001.302.797.3535 (outside the U.S.)
302.797.3535 (inside the U.S.)
Mail Claims: Cigna PO Box 15111, Wilmington, DE 19850-5111
Courier: Cigna 300 Bellevue Parkway, Wilmington DE 19809-3718
Website: www.CignaEnvoy.com
US Provider: Payor ID# Cigna – 62308

Preferred care network in the U.S.: **Cigna HealthCare PPO**
For U.S.-inpatient services pre-authorization required.



AWAY FROM HOME CARE

**CERTIFICATE OF INSURANCE**
Policy Number 05805A**Hubspot, Inc.**

(Hereinafter called the Policyholder)

Underwritten by: Cigna Health and Life Insurance Company
Wilmington, Delaware

Cigna Health and Life Insurance Company hereby certifies that it has issued and delivered to the Policyholder the above specified group policy.

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers expenses worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy. This is your certificate of insurance if you are eligible for the insurance, become insured and remain insured in accordance with the terms, provisions and conditions of the policy.

Employee Eligibility: All full-time active employees who are traveling on the business of, or at the expense of, the Policyholder outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip.

Dependent Eligibility: For your Dependent spouse or domestic partner, guest and dependent children {up to age 26 years} to be insured, they will need to be traveling with the eligible employee who is traveling at the expense of the policyholder outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip. Dependents are not eligible for Accidental Death and Dismemberment coverage.

CGHB USE ONLY

Insured's Name: _____ **Birthdate:** _____**Travel Dates From:** _____ **To:** _____

The effective date of this Schedule of Benefits is January 1, 2019

Issue Date: December 18, 2018

Schedule of Benefits	
Benefit	Benefit Amount
Accidental Death & Dismemberment	Not Covered
Medical Evacuation/Repatriation	\$100,000
Calendar Year Medical Benefit Maximum	\$300,000
Calendar Year Deductible	\$0
Coinsurance (paid by Cigna)	100%
Out of Pocket Coinsurance Maximum	None
Prescription Drug	100% covered expenses*
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$1,000 calendar year maximum
Personal Deviation/Sojourn Travel	7 days, when taken in conjunction with an approved business trip
Room & Board Outside US	Average Semi-Private Room Rate
Room & Board Inside US**	Average Semi-Private Room Rate
Pre-Existing Conditions	None, subject to the medical maximum
War Risk (Medical)	Not Covered
War Risk (AD&D)	Not Covered

* covered expenses when medically necessary while on an approved international business trip. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international business trip.

**Pre-Admission Certification / Continued Stay Review is Required for all U.S. Hospitalizations

Please refer to the welcome kits or the MBA website at <http://www.cignaenvoy.com/ciebpublic/> for details around submitting a claim. Phone: 302.797.3535 (outside the USA) 800.243.1348 (inside the USA)

Cigna Global Health Benefits Mailing address: P.O.Box 15111, Wilmington, DE 19850, USA

FRAUD NOTICE: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

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