# For Robert Half and Protiviti Employees

The health and safety of our employees take priority whether you're at work, home or working away from home. To help keep you safe and healthy while traveling across borders on business, Robert Half is pleased to provide travel assistance and insurance plans at no cost to you. These plans include:

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#### **Business Travel Assistance**

Call the **United Healthcare Global Emergency Travel line** should you ever need medical or security assistance while traveling for business or personal leisure. Contact details are noted below and available on the Travel Assistance Membership Card. We recommend keeping this wallet-size card on hand for easy reference.

Assistance is available 24/7 all over the world for emergency and non-emergency situations when you travel 100 miles or more away from your home.

You can also access health and security information about upcoming destinations via United Healthcare's global website - <a href="https://www.uhcglobal.com">uhcglobal.com</a>. Get started now by creating an account, username and password.

**UHC 24/7 Phone:** +1.410.453.6330

Reverse charges/ collect calls accepted; see membership card for

phone numbers in other countries

URL: https://members.uhcglobal.com

Client Name: Robert Half International

**UHC Global ID #:** 349371

#### **Travel Medical Insurance**

What if you're sick, injured or require medication while working abroad? We offer business travel medical insurance through Cigna International. This insurance plan covers any emergency medical treatment that's required while traveling on business outside your country of residence or permanent assignment. If your trip includes personal leisure or sojourn travel, travel medical insurance will continue for up to 7 days when taken in conjunction with an approved business trip.

If you need medical treatment, call the United Healthcare Global Emergency Travel line for help. United Healthcare will identify a suitable provider and coordinate with Cigna to handle payment of eligible benefits.

Your travel medical insurance benefits are summarized in the below chart (page 2).





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Benefit	Benefit Amount
Calendar Year Medical Benefit Maximum	\$100,000
Deductible/Excess	\$0
Coinsurance (paid by Cigna)	100%
Prescription Drug	100% covered expenses when medically necessary - includes replacement of lost prescriptions that must be taken regularly while traveling internationally
Emergency Dental	\$1,000 calendar year maximum (includes dental accident & alleviation of sudden unexpected dental pain)
Room & Board Outside US	\$700
Room & Board Inside US	Average semi-private room rate (pre-admission certification / continued stay review required for all US hospitalizations)
Medical Evacuation and Repatriation	\$100,000
Pre-Existing Conditions	No restrictions
Personal Travel/Sojourn Travel	Up to seven days covered when taken in conjunction with a business trip
Dependent Spouses and Children Up to Age 19 (25 if in Full Time Education)	Covered only if traveling with an eligible employee on a covered business trip outside country of residence or permanent assignment

### **Travel Accident Insurance**

Accident protection offers added piece of mind when you travel for work. Provided through Chubb, this Business Travel Accident (BTA) policy pays a lump sum benefit in the event of death or permanent disability due to an accident while traveling for work. Additionally, coverage extends for up to 3 days for personal or sojourn travel taken in conjunction with an approved business trip.

Employee Salary	Benefit Amount
Less than \$35,000	\$50,000
\$35,000 to \$74,999	\$100,000
\$75,000 to \$124,999	\$200,000
\$125,000 to \$174,999	\$300,000
\$175,000 or more	\$500,000





100% of the benefit amount will be paid on loss of life due to an accident, and 25% to 100% of the benefit amount will be paid due to permanent disability, dependent on the level of disability.

### **FAQ**

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## Q: Do I need to enroll in these plans?

No, all Robert Half and Protiviti employees are automatically covered whenever travelling for business outside of their country of regular employment.

### Q: What do I need to do before traveling?

## Q: What is the best way to access medical care while I am traveling on business?

Call United Healthcare Global Emergency Travel Assistance, using the phone number above or on the membership card, to find suitable medical facilities. United Healthcare Global will coordinate with Cigna to arrange direct payment where possible.

# Q: Where can I find pre-travel medical and security information about the countries I will be visiting during my next business trip?

You can access pre-travel health and security information online through United Healthcare's global website. You'll need to create an account by following these steps:

- 1) Visit https://members.uhcglobal.com
- 2) Select "Create User"
- 3) Under "Policy Number", enter 349371
- 4) Create a unique username and password, and accept the User Agreement
- 5) Click "Register Now", complete final information and click "Finish"

# Q: If I paid for my own medical expenses while traveling on business, how do I file a claim for reimbursement?

If you have paid out of pocket for medical costs or receive an invoice from a medical provider, file a claim for reimbursement directly with Cigna by following these steps:

- 1) Access <a href="https://www.CignaEnvoy.com">www.CignaEnvoy.com</a> and select from the "I am a customer" box "I'm on a short term international business assignment."
- 2) Log on by entering username "00912DMBA" and password "Cigna1"
- 3) Select "Online Claims" on the navigational toolbar at the top of the page.
- 4) On this website you will need to provide:
  - a. Details about your claim
  - b. Travel dates
  - c. Preferred Payment Method
  - d. Banking information (if required for payment method)
  - e. Information on any other coverage (if applicable)





# Page | 4 Q: What medical conditions are covered by Travel Medical Insurance?

Any treatment that is medically necessary during eligible travel will be covered - this includes treatment for recurrence or deterioration of a pre-existing condition but excludes routine or preventative care or any treatment that is known to be required before your trip begins.

Travel Benefits / Updated 05.17.2019



