



**Salesforce.com  
 Medical Benefits Abroad (MBA)  
 Policy # 02174E  
 BENEFITS AT A GLANCE  
 Effective Date June 1, 2015**

Medical Benefits Abroad Plan Design	
<b>Eligibility Description</b>	All active employees, dependent spouse/domestic partner & dependent children (up to age 26) traveling with the employee on the business of, or at the expense of, the Policyholder outside their country of residence or permanent assignment. Personal travel for employees and dependents traveling with the employee is covered while traveling outside their country of residence or permanent assignment. Dependents are not eligible for Accidental Death and Dismemberment coverage.
<b>Accidental Death &amp; Dismemberment</b>	Not covered
<b>Medical Evacuation/Repatriation</b>	\$100,000
<b>Medical Maximum Benefit (per individual per calendar year)</b>	\$500,000
<b>Calendar Year Deductible</b>	\$0
<b>Coinsurance (paid by Cigna)</b>	100% of incurred covered expenses
<b>Out of Pocket Coinsurance Maximum</b>	None
<b>Pre-Existing Condition Limit</b>	Unlimited
<b>*US Room and Board</b>	Hospital's average semi-private charge per day of confinement
<b>Non-US Room and Board</b>	\$1,000 per day outside the United States.
<b>Pregnancy</b>	Medical expenses related to pregnancy
<b>Personal &amp; Sojourn Travel</b>	Covered
<b>Prescription Drug</b>	100% covered expenses*
<b>Emergency Dental (includes dental accident &amp; alleviation of sudden unexpected dental pain)</b>	\$1,000 calendar year maximum

\*Covered expenses when medically necessary while traveling. This benefit also includes replacement medicine for lost prescriptions that are medically necessary when traveling.

**\*\*Pre-Admission Certification/Continued Stay Review Is Required For All U.S. Hospitalizations**

**Multilingual Customer Service Center:** Cigna Global's multilingual service center is available 24 hours a day and is able to converse in all major languages. Cigna will accept your calls from overseas collect and offers a toll-free number you can use when calling from within the United States. (800.243.1348 or collect calls 302.797.3535)

**Claims Submission:** To submit a claim, go to <http://www.cignaenvoy.com/ciebpublic/>. Go to the "I am a customer" section and click on the "I am an international business traveler" link. Enter in 02174EMBA in the user name field and a password of Cigna1 (case sensitive). Select "Online Claims" from the toolbar and enter in your details.

**Language Translation:** Cigna Global will translate your claims in any language; therefore, there is no need to translate claim information prior to submission.

**Direct Deposit/Electronic Fund Transfer:** If you like, Cigna Global will deposit your reimbursement into your US or Canadian bank account. Please indicate on your claim form when submitting.

**Direct Payment to Hospitals:** Cigna Global will make payments directly to hospitals around the world on your behalf through a guarantee of payment. Please contact Cigna Global's Customer Service Team for assistance with obtaining a guarantee of payment prior to your medical appointment.

The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. Please consult your policy/customer certificate for a complete description of coverage and exclusions. In the event of a conflict or discrepancy, the terms of the formal plan documents control. Please contact your Plan Administrator for a copy of the plan documents. Coverage and benefits are contingent upon the applicable policy terms and are available except where prohibited by applicable law.  
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