

## Global Business Traveler FAQ's

This document provides an overview. It is not intended to be a complete description. If there is any conflict between the information presented here and the official policy, the policy will govern.

- 1. Q: What does the Aetna WorldTravel Plan cover?
  - A: The Aetna WorldTraveler medical plan is designed to cover expenses associated with Urgent and Emergency Care while on business travel. It does not provide benefits for all medical care. Review the covered benefits <a href="here">here</a>. A:Check out a video <a href="here">here</a>.
- 2. Q: Would my spouse and dependent(s) joining me on my business travel be eligible for Aetna WorldTraveler coverage?
  - A: No, but emergency services rendered may be reimbursed by your local countries medical plan, please review your local countries' plan polices for more details.
- 3. Q: Do I need to enroll to Aetna WorldTraveler before I leave for my trip?
  - A: No, you would only enroll in the WorldTraveler plan once emergency care is needed. You can print out a temporary ID card <a href="https://example.com/here\_but/here\_but/40">here\_but/40</a> will still need to contact GSOC to enroll you officially.
  - A: If you need medical care, call Adobe's, GSOC, Global Security Operations Center at 800-866-8006 (U.S./Canada) or 1+408-536-4444 (international). This number is also on the back of your employee ID badge. They will facilitate finding care and coordinating payment with the provider.
- Q: Who do I need to notify if I am sick / injured when I am traveling for work?
   A: Global Security Operations Center at 800-866-8006 (U.S./Canada) or 1+408-536-4444 (international). NOTE: the numbers are also on the back of your badge.
- 5. Q: If I am sick / injured when I am overseas for work, when should I contact the GSOC vs. when do I just go to the doctor / hospital myself?
  - A: Always contact GSOC first to assist in WorldTraveler enrollment and payment with the provider on your behalf.
- 6. Q: If I happen to cover emergency medical expenses out of pocket instead of contacting **GSOC** what do I need to do?
  - A: If you accessed care and need assistance with reimbursement or payment, you can file your claim online by following the below.

## To register:

- 1. Go to Aetna International.com, select Log in and click Register now.
- 2. Choose Aetna WorldTraveler Plan Member and click Continue.
- 3. Enter your personal information first name, last name and date of birth. Your Control-Suffix-Account (CSA) is shown on the bottom of your WorldTraveler ID card. Click Continue.
- 4. Create a user name and password to complete your registration.

To submit a claim online:

- 5. Go to Aetna International.com and log in.
- 6. Click My Claims, then select New Claim.
- 7. Fill out all required fields (some will be pre-filled based on your profile).
- 8. Scan and upload your receipts\*, then submit your claim.
- 9. Note your claim reference tracking number for tracking purposes.
- Q: How long does Aetna take to process my reimbursement claim for out of pocket expenses?
   A: Once the claim form is submitted it will take up to 14 calendar days to process your claim and an additional 5-7 business days to receive the reimbursement check via mail (+additional 14 days for international mail).
- 8. Q: Who should I contact if I want to check my claim status?A: Once you have filed the claim you can contact Aetna WorldTraveler directly; Member Services 877-301-5042.
- Do I charge this expense on my corporate card?
   No, ideally you would be in contact with GSOC and they can help ensure expenses are covered directly with the provider.

Q: What if I extend my work trip for a couple of days (defined as Business Sojourn) – would I still be covered by Aetna if anything happened during those personal days?

A: In short yes, covered services rendered within the travel period will be paid by the WorldTraveler plan. See more details below:

Business Sojourn: This means leisure travel in conjunction with business travel. The leisure travel can be directly before, during or after a Business Trip.

Determining if You Are in an Eligible Class You are in an Eligible Class if you are:

- A regular full-time employee, part time employee, Adobe paid temp and interns under age 70 participating in this plan; ...
- traveling on a Business Trip or Business Sojourn for no more than 180 consecutive days for any one Business Trip or Business Sojourn with no more than 270 travel days in a 12 month period; and
- traveling outside your Home Country. If your country of residence and/or domicile is the United States or any U.S. Territory/Protectorate, travel between any combination of the 50 United States and U.S. territories/ protectorates is considered traveling within home country.
- 10. Q: Should I be processing a worker's comp claim following being sick / injured when I am overseas for work?
  A: Check your local countries guidelines but please note if benefits are paid under the WorldTraveler policy and you recover from a responsible party by settlement, judgment or otherwise, Aetna has a right to recover from you or an amount equal to the amount Aetna paid. See <u>Aetna benefits booklet</u> for more details.
- Q: Where can I find Aetna World Traveler benefits Summary & Booklet?
   A: See the booklet here.
- 12. Q: I am applying for a visa and one of the requirements is to have travel insurance. Do I need to purchase my own travel insurance, or does Adobe's group travel insurance cover this requirement?
   A: Yes, assuming you are traveling for business, World Traveler coverage will apply. Contact the Aetna International World Traveler Member Service team (listed on the WorldTraveler ID card) to request a Verification of Coverage letter required for visa application.
- Q: Are Adobe paid temp employees, and part time employees eligible for Aetna WorldTraveler?
   A: Yes
- Q: Does Adobe have lost luggage coverage?
   A:Yes, you can find more information here.

15. Q: Where can I go to find more safety information on to prepare for my upcoming travel?

A: Visit Inside Adobe's> Travel Safety page here.

A: Download International SOS Travel Assistance App Adobe Global Assistance Program website, powered by International SOS (log in with Adobe's membership number 11BCPA000245)

16. Q: Do I have any other coverages while traveling on business?

A: Yes, see more information about the Business Travel Accident coverage here.

For Emergency Assistance Contact the Global Security Operation Center 24/7:

Ext. 4-4444

US and Canada: 1-800-866-8006 x44444

ROW: 1-408-536-4444 International or collect 408-536-4443 (NOTE: The Numbers Are Also on the Back of Your Badge)