

Global Business Traveler: Frequently Asked Questions

Let's be well together.



This document addresses frequently asked questions for global business travelers. It is not intended to be a complete description. Find more details by searching travel support on benefits.adobe.com.

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Frequently asked questions

Q: What does the Aetna WorldTravel medical 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 [Aetna WorldTraveler Benefits Summary \(PDF\)](#).

Q: Would my spouse and dependents joining me on my business travel be eligible for Aetna WorldTraveler coverage?

A: If your spouse/dependents accompany you on international business travel for leisure, it is recommended to purchase additional personal medical travel insurance.

To confirm Aetna WorldTraveler eligibility, see the "Eligibility Provision" in the [Aetna WorldTraveler Benefits Summary \(PDF\)](#).

International emergency services rendered may be reimbursed by your local countries medical plan. Please review your local countries' plan policies for more details.

Q: Do I need to enroll in Aetna WorldTraveler before I leave for my trip?

A: No, you would only enroll in the Aetna WorldTraveler plan once emergency care is needed. You can print a [temporary ID card](#) but you will still need to contact Adobe's Global Security Operations Center to enroll officially.

If you need medical care, call Adobe's Global Security Operations Center at 800-866-8006 extension 44444 (U.S./Canada) or 1+408-536-4444 (international). These numbers are 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: Call Adobe's Global Security Operations Center at 800-866-8006 extension 44444 (U.S./Canada) or 1+408-536-4444 (international). These numbers are also on the back of your employee ID badge.

Q: If I am sick/injured when I am overseas for work, when should I contact Adobe's Global Security Operations Center vs. when do I just go to the doctor/hospital myself?

A: Always contact Adobe's Global Security Operations Center first to assist in Aetna WorldTraveler enrollment and payment with the provider on your behalf.

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: Assuming you are traveling for business, Aetna WorldTraveler coverage will apply. Contact the Aetna International Member Services team (listed on the [Aetna WorldTraveler ID card](#)) to request a Verification of Coverage letter required for visa application.

Q: If I happen to cover emergency medical expenses out of pocket instead of contacting Adobe's Global Security Operations Center, 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 steps below.

To register for Aetna WorldTraveler:

1. Go to [AetnaInternational.com](#), select Log in and click Register.
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 [Aetna WorldTraveler ID card](#). Click Continue.
4. Create a user name and password to complete your registration.

To submit a claim online, go to [AetnaInternational.com](https://www.aetna.com) and log in.

1. Click My Claims, then select New Claim.
2. Fill out all required fields (some will be pre-filled based on your profile).
3. Scan and upload your receipts (10 MB attachment limit), then submit your claim.
4. 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).

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 Member Services directly at 877-301-5042.

Q: Do I charge this expense on my corporate card?

A: No, ideally you would be in contact with Adobe's Global Security Operations Center and they can help ensure expenses are covered directly with the provider. This is often referred to as the Guarantee of Payment (GOP) process — meaning an insurer, such as Aetna WorldTraveler, can issue documentation confirming coverage and guarantee of payment to participating facilities. It's important to note that not all international facilities participate in GOP processes, in which case the member would need to pay out of pocket on their personal card and submit a claim to the insurer for reimbursement.

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

A: Business Sojourn means leisure travel in conjunction with business travel. The leisure travel can be directly before, during or after a business trip. Refer to the [Aetna WorldTraveler Benefits Summary \(PDF\)](#) to determine if you are in an eligible class.

For leisure travel in conjunction with a business trip, it is recommended to purchase additional personal medical travel insurance.

Q: Should I be processing a worker's compensation 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 Aetna 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. Visit the Disability Benefits page on benefits.adobe.com for more information about [Workers' Compensation](#).

Q: Where can I find a summary of the Aetna WorldTraveler benefits?

A: See the [Aetna WorldTraveler Benefits Summary \(PDF\)](#).

Q: Are Adobe paid temporary employees and part-time employees eligible for Aetna WorldTraveler?

A: Yes. Adobe paid temporary and part-time employees are eligible for Aetna WorldTraveler.

Q: Does Adobe have lost baggage coverage?

A: Yes, Adobe offers delayed and lost baggage benefits while you're traveling on business. Visit the Travel Support page on benefits.adobe.com to learn more about [lost baggage coverage](#).

Q: Where can I find more information about travel safety and how to prepare for my upcoming travel?

A: Visit the Travel Safety page on [Inside Adobe](#) for more information and resources. It includes a link to download the International SOS Travel Assistance App (log in with Adobe's membership number 11BCPA000245).

Q: Do I have accident coverage while traveling on business?

A: Yes. Visit the Travel Support page on benefits.adobe.com for information about [business travel accident coverage](#).

Emergency assistance

For emergency assistance, contact Aetna's Global Security Operation Center 24/7:

- Extension 4-4444
- US and Canada: 1-800-866-8006 extension 44444
- Rest of World: 1-408-536-4444 International or collect 408-536-4443

NOTE: These numbers are also on the back of your employee ID badge.