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Business Travel Insurance

When you need to hit the road on Company business, you're covered through a variety of Adobe business travel insurance programs. Adobe also provides emergency medical coverage to business travelers and a health plan to eligible employees on a long-term international assignment outside of their home country.

On this page you will find information about:

- [International SOS Travel Assistance](#)
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- [Aetna WorldTraveler](#)
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International SOS Travel Assistance

When you travel internationally, Adobe's Global Safety Operations Center (GSOC) is on call 24/7 to help with any medical, security and logistical questions, concerns and situations that may arise. If you need a medical referral, lose your medication, seek pre-travel advice, experience a medical or security crisis, lose your passport and more, Adobe has a fully integrated program in place through International SOS Travel Assistance so you receive the care and expertise that you need, whenever and wherever you need it. Find more details on GSOC's Inside Adobe [Travel Safety and Emergency Assistance](#) [1] page.

Download the International SOS app via the app store on your mobile device before your trip. Log in with Adobe's membership number 11BCPA000245. You may also call the number on the back of your employee ID badge (800-866-8006 U.S./Canada or +1 408-536-4444 international) when you need help.

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Business Travel Accident (BTA) Insurance

You're automatically covered for additional Accidental Death & Dismemberment (AD&D) benefits when you travel on business for Adobe (at the authorization, direction and expense of Adobe). This benefit is provided at no cost to you. This plan provides coverage equal to three times your annual salary, up to \$500,000 USD.

For more details, see the [BTA Summary Plan Description](#) [2] [PDF].

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Aetna WorldTraveler

This plan provides urgent and emergency medical care for Adobe business travelers while on approved business travel outside of their home country for **fewer than 180 days**. It also covers up to 7 days of leisure travel you take that's related to a business trip.

Before your trip

Print your [Aetna AGB WorldTraveler Medical ID Card](#) [3] [PDF] to take with you in case of a medical emergency.

During your trip

If you need medical care, call Adobe's 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.

Please note: If you accessed care and need assistance with reimbursement or payment, email adobebenefits@conduent.com [4] to obtain the Aetna WorldTraveler claim forms.

Plan features include:

- No deductible
- 100% of hospital services, up to plan maximum
- 100% of physician services, up to plan maximum
- 100% of outpatient prescriptions, up to plan maximum
- Routine care and physical exams are not covered

Non-emergency care and routine care are not covered by this policy thus you should access those types of services only in your home country through your home country medical coverage.

For more details, review the [Aetna WorldTraveler Benefits Summary & Booklet](#) [5] [PDF].

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Aetna International Medical Plan

Adobe offers you an international medical, dental and vision plan for you and your dependents. If you become eligible for the Aetna International Medical Plan, you will receive an email from the Adobe Benefits Support Team with information on how to enroll.

Who is eligible?

- You must be a regular, full-time employee
- On an international assignment coordinated by Global Mobility for over 6 months. Aetna International administers the plan. Review the [Benefits Summary](#) [6] [PDF] for an at-a-glance view of coverage.

For more coverage details, review the [plan document](#) [7] [PDF].

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Delayed and lost baggage benefits

It's every traveler's nightmare: You reach your destination, but your baggage doesn't. The delayed and lost baggage benefits can offer some peace of mind while you're traveling on business.

The baggage delay benefit reimburses you up to \$1,000 if you need to purchase essential clothing and toiletries at your scheduled destination because your checked baggage is delayed or misdirected for more than six hours.

The lost baggage benefit reimburses you up to \$2,000 if you need to purchase clothes and personal hygiene items because your checked luggage has been lost, stolen or damaged beyond your use.

To receive reimbursement, you'll need to submit a completed [claim form](#) [8] [PDF] for any eligible expense. The plan requires that you file a claim with the airline/transportation provider, so be sure to keep all documentation from that claim process and any relevant receipts.

For more information, call Chubb at 800-336-0627 (inside U.S.) or 302-476-6194 (outside U.S.) or [email them](#) [9].

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