

Effective July 1, 2022 colleagues enrolled in an AXA XL medical plan and their covered dependents may be **reimbursed for travel and lodging costs** (airfare, tolls, hotel, taxi, etc.) to access approved, in-network covered services when a provider is not available within a 100 mile radius. See below for reimbursement instructions and policy details.

## [AXA XL Travel Policy Reimbursement Process](#)

Prior to travel, colleagues must contact Cigna to review provider access and get travel authorization by following the steps below:

1. Contact Cigna customer Service at **800-244-6224**
2. A Cigna customer service representative will provide the details of the travel policy and review the request. If appropriate, the representative will issue an authorization and provide the colleague with a claim reimbursement form
3. Once authorized, the colleague may pursue their treatment/service, paying for lodging and travel expenses upfront
  - Receipts/expenses should be kept for claim reimbursement
4. Colleague submits the travel claim reimbursement form to Cigna along with required receipts/documents
5. Cigna reimburses the colleague for approved claims, up to the maximums as noted in the plan details

## AXA XL Travel Policy Details

Travel Design Elements	Policy Coverage
<b>Eligibility</b>	All colleagues enrolled in an AXA XL medical plan and their covered dependents
<b>Requirements</b>	Travel and companions must be pre-approved with Cigna, per attached instructions
<b>Colleague Cost Share</b>	Deductible and coinsurance applies based on plan rules
<b>Radius Criteria for Travel Coverage</b>	100 miles
<b>Transportation Allowance</b>	Includes: airfare, rental, tolls, fuel, parking, bus, taxi/ Uber as appropriate for the distance and need Covered up to the dollar maximum
<b>Lodging Allowance</b>	Includes \$50 per night for individual stay or \$100 per night for individual + authorized companion
<b>Food, Mileage</b>	Not Covered
<b>Lifetime Dollar Max</b>	<b><u>\$10,000</u></b> lifetime combined maximum for travel for all eligible covered services*
<b>Contracted Providers</b>	Coverage is for travel to contracted (in-network) providers only <u>Not Available</u> : Coverage to out-of-network providers
<b>Claim Reimbursement Options</b>	Claim form submission for reimbursement Debit Card (will be available in 2023)
<b>Coverage for Accompanying Caregiver/ Companion</b>	Available within the dollar limits

\* Excludes LifeSource/Organ Transplants and Gene Therapy which have a separate \$10,000 cap