

YOUR CIGNA JOURNEY

Expatriate Employees



Cigna Global Health Benefits®



WELCOME

To Cigna Global Health Benefits®

OUR MISSION:
**TO HELP THE PEOPLE WE SERVE IMPROVE THEIR
HEALTH, WELL-BEING AND SENSE OF SECURITY.**

Table of Contents

Our personality: [encouraging](#) 1

Pre-departure: [checklist and tips](#) 2

We are here for you 4

Frequently asked questions: 5

Cigna Envoy: [making it easy](#). 6

When to file a claim and when you don't need to 8

Value-added services 9

Customer claims scenario: [Direct pay](#) 10

Customer claims scenario: [Guarantee of payment](#) 11





Our personality: encouraging



Cigna is the trusted expert in your life who understands, helps and encourages you.

You are about to begin work or may already be working outside of your home country . . .

. . . and whether it is your first or tenth time, you know it has the potential to be an amazing experience both professionally and personally. This opportunity also brings changes, questions and uncertainty. But one thing you can be sure of is you have valuable health coverage. When you are living in a different country, your health care questions are likely to be different than when you're at home, and the answers may be too!

Your satisfaction is important, and Cigna has developed specialized health benefit services for covered family members.

Before you go, spend some time reviewing your health care benefits and services, which are provided in this kit. You and your covered family members have all the advantages of Cigna services whenever you need them, wherever you are in the world.

Cigna is excited to share in this experience with you. You work hard and deserve a health plan that does too.





Pre-departure: checklist and tips



Before traveling to work outside of your home country, you'll need some assistance to make sure you're prepared. To help you out, we've designed an easy-to-follow checklist to make sure you have everything covered before you leave.

First, let's start with some basic questions. Information is power. So it's in your best interest to be sure all of your important information is updated and ready to travel with you.

1. Are your travel and ID documents up-to-date?
2. Are your health documents updated, renewed and reauthorized?
3. Have you visited **www.CignaEnvoy.com** to access our Pre-Assignment Tool?

Important Documents Checklist:

Medical



- ☐ Your Cigna ID card – If you have not received your card before you leave, you can reach the Customer Service Center:
 - › Toll-free: **1.800.441.2668**.
 - › Direct calling: **001.302.797.3100** (Collect calls accepted).

— OR —

 - › You can obtain a copy on **CignaEnvoy.com** or through the Envoy mobile app.
- ☐ Before you leave, get a 6-12 month supply of all prescriptions you take regularly (country limitations may apply).
- ☐ A record of past surgeries, diagnoses and medications (names/dosages).
- ☐ Copies of X-rays, MRIs, CT Scans, etc. (easily stored on a thumb drive or DVD).
- ☐ Blood type, blood group and Rh factor.
- ☐ List of all allergies – include medicine, foods, seasonal, etc.
- ☐ Vaccination history.
- ☐ International certificate of vaccinations for yellow fever (yellow card, if necessary).

Travel



- ☐ Passports.
- ☐ Birth certificates.
- ☐ Visas and work permits.
- ☐ Marriage certificate (if applicable).
- ☐ Home address.
- ☐ Emergency and contact information.
- ☐ A copy of Cigna customer service numbers:
 - › Toll-free: **1.800.441.2668** and your Cigna ID number.
 - › Direct calling: **001.302.797.3100** (collect calls accepted).
- ☐ Review your country guides specific to your assigned country available on Cigna Envoy.
- ☐ Pre-assignment screenings.
 - › Research and create a list of physicians located in your assigned country on **CignaEnvoy.com**.
- ☐ Driver's license.

Things to ask your doctor before traveling outside of your home country.

Immunizations:

You will need to be sure you're up-to-date on your immunizations in your home country and the country you'll be working in. Some tips:

- › Be sure to get your vaccines four to six weeks before you leave. They need time to become effective in your body.
- › Ask your primary doctor if you need to schedule an appointment to get booster shots once you are working outside of your home country.
- › If traveling to countries where exposure to malaria or other diseases may be common, ask how to best prevent it. Check out our Country Guides on **CignaEnvoy.com** for detailed information about the country where you will be assigned.



Did you know?

Different countries have different vaccination requirements. To find out what other vaccines you'll need, go to the **Centers for Disease Control** website at **www.cdc.gov**.



Did you know?

You can visit **CignaEnvoy.com** to learn the generic and local brand names of medicines.

Medications:

- › Before you leave, get a 6-12 month supply of all prescriptions you take regularly.
- › Check and see if the medications you take are available in the country where you will be working.



Did you know?

Many employers choose to add **emergency evacuation services** to your list of benefits. Ask your employer if it's included in your plan.

Now that you are working outside of your home country, what do you do in case of a medical emergency?

- › If a situation arises, and you don't know what to do, contact us using the number on the back of your Cigna ID card. We can help you avoid paying **out of pocket expenses**¹ other than your patient responsibility (i.e., **deductibles**², **co-insurance**³, etc.). If it is an emergency, contact Cigna from the hospital or doctor's office immediately after the situation is stabilized. We'll work with your doctor and help.
- › If you're hospitalized, our global service center can also provide guidance from a health specialist with detailed knowledge of the country you're in.

1. **Out of Pocket Expenses:** Expenses not covered by your plan, such as co-pays, coinsurance, deductibles, and any other charges not covered under your plan.

2. **Deductibles:** This is the amount of covered expenses that you must pay before the plan pays any benefit. Once you meet this threshold, the plan will begin to pay benefits for covered expenses that you incur; this applies to both individual and family plans.

3. **Co-insurance:** A percentage of the cost of covered expenses you must pay after you have met your plan deductible.



We are here for you



Whether you're still at home planning your departure or already in your new country, rest assured knowing that Cigna is here to help.



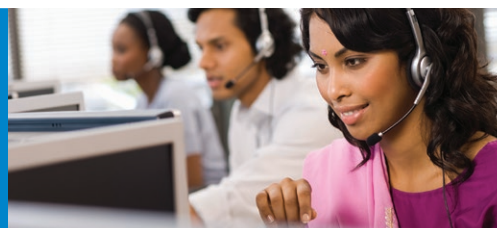
Important contact information – Contact us anytime, anywhere



We can help you . . .

- ✓ Submit a claim
- ✓ Locate a health care professional
- ✓ Register for Cigna Envoy

. . . just to name a few.



Cigna representatives in our global service center can provide 24/7 multilingual information and professional support, and help connect you with doctors around the globe.

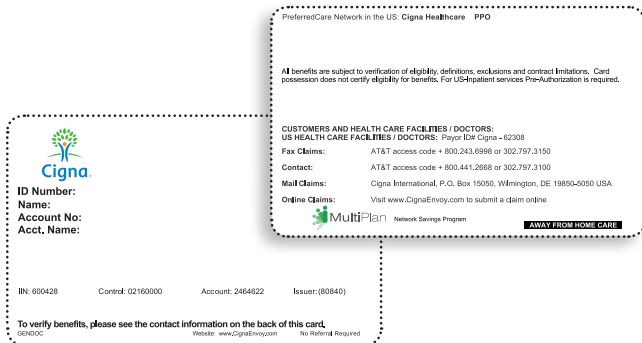
Website:	www.CignaEnvoy.com
Toll-free telephone number:	1.800.441.2668
Email:	Email is available for registered members; see page 6 for registration instructions
Toll-free TDD* telephone number for the hearing impaired:	1.800.558.3604
Direct telephone number:	001.302.797.3100 (collect calls accepted)
Toll-free facsimile number:	1.800.243.6998
Direct facsimile number:	001.302.797.3150
Mail delivery:	Cigna Global Health Benefits P.O. Box 15050 Wilmington, DE 19850-5050, U.S.A.
Courier delivery:	Cigna Global Health Benefits 300 Bellevue Parkway Wilmington, DE 19809, U.S.A.

*Telecommunications Device for the Deaf. | For other convenient ways to contact our Customer Service Center, please log on to **www.CignaEnvoy.com**.

Frequently asked questions:

Q: Do I need a Cigna ID card?

A: Yes. Your Cigna ID card is recognized by most health care professionals around the world. By using your Cigna ID card, we can directly reimburse the doctor or hospital where you received care.



When you receive your permanent ID card, please verify that your information is correct and call Cigna immediately if a change is required. Present your ID card whenever you receive services from a health care professional.

Q: Is my Cigna ID card a credit or payment guarantee card?

A: No. Your Cigna ID card is purely a means of identifying you. It has no payment capabilities. You should contact us for payment guarantees or questions.

Q: Do I need to select a Primary Care Physician (PCP)?

A: You are not required to select a PCP. However, it is recommended that you establish a relationship with a personal doctor, such as a family practitioner or an internist, in advance of requiring care. A personal doctor will care for you and your covered family members, including routine physical exams, sick visits and follow-up care. They can also provide information and guidance when selecting specialists. They will become a valuable resource and can be a personal health advocate for you and your covered family members.

Q: How can I locate a doctor?

A: With a network of more than one million health care professionals worldwide, it's easy to locate a doctor or hospital. To locate an international health care professional, go to www.CignaEnvoy.com and click on the "Find health care" tab or call us using the number on the back of your ID card for assistance.

Q: How do I get my prescriptions filled while I am away?

A: If you receive a prescription from a local doctor while working outside of your home country, you can

have it filled locally. If you have any questions, please contact us using the number on the back of your Cigna ID card. Our customer service team will help you identify available options. Please be aware that medications can only be filled locally in the country where the prescription is written. For example, if you have a medication that was prescribed by a doctor in China, it cannot be filled in the United States. Likewise, a prescription written in the United States cannot be filled in a pharmacy outside of the United States.

Claim instructions are included on page 9 of this kit.

We also encourage you, when possible, to plan visits with your medical doctor in your home country for any new prescriptions, as well as having those prescriptions filled before you leave. If you have any questions or concerns about travel restrictions, you can call us at the phone number on the back of your Cigna ID card.

Q: What if my doctor is not in Cigna's international network?

A: You can see any licensed doctor in your assigned country. Cigna will be able to support with our Guarantee of Payment process and reach out to your doctor directly to initiate the payment.

Q: What is an Explanation of Benefits (EOB) and how can I check on my claim status?

A: Your EOB is a summary of how your claims were processed and what you may owe, not a bill. Your health care professional or the facility may bill you directly for the remainder of what you owe. To view your claims status, follow these steps:

1. Login to www.cignaenvoy.com.
2. Select "Check my claims."
3. Select "View all claims."
4. Under Explanation of Benefits, select "View" to see that specific EOB you are looking for.

Q: What if I have a medical emergency?

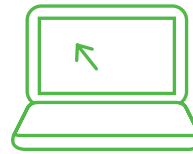
A: Should something serious happen, visit the nearest hospital and contact the global service center immediately. The professionals at our global service center will help you get the **emergency assistance** you need. From ground transportation and translators to finding a specialist and facilities, we're here to help.

Our contact information can be found on [page 4](#).

Q: How do I obtain a claim form?

A: You can get a claim form and/or submit a claim online through www.CignaEnvoy.com or by contacting us by telephone, fax or e-mail.

Cigna Envoy: making it easy



Information at your fingertips.

Cigna Envoy® is your personalized online health resource. The tools and information are developed specifically for globally mobile individuals so you can easily find the information you need. Register for Cigna Envoy as soon as you receive your Cigna ID card. If you don't have an ID card, please call us toll-free at 1.800.441.2668 or direct at 001.302.797.3100 (collect calls accepted). With your ID card handy, enter the site (www.CignaEnvoy.com) and follow these simple steps to get started:

Step 1:	Go to www.CignaEnvoy.com and under "I am a Customer" select "I have not registered yet".
Step 2:	Fill in your registration details using the relevant information exactly as it appears on your Cigna ID card.
Step 3:	Answer the security questions and click Register.

- Download claim forms, submit and track claims.

You will be issued with a one-time PIN, which you can then change to a password of your choice for all future log-ins.

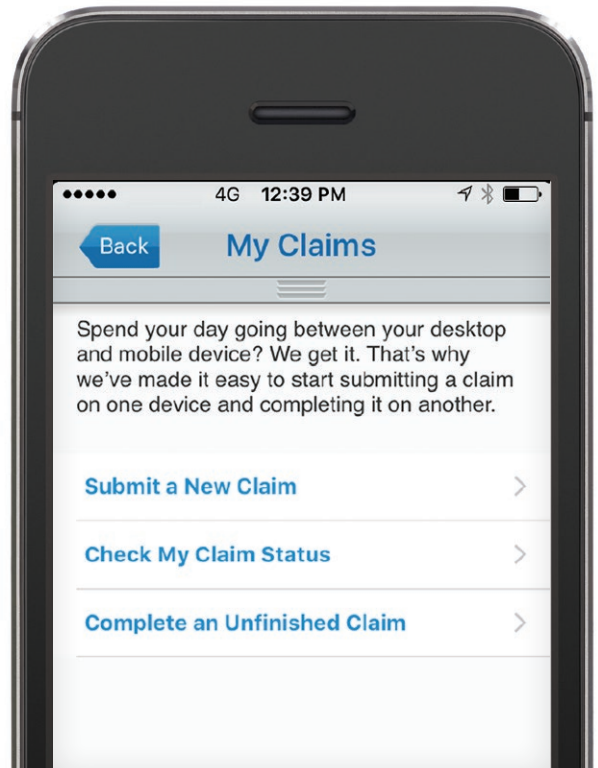
Why use the website?

There is a wide range of information available to you on our website, including:

- Your benefits and exclusions – what you and your family members are covered for.
- You and your covered family members' full claim history.
- Our health care professionals directory, allowing you to find a health care professional in your location.
- Health and well-being information on managing many conditions, plus healthy living information.
- Country guides which give you access to practical travel information, such as cultural, health & safety, travel tips, visitor and currency information for more than 190 countries.

On Cigna Envoy, you can also:

- Send questions to us through our messaging tool.
- Access pre-assignment tools.
- Print and view your ID card.
- Obtain a second opinion without having to visit a doctor.
- Look up translations for medical terms.
- Learn more about the country you are working in.
- Get tips to stay in better shape while you are working outside of your home country.
- Sign up for Electronic Funds Transfer (EFT) to make deposits and also claim reimbursements.



Still have questions or want to know more? Get in touch with our global service center by phone or e-mail.



Cigna Envoy on the go.

Instant, real-time access to your health information on the go. The Envoy Mobile App can be downloaded for free from the Apple App Store,SM Google PlayTM or Amazon.com.



- Easy and simple navigation.
- Available whenever, wherever.
- Find health care all over the world through our app location services.
- Check and submit claims through our photo claim submission tool.
- View and print ID cards.



Finding and choosing a health care professional.

As a covered customer, you have access to the Cigna directory of more than 250,000 international doctors and hospitals and a U.S. network of more than 886,000 doctors and 138,000 dental access points. By choosing a health care professional in-network, your costs may be lower and paperwork is eliminated.

Two important ways to find a health care professional:

1. Access the online directory of thousands of doctors, hospitals, clinics and dentists through **www.CignaEnvoy.com**.
2. Call our global service center (24/7/365) by using the number on the back of your Cigna ID card.

PreferredCare Network in the US: Cigna Healthcare PPO

All benefits are subject to verification of eligibility, definitions, exclusions and contract limitations. Card possession does not certify eligibility for benefits. For US-Inpatient services Pre-Authorization is required.

CUSTOMERS AND HEALTH CARE FACILITIES / DOCTORS:

US HEALTH CARE FACILITIES / DOCTORS: Payor ID# Cigna - 62308

Fax Claims: AT&T access code + 800.243.6968 or 302.797.3100

Contact: AT&T access code + 800.441.2668 or 302.797.3100

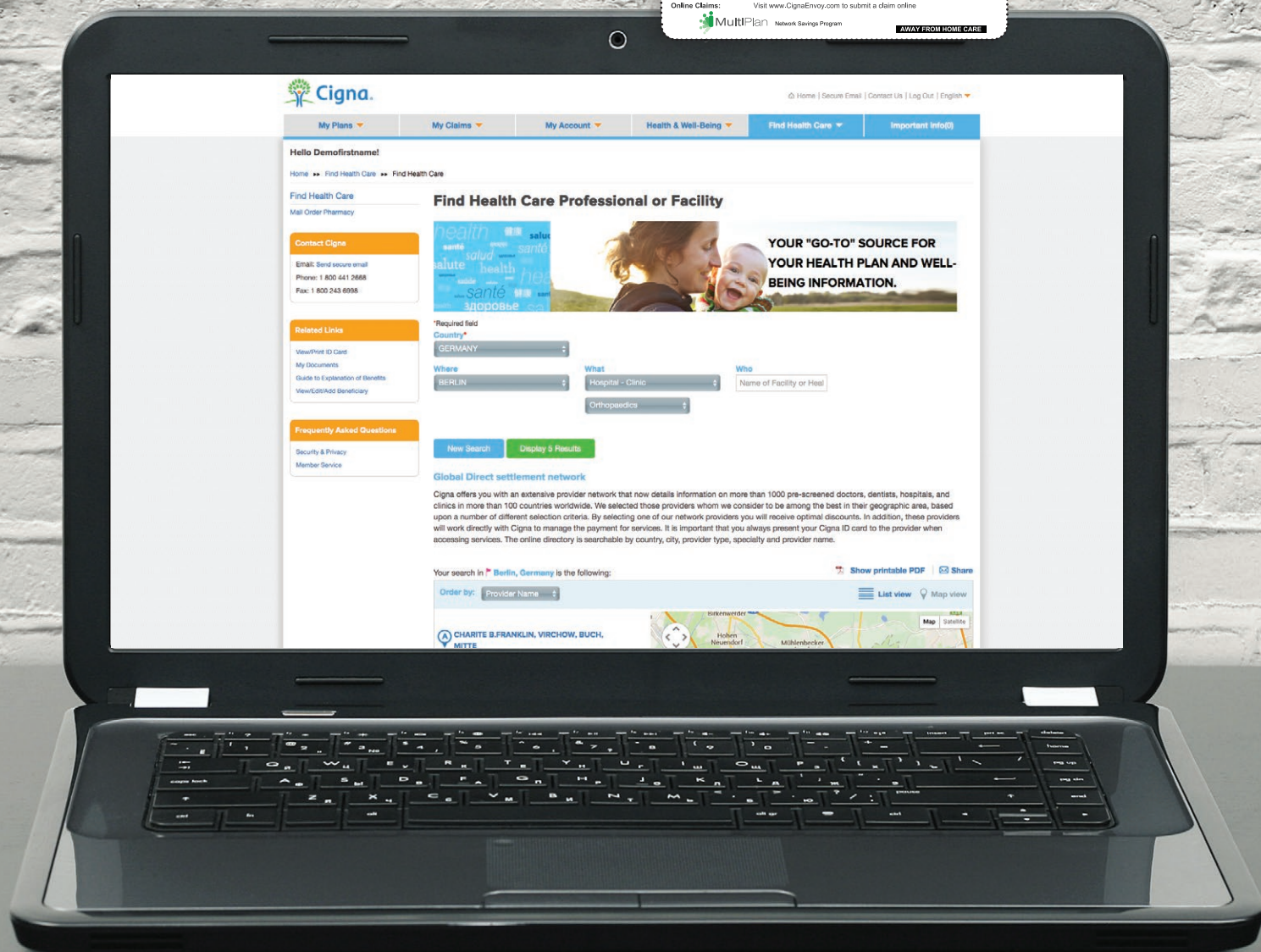
Mail Claims: Cigna International, P.O. Box 15050, Wilmington, DE 19850-5050 USA

Online Claims: Visit www.CignaEnvoy.com to submit a claim online

 MultiPlan Network Savings Program

AWAY FROM HOME CARE

www.CignaEnvoy.com



When to file a claim and when you don't need to

Outside the United States:

Outside the United States, you may need to file a claim unless you visit a health care professional that has a **direct pay arrangement**¹ or has obtained a **guarantee of payment**² from Cigna. To find out if a health care professional has a direct payment arrangement with Cigna, visit www.CignaEnvoy.com to find their contact information in the directory, and a note that says "direct settlement may be available." If so, all you need to do is present your Cigna ID card.

In the United States:

If you receive care from one of Cigna's **in-network**³ health care professionals within the United States, you do not need to submit a claim for reimbursement because we have **direct pay arrangements**¹ with these doctors/hospitals. You would only be responsible for paying any **deductible**⁴, **co-insurance**⁵ or **co-pay**⁶ amounts that are part of your plan. If you choose to seek care from an **out-of-network**⁷ health care professional, you may need to file a claim.

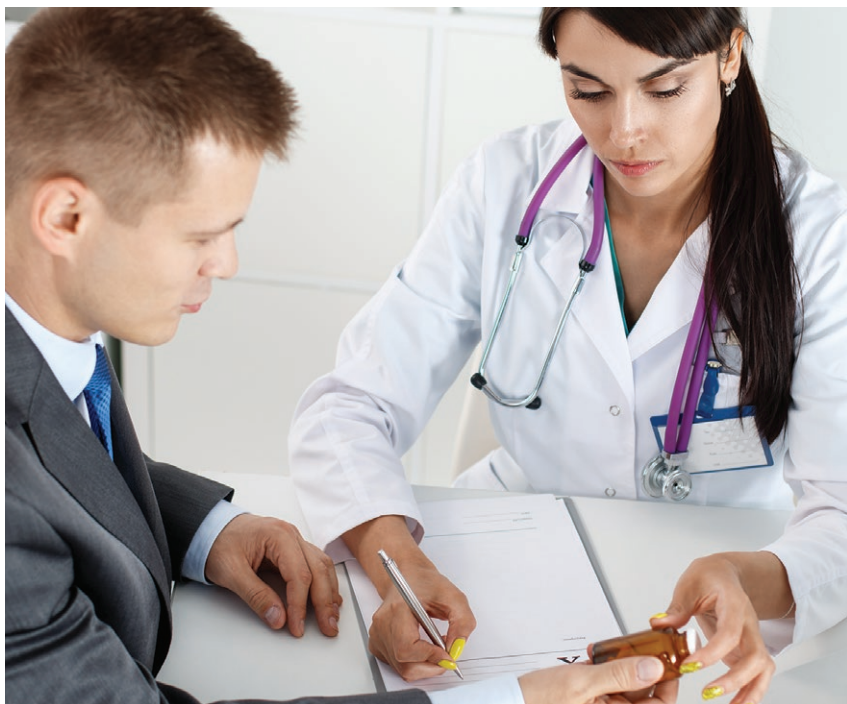
If you need to submit a claim for reimbursement, follow these tips to speed up the process:

- Submit your claim through CignaEnvoy.com. It's the fastest and easiest way to get your claims to Cigna.
- Make sure your form is complete. And don't forget to sign it!
- Fill out a separate form for each doctor or hospital visit.
- Be sure to add a diagnosis, type of treatment or explain your treatment.
- Provide a detailed list of fees for each service rendered along with the date it was performed.
- Make and keep handy copies of your bills, receipts, and claim forms.
- Clearly state how you would like to be reimbursed.
- If you can't submit your claim online, remember that even a fax is faster than regular mail.

Reimbursement Options:

- Direct Payment to a U.S. or Canadian bank.
- Electronic Funds Transfers (EFT).
- Checks to you in a variety of currencies (over 100 currencies).
- Wire transfers to bank accounts around the world.
- **ePayment Plus**[®] is an integrated and accurate process that includes automatic e-mail notification of payments directly into a bank account you maintain in a given country, regardless of where you are when working outside of your home country. You can quickly and easily self-enroll in ePayment Plus on Cigna Envoy. ePayment Plus complements the existing array of electronic payment options, such as wire transfers* and Electronic Funds Transfer (EFT), available in the U.S. After you enroll in ePayment Plus, charges often applied by your bank for wire transfers or other deposits, are removed or minimized. To sign up, go to www.CignaEnvoy.com.

*Your bank, or intermediary banks, may apply a fee for the receipt of wire transfers.



1. **Direct pay arrangements:** Cigna pays your health care professional directly, which helps reduce the amount you need to pay for covered services at the time of treatment.
2. **Guarantee of payment (GOP):** Assures payment directly to a doctor or hospital for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. Have your health care professional call Cigna using the number on the back of your ID card to arrange a GOP.

3. **In-network:** You'll receive care from doctors or other health care professionals who participate in the Cigna network, which eliminates your paperwork.
4. **Deductibles:** This is the amount of covered expenses that you must pay before the plan pays any benefit. Once you meet this threshold, the plan will begin to pay benefits for covered expenses that you incur; this applies to both individual and family plans.
5. **Co-insurance:** A percentage of the cost of covered expenses you must pay after you have met your plan deductible.

6. **Co-payment (co-pay):** A flat fee you pay a doctor for certain covered services, such as visits or prescriptions.
7. **Out-of-network:** Health care professionals or facilities that do not offer discount arrangements for services with Cigna and may require that you pay for services at the point of care. You may visit any health care facility you choose, but choosing a doctor who does not participate in the Cigna network may lead to higher out-of-pocket costs



Value-added services



You have special needs when working outside of your home country. Cigna offers to help you take care of issues that go far beyond health. For example, our concierge and travel assistance services provide:

- › Advice on how to recover or replace lost documents like passports and credit cards.
- › Coordination of emergency travel arrangements for family members who escort another family member to the hospital.
- › Personal emergency telephone translation services.
- › Help finding the right doctor or hospital closest to your location.
- › Help finding or replacing prescription medication.
- › Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.
- › Help obtaining necessary documents for medical insurance claims.
- › If covered, emergency medical evacuation can be arranged.

To inquire about these services, please call our 24/7 customer service number on the back of your Cigna ID card.

Get a second opinion online

e-Cleveland Online Second Opinion Program

One of the primary benefits of this program is that it enables you to get a second opinion without the burden of travel. Through our website, you can obtain a second opinion from e-Cleveland Clinic. Clinicians will determine if you or your covered family member is a good candidate for an online second opinion.

After you or your covered family member is approved for a medical second opinion, you'll need to formally register into the program just as if you were visiting the clinic in person. You'll be asked to complete some information, and a specialized physician will review the medical information before rendering an expert second opinion, usually within 10-14 days.

Once registered on CignaEnvoy.com, you can access the Online Second Opinion Program by following these steps:

1. Select the Health and Well-Being tab.
2. Under Getting Medical Care click on the Online Second Opinion link.

Customer claims scenario: Direct pay

Meet Johan,

Johan is a U.S. citizen, expatriate working in London.



While in London, Johan catches a stomach bug and needs medical attention. He visits Cigna Envoy to search for a health care professional.



Johan visits a health care professional that has a direct billing arrangement. Johan presents his Cigna ID card upon check-in.



Johan sees the doctor and is treated. He makes a follow-up appointment. The doctor bills Cigna directly for the services.



Johan goes to the pharmacist to fill the prescription given to him by the doctor.

Note: If the pharmacy doesn't participate in Cigna's network, they may require you to pay out-of-pocket.

Johan starts to feel better and goes to work the next day.



Customer claims scenario: Guarantee of payment

Meet Amelia,

Amelia is a German citizen working in France.



Amelia has a backache and needs to see a specialist, so she calls Cigna to find an orthopedic specialist.



Upon arriving at the doctor's office, Amelia presents her Cigna ID card. The doctor doesn't recognize Cigna and requires payment before treatment.

Amelia explains he needs to call the phone number located on the back of the ID card for a guarantee of payment (GOP). Now, Amelia doesn't have to pay out-of-pocket other than her patient responsibility (i.e., deductible or coinsurance) and can receive treatment.



The doctor calls the 24/7 global service center, receives a GOP and Amelia receives treatment, along with a physical therapy prescription.

Amelia goes back to Cigna Envoy to locate a physical therapist and calls to schedule her appointment.



Note: payment options and procedures may vary depending on the health care professional and your plan design.



We understand our customers' needs and work together to help them achieve healthier, more secure lives.

Together, all the way.™



Together, all the way.SM



The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or service company subsidiaries. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

This material is provided for informational purposes only. It is believed accurate as of the date of publication and is subject to change. Such material should not be relied upon as legal or medical advice. As always, we recommend that you consult with your independent legal and/or medical advisors. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Cigna Global Health Benefits' web-based tools, such as Cigna Envoy®, are available for informational purposes only. Cigna Global Health Benefits' web tools are not intended to be a substitute for proper medical care provided by a physician. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof. All pictures are used for illustrative purposes only.

112366-154078 11/15 © 2015 Cigna. Some content provided under license.