

Your Cigna Healthcare Journey

Global Welcome Kit



Global Health Benefits



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Welcome to Cigna Healthcare

Our mission:

**Improve the health
and vitality of those
we serve.**



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

Whether it is your first or tenth time, it has the potential to be an amazing experience, professionally and personally. This opportunity can bring changes, questions and uncertainty. When 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! With Cigna HealthcareSM you have valuable health coverage.

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

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

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



Predeparture: Checklist and Tips

Before living and working outside of your home country, you'll need some assistance. We've designed an easy-to-follow checklist to make sure you have everything covered before you leave.

Let's start with some basic questions. Information is power. 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 CignaEnvoy.com to access our Guided Health Advisor questionnaire?



Important documents checklist



Medical

Your Global Health Benefits ID card – you can contact the global service center to request a copy of your ID card:

- 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 Cigna Envoy App

Before you leave, check to see if you qualify for a longer supply of prescription medications you take regularly. You can contact our global service center to see if there are any associated travel restrictions

A record of past surgeries, diagnoses and medications (names/dosages)

Talk to your doctor about any important medical records or medical history which you may want to document and bring with you

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 our global service numbers

- Toll-free: **1.800.441.2668** and your global ID number
- Direct calling: **001.302.797.3100**
(collect calls accepted)

Review your country guides specific to your assigned country available on Cigna Envoy

Download the Cigna Envoy app

Pre-departure 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

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. Here are 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

Medications:

- Before you leave, see if you qualify for a longer supply of the prescription medications you take regularly. You can contact our global service center to see if there are any associated travel restrictions



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.

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 your global ID card. We can help you avoid paying **out-of-pocket expenses** other than your patient responsibility (e.g., **deductibles or coinsurance**).
- If you are having an emergency, contact us from the hospital or doctor's office immediately after your situation is stabilized. We'll work with your provider.
- If hospitalized, our global service center can also provide guidance from a health specialist with detailed knowledge of the country you're in.

24/7 worldwide support

Cigna Envoy

The Cigna Envoy® website is your personalized online whole health resource. The tools and information are developed specifically for globally mobile individuals so you can easily find information you need. Register for Cigna Envoy as soon as you receive your global ID card. With your global ID card, visit CignaEnvoy.com and within the 'Customers' section, select 'Register' and follow the prompts. Once you are logged in, you are ready to get started!



Cigna Envoy

The Cigna Envoy mobile app is free to our global customers and can be downloaded from the App Store®, Google Play™ or the Amazon Appstore online stores.¹



Click on iOS or Android buttons to download the Cigna Envoy app²



Through Cigna Envoy, you can:

- Email our global service center
- Find nearby **in-network** doctors and hospitals
- Submit and track claims
- Access global telehealth³
- Review your plan benefits coverage
- See how you are tracking towards your annual **out-of-pocket maximums** (if applicable)
- Assess all aspects of your health through our Health Risk assessment tool
- Access the Employee Assistance Program (if part of your employer's plan)
- Participate in online lifestyle management programs such as nutrition, sleep and resilience
- Access health and wellness information on managing many conditions, plus healthy living information
- Update personal information and communication preferences
- Review country guides which provide practical travel information, such as cultural, health and safety travel tips, and visitor and currency information →

- Sign up for electronic funds transfer (EFT) to receive claim reimbursements
- View your global ID card information

Global telehealth³ through Cigna Envoy

- Same day consultations with a doctor by phone (available in multiple languages); with video consultations (available in English or Spanish) from the comfort of your home or office
- A diagnosis or consultation for non-emergency health issues
- Prescriptions for common health concerns where available and when appropriate
- Discussing a medication plan seeking treatment outside the U.S.



Still have questions?

Want to know more? Get in touch with our global service center by phone or email.

Finding and choosing a provider

As a covered customer, you have access to our directory of over 1.7 million providers⁴ worldwide. While you can access care through any licensed provider of your choosing, by selecting a Cigna Healthcare Network Provider, your costs may be lower and the provider may be able to settle your claim directly with us.

Two important ways to find a provider:

1. Access the online directory of thousands of doctors, hospitals, clinics and other providers through CignaEnvoy.com. Once on the Cigna Envoy home page, select 'Find a Provider' to begin your search.
2. Call our global service center (24/7/365) by using the number on the back of your global ID card.

Online Certificate of Coverage⁵

Delivering relevant and timely messages

To ensure you are staying up to speed on our most up-to-date information, sign up for Cigna Envoy TODAY!

With customers located all around the world, including remote and developing regions, traditional mail is often not the most effective way to communicate. In the digital age where world events are shared almost instantaneously, speed is important and even necessary for regulatory updates. That's why we've developed digital tools and communications that will allow us to personalize your customer journey through email.

Communicating by email is important to provide a superior customer experience and we pledge to deliver only timely, relevant and valuable communications at the right frequency to you.

You can access your Certificate of Coverage⁵ via the Cigna Envoy website. All you need to do is follow these simple steps:

1. Log into CignaEnvoy.com
2. Click on 'Toolkit'.
3. Select 'Documents', then click on 'Certificate of Insurance'.

Your Certificate of Coverage will auto-generate based on your reported work location and will include your coverage details and any dependents covered under your plan, when applicable.

If you have any questions, please contact our Global Service Center by calling the number on your global ID card.



When to submit a claim and when it is not needed

Outside the United States (U.S.)

Outside the U.S., you may need to file a claim unless you visit a provider that has a **direct pay arrangement** or has obtained a **guarantee of payment** from Cigna Healthcare. To find out if a provider has a direct pay arrangement, visit CignaEnvoy.com. Once you locate a provider look for a note that says, “**direct settlement may be available.**” If so, all you need to do is present your global ID card.

In the U.S.

If you receive care from one of our **in-network** providers within the U.S., you do not need to submit a claim for reimbursement because we have direct pay arrangements with these doctors/hospitals. You are only responsible for paying any **deductible**, **coinsurance** or **copay** amounts that are part of your plan. If you choose to seek care from an out-of-network provider, you may need to file a claim.

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

- We recommend submitting your claims through CignaEnvoy.com, or the Cigna Envoy App. It's the fastest way to get your claims to us.
- If you choose to mail or fax your claim(s) make sure your claim form is filled out completely, and don't forget to sign!
- Fill out a separate form for each doctor and/or hospital visit
- Be sure to add the diagnosis 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 cannot submit your claim online, remember that even faxes are faster than regular mail

Reimbursement options

- Direct payment to a U.S. or Canadian bank
- Electronic funds transfer (EFT)
- Checks in a variety of currencies (over 135 currencies)⁶
- Wire transfers to bank accounts around the world
- Our ePayment **Plus**® feature is an integrated and accurate process that includes automatic email notification of payments directly into a bank account identified by you. You can quickly and easily self-enroll in ePayment **Plus** on [Cigna Envoy.com](https://CignaEnvoy.com). ePayment **Plus** complements the existing array of electronic payment options, such as wire transfers⁷ and 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 CignaEnvoy.com





In an emergency, we're here for you

Should something life-threatening happen, visit the nearest hospital and contact our global service center immediately. Our global service center professionals 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.

Guarantee of Payment

When visiting an **out-of-network** provider outside the U.S., they may be willing to request and accept a **Guarantee of Payment (GOP)** which assures payment directly to the provider for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. If your provider requests payment up front, ask them to contact us to verify benefits and confirm payment of services on your behalf. You or your provider can request a GOP at any time by calling the number on your global ID card.

Information required for a GOP

- Hospital or facility performing the services
- Country where services will be rendered
- Facility fax number, phone number and email address
- Requesting physician's name, phone number and email address
- Name of recipient who will receive the GOP
- Patient name
- Patient's Cigna Healthcare ID number
- Diagnosis
- Procedure to be performed
- Date(s) of service
- Cost Estimate (If a cost estimate is not received, a Verification of Benefits (VOB) may be issued instead of a GOP, which means no GOP is issued and only benefit coverage is confirmed)
- Statement summarizing service to be covered on the GOP

Prior Authorization

Some medical procedures or treatments require prior authorization. This means that you need to get approval from Cigna Healthcare to receive coverage under the medical benefit plan. If you need one of these medical procedures or treatments, your health care provider can ask Cigna Healthcare to consider approving coverage. If you don't get approval, the procedure or treatment may not be covered. Refer to your policy booklet for more information or contact Cigna Healthcare using the phone number on the back of your global ID card.



Prepare for care

Whether this is your first international assignment, or you are an experienced traveler, there are medical and health-related things you need to think about before, during and after your assignment. By using the programs available to you through Cigna Healthcare, you can prepare for care whenever and wherever to avoid medical emergencies and ensure a successful assignment.

Whether your family is coming with you or staying at home, your spouse and children can also use the programs and even speak with a nurse, using the number on the back of your global ID card, regarding any medical or medication needs.

Guided Health Advisor⁸

Our Guided Health Advisor program can provide valuable information to help build a plan and protect the health of you and your family. The Guided Health Advisor only takes about ten minutes to complete.

If you've received your Cigna Healthcare global ID card, follow these simple steps to access the Guided Health Advisor questionnaire:

1. Visit Customer.CignaEnvoy.com and enter your credentials. If you have not yet registered for Cigna Envoy, select 'Register now' and follow the prompts
2. Select 'Toolkit' from the top menu, followed by 'Health and Well-being', and then 'What to Know When Traveling and Relocating'
3. Guided Health Advisor will be your first option. You can register or log in to complete the online questionnaire (you may already have login credentials if you've taken the questionnaire)
4. Please check the 'Yes' consent box at the end of the questionnaire so that you may receive information or outreach from a Cigna Healthcare clinician or nurse

Health and well-being assessment

The Health and Well-being Assessment is a simple online questionnaire that only takes 15 minutes to complete. The assessment is available in more than 20 languages and cultural adaptations. You will answer questions that are relevant to your current situation and where you're doing well – and where there's room for improvement. It covers everything from sleep and health problems to stress levels and job satisfaction. It's thorough, yet easy to do.

Once you complete it, you will receive a personalized report on your health and get information on how to help you feel and live better. Your personal results are confidential and are not shared with your employer.

To take your personal Health and Well-being Assessment:

1. Go to CignaEnvoy.com
2. Select 'Health and Well-being'
3. Click the 'Assess my Health' link
4. Register and complete the assessment

When you are finished, the customized report will help you find out what you're doing right, discover areas of improvement and offer suggestions for current issues.



Supporting you throughout your journey

You have special needs when working or living outside of your home country. Cigna Healthcare is here to support the health and vitality of you and your family with clinical programs and services designed specifically to meet those needs. We are committed to providing you and your family quality care and service – giving you peace of mind.

Whether your family is coming with you or staying at home, your spouse and children can also use Cigna Healthcare clinical programs and services.

Services that support your needs and your life

We are here to help you take care of issues that go beyond health. For example, our concierge and travel assistance services provide:

- Information 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 claims
- If covered under your employer's plan, emergency medical evacuation can be arranged

To inquire about these services, please call our 24/7 global service number on your global ID card.

Nurse advocates⁹ are ready with answers

The Cigna Healthcare personal nurse advocate are here to answer your health questions and help you make the best choice for your needs.

Nurse advocates are available for questions like:

- ✓ I've had a fever for two days. Should I go to the emergency room?
- ✓ Is virtual care a good option for my needs?
- ✓ Is there a good orthopedic doctor in my area?

Just dial the number on the back of your Cigna Healthcare global ID card.

Discover our Case Management Program

Complex conditions, such as cardiovascular conditions or oncology, or even complicated medical situations need assistance that goes beyond basic health plan coverage. If you qualify for the case management program, a case manager will contact you to ask if you would like our confidential support. There is no **out-of-pocket** cost, and you decide whether you want support or not. You can also reach out to Cigna Healthcare using the number on the back of your global ID card and request to speak with a case manager. Our case managers are licensed nurses specifically trained for this program.

Expert medical advice on appropriate care

Through the Decision Support Program, globally renowned medical specialists will review your medical records and provide their recommendations for optimal treatment options.

They will also answer your personal questions about your diagnosis, which may include:

- Is the diagnosis accurate?
- Is the treatment necessary?
- Was I given the right advice?
- Are there additional tests I should consider?
- What are the alternative treatment options?

You'll gain more clarity, peace of mind and confidence in the knowledge that identified options are appropriate and necessary.

What's more, this convenient, multi-lingual and fully confidential service is completely voluntary, with no out-of-pocket expense.

Your Cigna Healthcare nurse case manager will take the time to understand your situation and, with your consent, co-ordinate your referral into the Decision Support Program, and your care there-after.

Omada® Diabetes Prevention Program¹⁰ (in the U.S. only)

Cigna Healthcare is offering the Omada® Diabetes Prevention Program as a covered program for all eligible global customers residing in the United States (U.S.). Omada helps members manage weight and create healthier habits with one-on-one personal coaching and the tools needed to make long-lasting health changes.

If you or your covered adult dependents are enrolled in the medical plan offered through Cigna Healthcare, reside in the U.S., are at risk for type 2 diabetes or heart disease you may be eligible for the Omada Diabetes Prevention Program. If you are accepted into the program, you'll receive the program at no additional cost. Get started: omadahealth.com/omadaforcignaglobal

Diabetes support¹¹ (outside the U.S. only)

Providing you with clinical support throughout your care journey outside the U.S. The Diabetes Support Program from Cigna Healthcare is a proactive, interactive coaching program, for customers outside the U.S., designed to create, manage, and monitor a personalized care plan. The program addresses your physical, mental, and social needs in terms of a pre-diabetes or diabetes diagnosis. It further provides you with appropriate and insightful reading material and additional tools and resources.

How it works:

- ✓ **Outreach:** A nurse case manager will contact you to give you a brief overview of the program, discuss expectations, and set up an assessment call.
- ✓ **Assessment:** The assessment will focus on the type of diabetes, your current treatment plan, and diabetes-related medical history.
- ✓ **Care plan:** The nurse case manager will then create a personalized care plan, set goals and together you will agree on an appropriate timeline.
- ✓ **Ongoing support:** The nurse case manager will schedule monthly calls to assess your progress, evaluate your goals, modify your plan (if necessary) and set new goals.

Support for Musculoskeletal (MSK) conditions

Musculoskeletal (MSK) conditions impact every stage of life – from childhood to older age. Conditions range from ones that arise suddenly and are short-lived (fractures, sprains and strains, associated with pain and limitations in functioning) to long-term conditions such as chronic primary low back pain and osteoarthritis.

When it comes to MSK conditions, early intervention is key. Early intervention may include physical therapy, exercise, and lifestyle changes. It can also help prevent complications and reduce the need for more extensive treatments down the line.

Musculoskeletal Support Program (outside the U.S. only)

The Musculoskeletal Support Program from Cigna Healthcare is a proactive, interactive coaching program designed to create, manage, and monitor a personalized MSK care plan. It provides customers outside the U.S. with clinical support throughout their treatment journey.

Getting started in the program is easy. Some customers will receive an outreach from Cigna Healthcare or customers can self-refer to the program. Customers who wish to self-refer to the program should contact the Cigna Healthcare global service representatives using the number on the back of their Cigna Healthcare global ID card.

Musculoskeletal Support (in the U.S. only)

In the U.S., Cigna Healthcare works closely with **eviCore** to provide quality, cost-effective services to customers for select inpatient and outpatient musculoskeletal and pain management services. Our network of contracted health care providers includes hospitals and ambulatory surgery centers that provide musculoskeletal and pain management services. Our program in the U.S. features innovative “predictive intelligence” precertification¹² that helps customers receive safe, effective treatment that follows established coverage guidelines.



Frequently asked questions



Q: Do I need a Global Health Benefits ID card?

A: Yes. Your Global Health Benefits ID card is recognized by many providers around the world. By using your global ID card, it helps make sure we can directly reimburse the doctor or hospital where you received care.

When you receive your global ID card, please verify your information is correct and call us immediately if a change is required. Present your global ID card whenever you receive services from a provider.

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

A: No. Your global ID card is purely a means of identifying you and your plan coverage. 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 coach for you and your covered family members.

Q: How can I locate a doctor?

A: With a network of over 1.7 million providers¹ worldwide, it's easy to locate a doctor or hospital. To locate an international provider in our network, go to CignaEnvoy.com and click on the 'Find a Provider' tab or call us using the number on your global 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 your global ID card. Our global service team will help you identify available options.

Please be aware medications can only be filled locally in the country where the prescription is written. For example, if you have a medication prescribed by a doctor in China, it cannot be filled in Canada. Likewise, a prescription written in Canada cannot be filled in a pharmacy outside of Canada. 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 your global card.

Q: What if my doctor is not in the Cigna Healthcare international network?

A: You can see any licensed doctor in your assigned country. If needed, contact us to begin the **Guarantee of Payment** process and to 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 provider or the facility may bill you directly for the remainder of what you owe. To view your claims status, follow these steps:

1. Log in to CignaEnvoy.com.
2. Select 'Claims.'

Q: What if I have a medical emergency?

A: Should something serious happen, visit the nearest hospital and contact the global service center as soon as you are able or ask the medical facility to contact us on your behalf. 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.

Q: How do I obtain and submit a claim form?

A: You can get a claim form and/or submit a claim online through CignaEnvoy.com. Additionally, you can submit your claim form via the Cigna Envoy App or by contacting us by telephone, fax or email.

Q: What services are provided through Global Telehealth?³

A: Global Telehealth provides access to clinical guidance from doctors—by phone or video—through Cigna Envoy. A diagnosis may be provided during the consultation if enough medical information is available. If additional tests, such as lab work or radiology, are required to confirm the diagnosis then you will receive additional instructions from the doctor.

Understand plan and health care terms



Deductible amounts: A deductible is the portion of your covered medical expenses you are responsible for paying until you reach a certain amount. Depending on your health plan, you may have a deductible and/or copays. If your plan includes copays, you pay the copay flat fee at the time of service. Depending on how your plan works, what you pay in copays may count toward meeting your deductible. Then your plan will begin to pay for a portion of covered health care costs.

For example: Let's say your plan deductible is \$1,000. That means for most covered services, you will pay 100% of your in-network medical claims until the amount you pay reaches \$1,000. After that, you pay a coinsurance amount and/or a copay and Cigna Healthcare shares in the cost.

Copayment (copay): A fixed amount you pay at each visit. The amount can vary by the type of service such as a primary care doctor, a specialist or an emergency room visit. Not all plans use copays to share in the cost of covered expenses. Some plans may use both copays and a deductible/coinsurance, depending on the type of covered service.

For example: If your plan has a \$30 copay for primary care physician visits and a \$50 copay for specialist visits, you will pay those flat amounts each time you visit an office. Additionally, for some services, you may have both a copay and coinsurance.

Coinsurance: The percentage of the medical cost a covered person pays of the allowed amount for covered health services after the deductible has been met. Coinsurance is a way of saying that you and your insurance carrier each pay a share of eligible costs that add up to 100%.

For example: If your coinsurance is 20%, you pay 20% of the cost of your covered medical bills. Your health insurance plan will pay the other 80%. If you meet your annual deductible in June, and need an MRI in July, it is covered by coinsurance. If the covered charges for an MRI are \$2,000 and your coinsurance is 20 percent, you need to pay \$400 (\$2,000 x 20%). Your insurance company or health plan pays the other \$1,600. The higher your coinsurance percentage, the higher your share of the cost.

Out-of-network: Your health plan provides coverage for services from doctors and facilities that are not in your plan's network. But if you receive covered out-of-network care, your share of the costs (i.e., deductibles, copays or coinsurance) may be higher than if you receive those services in-network.

In-network: Doctors or other providers who participate in the Cigna Healthcare network, which may keep your costs lower and eliminate your paperwork.

Out-of-pocket maximum: The most you could pay for covered medical expenses in a year. This amount may include money you spend on deductibles, copays, and coinsurance. Once you reach your annual out-of-pocket maximum, your health plan will pay your covered medical and prescription costs for the rest of the year.

For example: You have a plan with a \$3,000 annual deductible and 20% coinsurance with a \$6,350 out-of-pocket maximum. You haven't had any medical expenses all year, but then you need surgery and a few days in the hospital. That hospital bill might be \$150,000. You will pay the first \$3,000 of your hospital bill as your deductible. Then, your coinsurance kicks in. The health plan pays 80% of your covered medical expenses. You'll be responsible for payment of 20% of those expenses until the remaining \$3,350 of your annual \$6,350 out-of-pocket maximum is met. Then, the plan covers 100% of your remaining eligible medical expenses for that calendar year.

Direct pay arrangements: Direct payment to your provider, which helps reduce the amount you need to pay for covered services at the time of treatment.

Guarantees of payment (GOP): Outside the U.S., 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 provider call us to arrange a GOP by using the number on your global ID card.

Customer claim scenario: Direct Pay

Meet Johan, Johan is a Canadian 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 provider.



Johan visits a provider that has a direct billing arrangement. Johan presents his global ID card upon check-in.



Johan sees the doctor and is treated. He makes a follow-up appointment. The doctor bills us 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 the Cigna Healthcare network, they may require you to pay out-of-pocket.

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

These are examples for illustrative purposes only. Not actual customer experiences.

Customer claim scenario: Guarantee of Payment

Meet Kalisha, Kalisha is a German citizen working in France.



Kalisha has a backache and needs to see a specialist. She calls us to find an orthopedic specialist.



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

Kalisha explains to the doctor that he needs to call the phone number located on her global ID card for a **guarantee of payment (GOP)**. Now, Kalisha 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 Kalisha receives treatment, along with a physical therapy prescription.

Kalisha 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 provider and your plan design.

These are examples for illustrative purposes only. Not actual customer experiences.

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Global Health Benefits



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