Insured and/or administered by:
Cigna Health and Life Insurance Company

Medical Benefits Abroad (MBA)
Benefits at a Glance (BAAG)
Duke University - 05449B

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers unexpected Medical Illness and Injury Services and Urgent Care worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy.

Eligibility for Member Insurance

All full-time active employees who are traveling on the business or at the expense of the Policyholder outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip.

Eligibility for Dependent Insurance

For your dependent spouse or domestic partner and dependent children (up to age 26 years) to be insured, they will need to be traveling with the covered person and outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip. Dependents are not eligible for Accidental Death and Dismemberment coverage. Persons for whom coverage is prohibited under applicable law or sanctions rules will not be considered eligible under this plan. The effective date of this Schedule of Benefits is 5/1/2026.

BENEFIT	BENEFIT AMOUNT
Accidental Death & Dismemberment (AD&D)	$200,000 – per member per year
Medical Evacuation /Repatriation	$250,000 – per member per year
Calendar Year Medical Benefit Maximum	$500,000 – per member per year
Calendar Year Deductible	$0 - per member per year
Coinsurance (paid by Cigna)	100%
Out of Pocket Coinsurance Maximum	$0 – per member per year
Prescription Drug	100% covered expenses*
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	Unlimited, subject to calendar year maximum – per member per year
Sojourn Travel	Includes 7 days of personal travel when taken in conjunction with an approved business trip
Room & Board Outside U.S.	Average semi-private room rate
Room & Board Inside U.S.**	Average semi-private room rate
Pre-Existing Conditions	Covered, subject to the calendar year medical maximum
War Risk (Medical)	Not Covered
War Risk (AD&D)	Not Covered
Crisis Assistance Plus (CAP)	Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year.

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

Simply register on Cigna Envoy for International Travelers on a MBA plan: your go-to health resource for managing your health care experience with Cigna Healthcare. You will have access to:

- Finding a doctor or facility in our network for cashless service.
- Submitting claims online for reimbursement if you have paid out-of-pocket for health care services.
- Accessing free Telehealth services and robust country guides. To register, please visit Cigna Envoy and select '**International Travelers Medical Benefits Abroad (MBA) Plan**' and use the following logon and password:

  Logon: **05449BMBA**
  Password: **Cigna1**

Our health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. Your health plan does not contain an exclusion for COVID-19 specifically or for pandemics more generally. Accordingly, your plan will provide coverage for the diagnosis and treatment of COVID-19 to the same extent as it would for any other unexpected medical condition.

Your Welcome Kit serves as a guide to all the ways Cigna Healthcare supports you while abroad. From the International Travelers Medical Benefits Abroad (MBA) section of Cigna Envoy, to searching providers, submitting claims for reimbursement and accessing Telehealth, you will have all the details you need to answer your questions in this comprehensive kit.

Assistance is available 24 hours a day, 7 days a week:

- **Phone: 302.797.3535** (outside the U.S.), **800.243.1348** (inside the U.S.)

Services incurred in the U.S. by a network provider should be billed directly to Cigna Healthcare.

* Covered expenses when medically necessary while on an approved international business trip. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international business trip.

Unexpected pregnancy/maternity complications are covered, but routine (regularly scheduled) pregnancy/maternity care is excluded. It is therefore not recommended to travel in the third trimester of pregnancy without the written approval of your primary care physician.

** Pre-Admission Certification / Continued Stay Review is required for all U.S. Hospitalizations

1. CAP provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to impact employees while traveling (terrorism, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom* and wrongful detentions). Ransom Payments are not covered. The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

NOTICE: The information contained in this response by The Cigna Group is proprietary and highly confidential. It is being provided with the understanding that it will not be used by Duke University, its representatives or consultants for any purpose other than the evaluation of Cigna Healthcare in connection with the services sought by Duke University.. Dissemination of the information contained herein by Duke University., by its representatives and/or by its consultants shall be limited to their respective employees who are directly involved in the evaluation process. Under no circumstances is any of the information contained herein (including excerpts, summaries, extracts and evaluations thereof) to be used, disseminated, disclosed, or otherwise communicated to any person or entity other than Duke University and its representatives and consultants involved in the evaluation process.

Please access the full Cigna Healthcare legal lines here. If you distribute this document in print form, insurance regulations require you print in include this information.

978811 09/24 © 2026 Cigna Healthcare. Some content provided under license. All rights reserved.