Welcome

Medical Benefits Abroad

Global Health Benefits

cigna healthcare

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Offered by Cigna Health and Life Insurance Company or its affiliates.

Simplicity
Flexibility
Convenience

Welcome to Cigna Healthcare

Quick overview

International travel is bound to bring some uncertainties. But there is one thing you can be certain of – you're taking a quality health care plan with you.

The Cigna Healthcare℠ **Medical Benefits Abroad® (MBA)** plan provides coverage for unexpected injuries and illnesses that may occur while you're on an international trip, outside your country of residence or permanent assignment.

Your MBA plan is mobile, like you. That means your benefits go with you wherever travel takes you.

Around-the-clock support. No matter what time zone you're in.

Should something come up, our global customer service team will help you get the care you need. Call the number on the back of your Global Health Benefits MBA ID card and provide your policy number and the name of your group. We have customer service representatives trained and dedicated to handle your needs as an international traveler.

If you haven't received the policy number, please contact your group's Human Resources or Benefits Manager.

In an emergency, we're here for you.

Should something serious happen, please call the number on the back of your global MBA ID card as soon as possible. Customer service representatives in our global service center will help you get the emergency care you need. From ground transportation and translators to finding the right health care providers or facilities, we'll be there for you. Every step of the way.

From helping to coordinate your treatment plans to requesting a guarantee of payment, getting assistance with medical appointments and hospital admissions, we're there for you. Just call the dedicated MBA phone number to our global service center and they will put you in touch with a Cigna Healthcare clinician.

Seven ways to reach us.

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

Website	CignaEnvoy.com
Toll-free telephone number	+1.800.243.1348
Direct (collect calls accepted)	+1.302.797.3535
Toll-free facsimile number	+1.800.243.6998
Direct facsimile number	+ 1.302.797.3150
Mail delivery	Cigna Healthcare P.O. Box 15111 Wilmington, DE 19850-5111 U.S.A.
Courier delivery	Cigna Healthcare 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.

We take good care of you.

Your MBA plan may include coverage for:[1]

- **Emergency medical treatment** that may include hospital admissions, surgeries, outpatient medical care and ambulance service
- **Global telehealth access** offers the opportunity to speak with licensed providers around the world by phone or video;[2] to access the service, scan the QR code on your global MBA ID card or call the global customer service center
- **Prescription drugs** and replacement medicine for lost prescriptions that are medically necessary
- **Dental emergencies** for an accident to natural teeth or alleviation of sudden unexpected dental pain
- **Medical evacuations** in case you require immediate medical attention and adequate facilities are not locally available

We take good care of you *(continued)*.

Your plan may have additional benefits that include coverage for:

- **Sojourn travel** when taken in combination with your group approved trip
- **Dependent medical care** for your family members who are traveling with you

For a full list of services covered under your plan, please refer to your certificate of insurance available from your group's Human Resources or Benefits Manager.

Some of the exclusions to covered expenses will be charges for routine physical examinations, eyeglasses, hearing aids, routine dental care, routine cosmetic treatment or surgery, nervous or mental disorders of any kind, confinement or care in any government hospital or institution for which the charge is reimbursable by or through a plan or program of any governmental agency or for charges which would not have been made if the person had no insurance, expenses incurred during personal travel (unless expressly covered by the plan), expenses incurred as the result of loss or injuries arising out of employment which would be covered by Workers' Compensation or a similar program. This is not a complete list. Refer to your plan documents for a complete list of plan exclusions and limitations.

Global telehealth access[2]

When you don't feel well, you want to get better fast. Through this service, you have the opportunity to speak with licensed health care providers around the world – by phone or video – to discuss your symptoms and the best next steps for you. You can schedule an appointment from anywhere in the world, 24 hours a day.

These health care providers:

- ✔ Include internal medicine physicians, gastroenterologists, orthopedic specialists, mental health specialists and pediatricians
- ✔ Have an average of 10 years of clinical experience
- ✔ Can write a prescription when necessary and permitted[3]
- ✔ Are available from anywhere around the world

Offer services in the following languages:

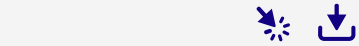
- **Video:** English and Spanish
- **Telephonic:** English, Spanish, French, German, Mandarin Chinese, Hindi, Arabic, Portuguese, Italian, Polish, Hungarian, Czech, Romanian, Dutch, Cantonese, Korean, Malay, Thai, Japanese, Bahasa and Vietnamese

Access telehealth through the Teladoc Global Health Complete app.[2]

Download the Global Health Complete app from the App store or Google play

Teladoc Global Health Complete App

Click on iOS or Android buttons or scan QR codes to download



Download on the App Store

GET IT ON Google Play

GLOBAL HEALTH COMPLETE

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Login:

New users: Select **'Don't have an account?'** and follow the on-screen prompts to register. When asked for your member/customer number, enter code **MBA01350-704161**.

Returning users: Once registered, you can use your username and password to log back in any time.

- On the home page, select either **'Request a video consultation'** or **'Request a phone call'** and follow the prompts to request your consultation.
- At the time of your consultation, go to the **Appointments page** and select **'Start video call'** or **'Call in'** to connect with your provider. For assistance with the app or your account, go to the **Help & Settings page** and select **'Help Center'**.

Need another way to access telehealth?

Call the Global Customer Service Center, our global customer service team will document and forward your request. Our partners at Teladoc will then contact you directly to schedule your appointment (typically within 1-2 hours).

One site. One stop. Cigna Envoy.

Your MBA plan gives you access to one central online resource called Cigna Envoy® (**CignaEnvoy.com**) that is tailored exclusively to your needs.

It is the go-to health resource for covered international travelers because you can access information on a variety of countries before you even leave for your trip. You can easily research:

- Currency and exchange rates
- Immunization requirements
- Security alerts
- Voltage requirements
- Country weather and time
- Disease prevention tips

What else can you do with the Cigna Envoy website? You can search our global directory to find nearby in-network health care providers and facilities, even before you need care and access a Certificate of Coverage.

What's more, you can identify health care providers and facilities who bill Cigna Healthcare directly, which may result in fewer out-of-pocket expenses. Just present your global MBA ID card when you visit. You can access the Cigna Envoy website to print a PDF copy of your global MBA ID card. Once logged in, select the **'View/Print ID card'** tile. Your group name and policy number will populate and allow you to print a copy to take with you on your trip.

Cigna Envoy Website Registration

1. Go to https://customer.cignaenvoy.com/traveler
2. Log in by entering the **username** and **password** provided by your group's Human Resources or Benefits Manager located below.

Username: _____

Password: _____

Online Claims

1. Select **'Submit a new claim'** tile.
2. On this website, you will need to provide:
   - ✔ Diagnosis/symptoms
   - ✔ Travel dates
   - ✔ Preferred payment method
   - ✔ Details of where and to whom payment should be sent along with banking information
   - ✔ Other coverage information (if applicable)
   - ✔ Scanned copies of all invoices and any other relevant documents
   - ✔ Review the legal disclaimers
3. Once you submit the claim:
   - ✔ Make note of the reference number for calling global customer service to obtain the status of your claim

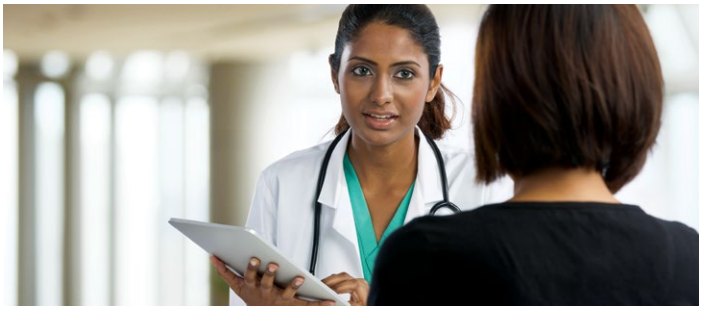
Most claims with all the information provided are processed within 10 business days.[4]

Online Certificate of Coverage

Once you have logged in, then you can select the **'Certificate of Coverage'** tile.

Certificates of Coverage can be used as proof/verification of coverage for travelers when traveling to a country whose consulate requires proof of coverage as part of the Visa application process.

What to know when visiting a health care provider or facility.



You may be able to take advantage of simple and convenient direct billing arrangements.[5] Visiting in-network health care providers or facilities, that have established direct billing procedures with us, help minimize your out-of-pocket expenses. You will still be responsible for any applicable deductible, coinsurance or other cost-sharing required under your plan. When searching the global directory, you can view whether or not a health care provider has a direct billing agreement. If a direct billing agreement is in place, all you should have to do is present your global MBA ID card at the time of service.

Guarantee of Payment

Outside the United States (U.S.), if direct billing is not available, the health care provider or facility may accept a guarantee of payment from us and will then file the claim directly with us – reducing the need for you to submit any paperwork or pay up front for your care. Your health care provider doesn't need to have a previous agreement with us to request a guarantee of payment. All you have to do is ask them if they will accept it. Then, they simply call us with the request at the number on the back of your global MBA ID card.[6]

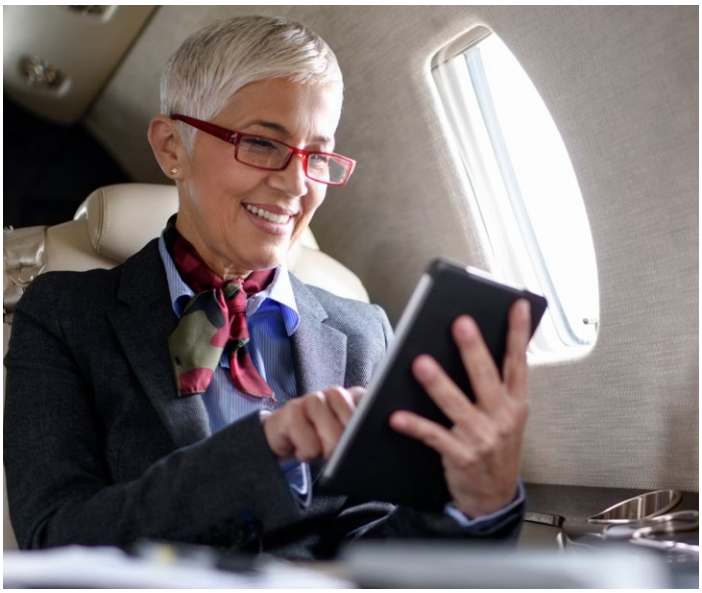
Seven easy ways to speed up the claims process.

- Submit online via CignaEnvoy.com
- Make sure the form is complete; if mailing or faxing a hard copy, don't forget to sign it
- Fill out a separate form for each provider or hospital visit
- Be sure to add a diagnosis or explain your treatment
- Hang on to copies of your bills, receipts and claim forms
- Clearly state how you would like to be reimbursed
- Remember, even faxes are faster than regular mail

Filing a claim.

In situations where a health care provider does not have a direct billing arrangement with us and they will not accept a guarantee of payment, you can still receive care. After your visit, simply log in to CignaEnvoy.com and follow the online steps to file your claim. Keep the notes on the previous page handy to ease the submission process.

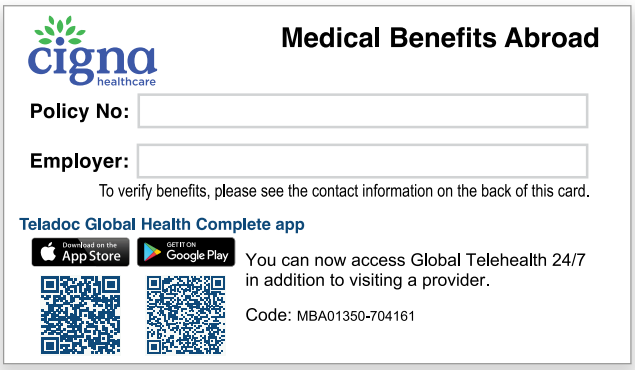
When you are traveling outside your country of residence or permanent assignment and need to receive emergency care during your visit, it is important that you show your global MBA ID card to the health care provider or facility. This ensures that they can reach us at the dedicated MBA phone number to verify your benefits.

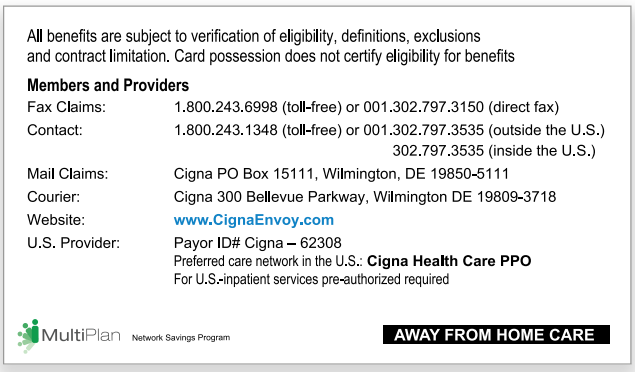


Everything you need for your MBA plan.

- This Welcome Kit
- Your Global Health Benefits **MBA ID** card is available to print from CignaEnvoy.com; present your card to health care providers or facilities to take advantage of direct billing arrangements or for them to contact our Global Service Center to request a guarantee of payment
- Your group's Human Resources or Benefits Manager will be able to provide you with a **high-level summary of your benefits** or a **certificate booklet** for your particular plan, so you know exactly what benefits you have
- **The Cigna Healthcare Notice of Privacy Practices** that describes how medical information about you may be used and disclosed, and how you can get access to this information
- **Concierge and travel assistance services** for additional benefits that come with your plan
- **MBA Claim Form** can be submitted online via CignaEnvoy.com

For illustrative purposes only. Your actual ID card information may vary.





Electronic global MBA ID cards are our standard and available on CignaEnvoy.com to print a PDF copy of your card. Hard copies may be available upon request by contacting your group's Human Resources or Benefits Manager.

Coverage that reflects your needs. And your life.

Benefits that help support your needs and your life

As a global professional, you're in a very unique situation. That's why we offer the coverage you need to help you take care of issues that go far beyond health. Our concierge and travel assistance services provide:

1. Advice for how to recover or replace lost documents like passports and credit cards.
2. Arrangement for an emergency medical evacuation (if included with your group's plan).
3. Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick (if included with your group's plan).
4. Coordination of emergency travel arrangements for family members who escort another family member to the hospital (if included with your group's plan).
5. Assistance finding or replacing prescription medication.
6. Help finding the right health care provider or facility closest to your location.
7. Help obtaining necessary documents for medical claims.
8. Assistance with personal emergency telephone translation services.

To access these services, all you need to do is call us at the number on the back of your global MBA ID card.

We work hard to help make your health care easier, more cost effective and more comprehensive. By helping you improve your health, well-being and sense of security, it's easier for you to be your best every day.

Easy access to quality health care around the world.

Global Health Benefits

1. Actual plan features will vary depending on what has been selected by your employer.
2. Telehealth services may not be available in all jurisdictions. Terms and conditions may apply. Local carrier charges may apply in some regions. Cigna Healthcare offers global telehealth in partnership with Teladoc. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service.
3. Not all prescription drugs are covered and prescriptions are not guaranteed to be written.
4. Data from CGHB Business Intelligence analysis of Americas customer and provider claims paid full year 2022. Subject to change.
5. There may be instances where doctors with a direct billing arrangement still call Cigna Healthcare to verify your eligibility. When this happens, you simply show your Cigna Healthcare MBA ID card to ensure that the doctor calls the dedicated MBA phone number on the back of your Cigna Healthcare MBA ID card.
6. Guarantees of payment by Cigna Healthcare are not available in some countries such as the United Arab Emirates. Due to regulatory requirements, travelers who seek emergency medical services in some countries like the United Arab Emirates must file a claim and submit it to Cigna Healthcare for reimbursement of their medical expenses.

This material is provided for informational purposes only. Product availability may vary by location and plan type and is subject to change. Products may not be available in all jurisdictions and are excluded where prohibited by law. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

Web-based tools, such as Cigna Envoy® are available for informational purposes only. These tools are not intended to be a substitute for medical care provided by a physician. The listing of a health care professional or facility in the mobile directories available through the Cigna Envoy mobile app does not guarantee that the services rendered by that professional or facility are covered under your benefits plan. Refer to your plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof.

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