



WELCOME

Medical Benefits Abroad

Together, all the way.®



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

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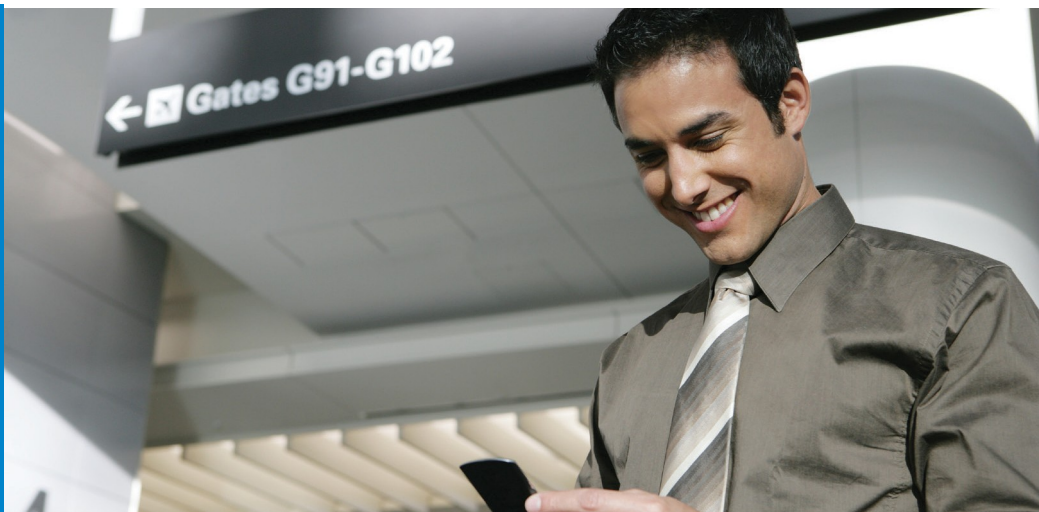
international arrivals - terminal 1				15:06
flight	origin	time	status	
SA1722	WALVISBAAI	15:10	Landed	15:02
SA1754	WINDHOEK	15:10	Expected at	15:15
SW 856	EROS	17:50		
SW 744	WINDHOEK	20:40		
LT 672	MUNICH	22:45	Expected at	00:06+
KL 597	AMSTERDAM	22:55	Expected at	22:50
SA 263	FRANKFURT	05:35+		
VS 603	LONDON-HEATHROW	08:00+		
QR 580	DOHA	08:10+		
BA 059	LONDON-HEATHROW	08:50+		
SA 221	LONDON-HEATHROW	09:50+		
LH 576	FRANKFURT	11:05+		



Everything you need

to rest easy when you travel internationally on company business.

**Simplicity
Flexibility
Convenience**



Welcome to Cigna

Quick overview

Traveling on international business 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.

Cigna Global Health Benefits' **The Medical Benefits Abroad®** (MBA) plan provides coverage for unexpected injuries and illnesses that may occur while you're on an international business trip.

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

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

Should something come up, our customer service team will help you get the care you need. Call the number on the back of your Cigna MBA ID card and provide your policy or plan number and the name of your employer. We have customer service representatives trained and dedicated to handle your needs as an international business traveller.

If you haven't received the policy or plan number for your electronic Cigna MBA ID card, please contact your employer'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 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 professionals 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 service center. Our customer service team will put you in touch with a Cigna 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 PO Box 15111 Wilmington, DE 19850-5111 U.S.A.
Courier delivery	Cigna 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.

We take good care of you.

Your MBA plan may include coverage for:*

- **Emergency medical treatment** that may include hospital admissions, surgeries, outpatient medical care and ambulance service
- **Prescription drugs** and replacement medicine for lost prescriptions that are medically necessary
- **Dental emergencies** for an accident to sound 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

*Actual plan features will vary depending on what has been selected by your employer.

Your plan may have additional benefits that include coverage for:

- **Personal travel** when taken in combination with your business trip
- **Medical care** for you and 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 employer'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.

CignaEnvoy.com Using our website

The screenshot shows the CignaEnvoy.com website interface. At the top, the Cigna logo is on the left, and the date "Today is 08 May 2018" is on the right. Below the logo is the text "Global Health Benefits". A navigation bar contains links: "Find provider & country guides", "MBA materials & forms", "Online claims", and "Customer service". A large banner area features the text "Welcome to... CignaEnvoy.com for International Business Travelers" and "Easy Access to Quality Health Care Around the World". Below the banner, there's a "Home" section with a green checkmark icon. To the right of the home section is a "I Want to..." section with a green checkmark icon and three bullet points: "Print a temporary ID card", "Access Forms", and "English Quick Reference Guide". Below the home section, there are three main content areas: "Find Provider & Country Guides" (with a photo of a doctor), "MBA Materials & Forms" (with a photo of a family), and "Customer Service" (with a photo of a smiling man). Each area has a brief description of the service.

One site. One stop. Cigna Envoy.

Your MBA plan gives you access to one central online resource that is tailored exclusively to your needs. The Cigna Envoy® website for international business travellers is located at **CignaEnvoy.com**.

It is the go-to health resource for covered employees traveling internationally on company business. The information is specific. The tools are practical. And, timing is spot-on. That's because you can access information on some 200 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 professionals and facilities, even before you need care and access a certificate of coverage. What's more, you can identify health care professionals and facilities who bill Cigna directly, which may result in fewer out-of-pocket expenses. Just present your Cigna MBA ID card when you visit. You can also access the Cigna Envoy website to print a PDF copy of your ID card. Once logged in, select "MBA materials & forms" and scroll down to "ID cards." Fill in the name of your employer and your policy or plan number and print.

Cigna Envoy Website Registration:

1. Go to **CignaEnvoy.com**.
2. **Select** "I am an international business traveller" from the "I am a customer" box.
3. **Log in** by inserting the *user ID* and *password* provided by your employer's Human Resources or Benefits Manager.

Online Claims

1. **Select** "Online Claims" on the navigational toolbar at the top of the page.
2. On this page, 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

The screenshot shows the 'Online claims' section of the Cigna Envoy website. At the top, there is a navigation bar with links: Home, Find provider & country guides, MBA materials & forms, Online claims (highlighted), and Customer service. Below the navigation bar, the 'Claim Details' section is visible. It contains several required fields for claim submission, including: Date of service (Day, Month, Year), Country of service (Choose country...), Reason for treatment, Date of departure from home country (Day, Month, Year), Date of return to home country (Day, Month, Year), Employer's Name, Policy/Group Number, Employee's First name, Employee's Last name, Employee's DOB (Day, Month, Year), and Employee's address (with a link to 'Please enter mailing address'). There is also a section for 'Use Employee details in Patient First Name, Last Name, Date Of Birth' with fields for Patient's First name, Patient's Last name, Patient's DOB (Day, Month, Year), Home or Mobile Telephone Number, and Work Telephone Number.

Online Certificate of Coverage:

1. Go to **Cigna Envoy**
2. **Select** "I am an international business traveller" from the "I am a customer" box.
3. **Log in to Cigna Envoy** using your username and password
4. Select **Certificate of Coverage**
5. Enter your demographic and travel information then select **Download**

The series of five screenshots illustrates the process of downloading a Certificate of Coverage from the Cigna Envoy website:

- Step 1:** The user is directed to CignaEnvoy.com.
- Step 2:** The user selects "I am an international business traveller" under the "I am a Customer" section. The page shows options for "I AM A CUSTOMER" (including "I am an international business traveller") and "I AM A CLIENT/EMPLOYER". It also promotes the "CIGNA ENVOY MOBILE APP" available on the Apple App Store, Google Play App Store, and Amazon Appstore.
- Step 3:** The user logs in to Cigna Envoy using their company-specific username and password. The login page displays the Cigna logo and a "Welcome International Business Travelers!" message. It includes fields for "User ID" and "Password" and a link for users who don't have a User ID/Password.
- Step 4:** The user selects the "Certificate of Coverage" tab in the navigation bar. The page shows the "Global Health Benefits" section with a "Welcome to... CignaEnvoy.com for International Business Travelers" banner.
- Step 5:** The user enters demographic and travel information in the "Certificate of Coverage" form. The form includes required fields for Traveller's First name, Traveller's Last name, Date of Birth, Date of departure from home country, Date of return to home country, and Location travelling to (Choose country...). It also has a section for "Dependant information" with a link to "Add dependant". At the bottom, there is a "Download" button and a "Clear" button.

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 professional or facility.

You may be able to take advantage of simple and convenient direct billing arrangements.* Visiting in-network health care professionals or facilities, that have established direct billing procedures with Cigna, 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 professional has a direct billing agreement in place via the far right column in your search results. If a direct billing agreement is in place, all you should have to do is present your Cigna MBA ID card at the time of service.

Provider Name	Address	Zip/Postal Code	City	Country	Contact Information	Direct Billing Agreement in Place
Beijing Korea Dental Clinic	1st Floor, Solana Nr. 2 Building nr. 4 Chaoyang District	100026	BEIJING	CHINA	Nancy Shao Phone: +86 10 5905 1877 Fax: +86 10 5905 1886	Yes
Beijing Meian Outpatient Department	No. 45-6, Xizhimen North street Haidian District	100000	BEIJING	CHINA	Zhang Xuyuan Phone: +86 10 5905 1886	Yes

Guarantee of Payment

If direct billing is not available, the health care professional or facility may accept a guarantee of payment from us and will then file the claim directly with Cigna – reducing the need for you to submit any paperwork or pay up front for your care. Your health care professional 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 Cigna MBA ID card.**

*There may be instances where doctors with a direct billing arrangement still call Cigna to verify your eligibility. When this happens, you simply show your Cigna MBA ID card to ensure that the doctor calls the dedicated MBA phone number on the back of your Cigna MBA ID card.

**Guarantees of payment by Cigna are not available in some countries such as the United Arab Emirates. Due to regulatory requirements, business travelers who seek emergency medical services in some countries like the United Arab Emirates must file a claim and submit it to Cigna for reimbursement of their medical expenses.



Seven easy ways to speed up the claims process

- Submit online via Cigna Envoy
- Make sure the 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 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 professional 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 complete a claim form along with the eligibility verification form included in this kit, and clearly state how you would like to be reimbursed for covered expenses. Instructions to file a claim are below. Claim and eligibility verification forms are also available on Cigna Envoy under MBA materials and forms.

When you are traveling outside your country of residence and need to receive emergency care during your visit, it is important that you show your Cigna MBA ID card to the health care professional 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 Cigna **MBA ID card**. Present your card to health care professionals or facilities to take advantage of direct billing arrangements or for them to contact Cigna's global service center to request a guarantee of payment
- Your employer's Human Resources or Benefits Manager will be able to provide you with the **certificate of insurance** for your particular plan, so you know exactly what benefits you have

- Instructions for getting reimbursed when billing Cigna directly is not possible
- **Cigna's 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**



Don't forget to request the policy/plan number for your MBA ID card from your employer's Human Resources or Benefits Manager.



Medical Benefits Abroad

Policy No:

Employer:

To verify benefits, please see the contact information on the back of this card.

www.CignaEnvoy.com

Cigna Global Health Benefits®

Preferred care network in the US: **Cigna HealthCare PPO**

All benefits are subject to verification of eligibility, definitions, exclusions, and contract limitation. Card possession does not certify eligibility for benefits. For US-inpatient services pre-authorization required.

Members and Providers

US Provider: Payor ID# Cigna – 62308
 Fax Claims: 1.800.243.6998 or 001.302.797.3150
 Contact: 1.800.243.1348 or 001.302.797.3535 (Collect calls accepted)
 Mail Claims: Cigna PO Box 15111, Wilmington, DE 19850-5111
 Courier: Cigna 300 Bellevue Parkway, Wilmington DE 19809-3718
 Website: www.CignaEnvoy.com



AWAY FROM HOME CARE

Coverage that reflects your needs. And your life.

Value-added benefits

As a globally mobile 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 employers 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 employers plan).
4. Coordination of emergency travel arrangements for family members who escort another family member to the hospital (if included with your employers plan).
5. Assistance finding or replacing prescription medication.
6. Help finding the right health care professional 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 Cigna at the number on the back of your 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. In almost every part of the world.



Easy access to quality health care around the world.



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

Electronic MBA ID cards are our standard. Hard copies may be available upon request. Please contact your employer's Human Resources or Benefits Manager.



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CIGNA ENVOY®

For International Business Travelers

Our Innovative self-service web portal, designed just for you.

Here's what you can do.

Conduct country research to access valuable medical, safety, and cultural information for more than 200 countries. Information includes:

- Currency and exchange rates
- Immunization requirements
- Security alerts
- Voltage requirements
- Country weather and time
- Disease prevention
- And much more

- **Locate and choose** a doctor or hospital in advance of requiring care.
- **Access, from a single, convenient location**, electronic information about Cigna's Medical Benefits Abroad program. Multi-language welcome kits, claim forms, and reference guides are all accessible quickly and easily with a click of the mouse.
- **Find customer service contact details** in one place so you have telephone, fax and address information at your fingertips.



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



Cigna Global Health Benefits®

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Benefits you gain:

- **Eases your administration** because you have one central source of information for your Medical Benefits Abroad.
- **Improves service** because you can obtain the medical and country information you need before your business trip.
- **Increases control and flexibility** because you can access medical, country, and customer service information at anytime, day or night.

Accessing is easy:

1. Go to **CignaEnvoy.com**.
2. Select from the **"I am a customer"** box, **"I am an international traveler"**.
3. Log on by entering the **username** and **password** provided by your Human Resources manager and located below.

As an added convenience, Cigna now offers the ability to submit MBA claims directly through Cigna Envoy® (www.CignaEnvoy.com). All registered users can file an online claim simply by following these steps:

1. Go to CignaEnvoy.com and select from the box, "I am an international business traveler."
2. Log on by entering the username and password:
- 3.

Username: 04612AMBA

Password: Cigna1

3. Select **"Online Claims"** on the navigational toolbar at the top of the page.
4. On this website, you will need to provide the following:
 - ✓ Details about your claim
 - ✓ Travel dates
 - ✓ Preferred payment method
 - ✓ Banking information (per payment method)
 - ✓ Other coverage information (if applicable)

Together, all the way.™

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... and that's not all!!

With this new functionality, you can easily access our ePayment Plus®, a payment method that services our existing electronic payment options, such as wire transfers and Electronic Funds Transfer (EFT), available in the U.S.

