



**Cigna**®

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



Medical Benefits  
Abroad®  
Welcome  
Kit

everything  
you need

to *rest easy* when you  
travel overseas on  
company  
business.





**Simplicity**  
**Flexibility**  
**Convenience**  
**Ease**

# Welcome to Cigna.

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 plan with you.

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

Plus, your MBA plan is like you - mobile. 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 make sure you get the care you need. All you have to do is call the number on the back of your Cigna MBA ID card. We have service team members dedicated to exclusively handle your needs as an international business traveler.

## quick overview

If you haven’t received your Cigna MBA ID card, please contact your Human Resources or Benefits Manager.

### **In an emergency, we’re here for you.**

Should something serious happen, turn to us immediately. The professionals at our service center will help you get the emergency care you need. From ground transportation and translators to finding the right specialists and facilities, we’ll be there for you. Every step of the way.

And wherever you are in the world, you can also get access to Cigna’s medical team. From helping you coordinate your treatment plans to getting assistance with medical appointments and hospital admissions outside the US, we’re there for you. Just call the dedicated MBA phone line to our service center. Our customer service team will put you in touch with a medical team member.



24/7/365



## 7 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<br>P.O. Box 15111<br>Wilmington, DE 19850-5111 U.S.A.  |
| Courier Delivery                 | Cigna<br>300 Bellevue Parkway<br>Wilmington, DE 19809 U.S.A. |

# we take good care of you

Your MBA plan includes:

- **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

Your plan may have more generous benefits that include coverage for:

- **Personal travel** when taken in combination with your business trip
- **Medical care** for you and your family members that are traveling with you

For a full list of what your plan covers, please refer to your certificate of insurance that will be provided to you by your Human Resources or Benefits Manager.

# CignaEnvoy.com

using our  
website

## One Site. One Stop. Cigna Envoy®.

Your MBA plan gives you access to one central online resource that is tailored exclusively for your needs. It's Cigna Envoy for international business travelers located at [www.CignaEnvoy.com](http://www.CignaEnvoy.com).

It is the go-to health resource for anyone traveling abroad 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 Cigna Envoy? You can find doctors and hospitals from our global directory of pre-screened health care professionals whenever you need them – even before you need care. What's more, you can identify doctors and hospitals that bill Cigna directly. That means less money out of your pocket. Then just present your Cigna MBA ID card for payment when you visit. If you need a new ID card, you can also print a new one from Cigna Envoy.

To access Cigna Envoy:

1. **Go to [www.CignaEnvoy.com](http://www.CignaEnvoy.com).**
2. Select from the "I am a customer" box, "I'm on a short term international business assignment."
3. **Log in** by inserting the *username* and *password* provided by your Human Resources or Benefits Manager.



As an added convenience, you now have the ability to file a claim online! Simply follow the previous three steps to access Cigna Envoy, and then:

4. Select "Online Claims" on the navigational toolbar at the top of the page
5. On this website, you will need to provide:
  - Details about your claim
  - Travel dates
  - Preferred Payment Method
  - Banking information (per payment method)
  - Other coverage information (if applicable)
  - Scanned receipt information (attach file)
  - Review the legal disclaimers

## what to know when visiting a doctor or hospital

You may be able to take advantage of simple and convenient direct billing arrangements<sup>1</sup> that may eliminate the need for you to pay upfront except for any coinsurance or cost sharing that your plan may require. This is possible when you visit an international doctor or hospital that has direct billing arrangements with Cigna. Simply look below the doctor's contact information for a note that says "direct settlement may be available." If so, all you need to do is present your Cigna MBA ID card.



<sup>1</sup> 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.

<sup>2</sup> If your doctor or hospital accepts direct settlement from Cigna, it will be noted in your search.

# visiting a doctor or hospital (con't)

If direct billing is not available, the doctor or hospital 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 in full for your care. Your doctor doesn't need to have a previous agreement with us to request a Guarantee of Payment. All you have to do is ask the doctor 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.<sup>1</sup>

In situations where the doctor 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. Instructions to file a claim are below.

And when you are traveling outside of your country of residence to the US and need to receive emergency care during your visit, it is important that you show your Cigna MBA ID card to the doctor or hospital. This ensures that the doctor and hospital can reach us at the dedicated MBA phone line to verify your benefits. The result? You get the right care, even quicker.

## 6 easy ways to speed up the claims process

- Make sure the form is complete. And don't forget to sign!
- Hang on to copies of your bills, receipts, and claim forms.
- Fill out a separate form for each doctor or hospital visit.
- Clearly state how you would like to be reimbursed.
- Be sure to add a diagnosis or explain your treatment.
- Remember, even faxes are faster than regular mail.

## Everything you need for your MBA plan.



Your Cigna MBA ID card is your passport to health care around the world. Be sure to get yours from your employer.

- This Welcome Kit
- Your **Cigna MBA ID card**, which you can request from your employer. Present your card to doctors or hospitals to take advantage of direct billing arrangements, or to provide the Cigna Service Center phone number to request real-time guarantees of payment
- Your 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 describe 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**
- **MBA Eligibility Verification Form**

<sup>1</sup> Guarantees of payment by Cigna are not available in some countries such as Abu Dhabi. Due to regulatory requirements, business travelers who seek emergency medical services in some countries like Abu Dhabi must file a claim and submit it to Cigna for reimbursement of their medical expenses.



## special benefits

### Coverage that reflects your needs. And your life.

As a globally mobile professional, you're in a very unique situation. That's why we offer special coverage 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.
3. Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.
4. Coordination of emergency travel arrangements for family members who escort another family member to the hospital.
5. Finding or replacing prescription medication.
6. Help finding the right doctor or hospital closest to your location.
7. Help obtaining necessary documents for medical insurance claims.
8. Providing 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 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 virtually every part of the world.



Easy Access to  
Quality Health Care  
Around the World.

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