

Know before you go

Quick guide to Medical Benefits Abroad



The Cigna Healthcare® Medical Benefits Abroad® benefit plan provides you with easy access to quality health care for unexpected injuries and illnesses when traveling away from home. This helpful guide will take you through a few simple steps to prepare you before you go. So you can feel safe and secure.



Medical Benefits Abroad

Policy No:

Employer:

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

Teladoc Global Health Complete app



You can now access Global Telehealth 24/7 in addition to visiting a provider.

Code: MBA01350-704161



Before you go

Register on CignaEnvoy.com – your personalized care website.

Log on to CignaEnvoy.com and go to the International Travelers section and select 'Medical Benefits Abroad (MBA) Plan'. Please enter your User ID and Password provided by your employer.

While on Cigna Envoy, research medical, safety and cultural information on the country you are traveling to.

Print your Cigna Healthcare Medical Benefits Abroad ID card.

Fill out, cut out the ID card and keep it in your wallet. This ID card will be your passport to care while you're away.

Add Certificate of Coverage.

Once you have logged into Envoy, 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.

All benefits are subject to verification of eligibility, definitions, exclusions and contract limitation. Card possession does not certify eligibility for benefits

Members and Providers

Fax Claims: 1.800.243.6998 (toll-free) or 001.302.797.3150 (direct fax)

Contact: 1.800.243.1348 (toll-free) or 001.302.797.3535 (outside the U.S.)
302.797.3535 (inside the U.S.)

Mail Claims: Cigna PO Box 15111, Wilmington, DE 19850-5111

Courier: Cigna Healthcare 300 Bellevue Parkway, Wilmington DE 19809-3718

Website: www.CignaEnvoy.com

U.S. Provider: Payor ID# Cigna – 62308
Preferred care network in the U.S.: **Cigna Healthcare PPO**
For U.S.-inpatient services pre-authorized required

 MultiPlan Network Savings Program

AWAY FROM HOME CARE



Fill out, cut out, and keep this ID card in your wallet.

Global Health Benefits

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

If you become sick or injured while on assignment

Present your ID card when seeking care. It's that easy!

The ID card will allow your doctor, dentist, pharmacy or hospital to contact Cigna Healthcare to verify and coordinate benefits and direct payment. Your ID card is your passport to access your Medical Benefits Abroad benefits, including:

- Inpatient, outpatient and prescription care for a medical illness or injury
- Replacement medicine for lost prescriptions that are medically necessary
- Dental emergency care for a sound natural tooth, or alleviation of sudden dental pain
- Medical evacuations* in case you require immediate medical attention, and adequate facilities are not locally available

*Contact your employer or the Cigna Healthcare customer service to verify if medical evacuation is a covered benefit under your plan.

If you need to file a claim, it's never been faster or easier

- Go to customer.cignaenvoy.com/traveler
- Log in by entering the username and password.
- Once you are logged into the Cigna Envoy website, select the 'Claims' tile.
- **On this website, you need to provide:**
 - ✓ Details about your claim
 - ✓ Completed claim form including patients name, date of birth, and group number
 - ✓ Clinical notes including diagnosis, symptoms, and reasons for treatment/care
 - ✓ Itemized Invoices
 - ✓ Date(s) of service
 - ✓ Provider Information including address
 - ✓ Provider taxpayer identification numbers (TIN) for United States (U.S.) claims
 - ✓ Incurred country
 - ✓ Travel dates
 - ✓ Preferred payment method and currency

- ✓ Banking information (per payment method and currency – wire transfer and Electronic Funds Transfer (EFT) available)
- ✓ Scanned proof of payment/paid receipt
- ✓ information (attach file)
- ✓ Other coverage information (if applicable)
- ✓ Review the legal disclaimers

- **Make note of your claim submission number. This number will not be emailed to you, nor be available via Cigna Envoy once you exit the system.**
- Check on your claims status using your claim submission number and by calling our global customer service at **+1.800.243.1348** or direct at **+1.302.797.3535** (collect calls accepted). **Please note:** Allow a minimum of 48 hours after you have entered a claim into Cigna Envoy for it to show in our system for processing.

Please note: You can upload the following file types: PDF, JPEG, JPG, GIF, BMP, or PNG. Individual attachments cannot exceed 5 MB. The total size of all attachments cannot exceed 30 MB.

We hope you'll never need to use your Cigna Healthcare Medical Benefits Abroad while you are traveling, but we want you to be prepared – just in case.

If at any time you or your health care providers have questions, just call us

We're available 24 hours a day, 7 days a week to help with:

- Finding a health care provider
- Verifying benefits
- Coordinating direct payment to your health care provider
- Providing proof of coverage for visa requirements



Toll-free: 800.243.1348

Direct calling: 302.797.3535
(collect calls accepted)

When calling be sure to reference your employer and policy number.

This material is provided for informational purposes only. It is believed accurate as of the date of publication and is subject to change. Such material should not be relied upon as legal or medical advice. As always, we recommend that you consult with your independent legal and/or medical advisors.

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