



WELCOME

Medical Benefits Abroad

Together, all the way.®



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

887136 c 10/19

WELCOME

to Cigna Global Health Benefits

OUR MISSION:

To improve the health, well-being and peace of mind of the people we serve.





Insured and/or administered by:

Cigna Health and Life Insurance Company

**Medical Benefits Abroad (MBA)
Benefits at a Glance
Trace Systems Inc. – 06973D**

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers urgent and emergent expenses worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy. This is your Benefits at a Glance (BAAG) if you are eligible for the insurance, become insured and remain insured in accordance with the terms, provisions and conditions of the policy.

Employee Eligibility: 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.

The effective date of this Schedule of Benefits is **1/1/2021**

Schedule of Benefits	
Benefit	Benefit Amount
Accidental Death & Dismemberment (AD&D)	Not Covered
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	Plan coinsurance, subject to deductible*
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	Unlimited 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	None, 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 ***
Occupational Accident	Not Covered

* 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.

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

*** 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.

Please refer to the welcome kits or the MBA website at www.cignaenvoy.com for details around submitting a claim.

Username: 06973DMBA

Password: Cigna1

Cigna health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. Your Cigna 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.

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 Global.

FRAUD NOTICE: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

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**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. At the top, there's a navigation bar with the Cigna logo, a login status "Logged in as: Demo Account - Guest Member | Help | Log Out", and the date "Today is 09 Oct 2019". Below the navigation bar, there are links for "Find provider & country guides", "MBA materials & forms", "Online claims", and "Customer service". The main banner area features a blue box on the left with the text "Easy Access to Quality Health Care Around the World", a central white box with "Welcome to... CignaEnvoy.com for International Business Travelers", and a photo of a family on the right. Below the banner, there's a "Home" section with a message about MBA coverage and an "Improved MBA Claims Process!" announcement. To the right, a "I Want to..." box lists links for "Print a temporary ID card", "Access Forms", and "English Quick Reference Guide". At the bottom, there are three service tiles: "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).

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

Home Find provider & country guides MSA materials & forms **Online claims** Customer service

Claim Details

* Required fields

* 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

* Employee's Name:

* Policy/Group Number:

* Employee's First name:

* Employee's Last name:

* Employee's DOB: Day Month Year

* Employee's address: Please enter mailing address.

Use Employee details in Patient First Name, Last Name, Date Of Birth.

* Patient's First name:

* Patient's Last name:

* Patient's DOB: Day Month Year

* Home or Mobile Telephone Number:

* 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**

1 Go to CignaEnvoy.com.

2 Select **I am an international business traveller** under **I am a Customer**.

3 Login to Cigna Envoy using your company specific username and password**.

4 Select the **Certificate of Coverage** tab.

5 You or your employee enters demographic and travel information then selects **Download**.

Certificate of Coverage

* Required fields

* Traveller's First name:

* Traveller's Last name:

* Date of Birth: Day Month Year

* Date of departure from home country: Day Month Year

* Date of return to home country: Day Month Year

* Location travelling to: Choose country

Dependant information

To determine if your plan includes dependant coverage, you may contact your employer or Cigna Customer Service toll-free at 1.800.243.1548 or collect at 001.302.797.3535.

An online Certificate of Coverage is not available for all locations. Please contact Customer Service toll-free at 1.800.243.1548 or collect at 001.302.797.3535 if the location you are travelling to is not listed.

Download **Clear**

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, Sotana Nr. 2 Building Nr. 6 Chaoyang District	100026	BEIJING	CHINA	Nancy Shao Phone: +86 10 5905 1877 Fax: +86 10 5905 1888	Yes
Beijing Momen Outpatient Department	No 45-6, Xicheng North street Haidian District	100000	BEIJING	CHINA	Zhang Xinyuan Phone:	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.**



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 adjacent. 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.



* 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.

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®

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 300 Bellevue Parkway, Wilmington DE 19809-3718
Website: www.CignaEnvoy.com
US Provider: Payor ID# Cigna – 62308

Preferred care network in the U.S.: **Cigna HealthCare PPO**
For U.S.-inpatient services pre-authorization required.



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.

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.



GLOBAL TELEHEALTH



Medical Benefits Abroad






Cigna Medical Benefits Abroad® (MBA) members have access to global telehealth at no additional cost.

When you don't feel well you want to get better fast. Through this service, you have the opportunity to speak with licensed doctors 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.

What else can I use global telehealth¹ for?

- › **Phone and video consultations** with a licensed doctor
- › **Prescriptions** for common health concerns, when medically necessary and permitted²
- › **Treating non-urgent medical conditions** like fever, rash, pain and more
- › **Making preparations** for an upcoming consultation
- › **Discussing** a medication plan and potential side effects

How does it work?

1	2	3
Schedule an appointment. 	Speak with a doctor. 	Feel better. 
To schedule an appointment with a doctor anytime, almost anywhere, 24/7.	Your initial global telehealth consultation will be with a general practitioner (GP) by phone or video.	When necessary, a prescription will be sent to you to take to your local pharmacy. ²

If the GP feels that you should speak with a specialist, the GP will schedule another telehealth appointment with a Teladoc⁴ network specialist.

Teladoc Global Health Complete App

Avoiding crowded hospitals and doctors offices can help protect you from infection. Wherever you are, you and your covered dependents have access to services and support to help you with every dimension of your health.



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



Need another way to access Telehealth?

Call the Cigna MBA customer service center. The Cigna 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).

How to use the Teladoc Global Health Complete app:

1 Download the Global Health Complete app in the App store or Google play

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**

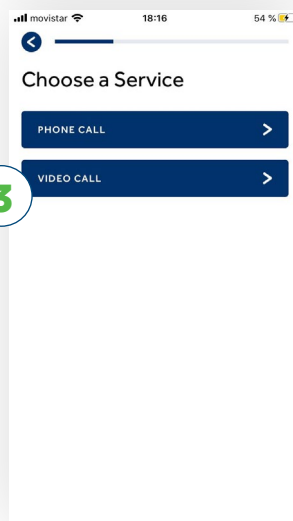
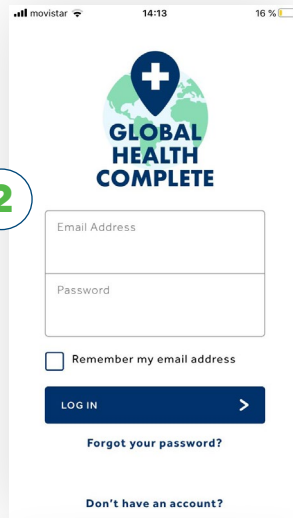
Returning users:

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

4 At the time of your consultation, go to the Appointments page and select "Start video call" or "Call in" to connect with your doctor

5 For assistance with the app or your account, go to the Help & Settings Page and select "Help Center"



The service provides you with access to over 110 board-certified doctors based in locations around the world.

These health care professionals:

- › 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
- › 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



Why is global telehealth such a valuable service?

Affordability. It's an alternative to doctor office or clinic visits – with no deductibles or coinsurance payments

Convenience. There's no need to leave the house or your workplace

Around the clock access. That's 24/7/365 access to a top doctor, usually within 24 hours (time can fluctuate depending on language preference)

Together, all the way.®



1. Telehealth services may not be available in all jurisdictions. Terms and conditions may apply.

2. Not all prescription drugs are covered and prescriptions are not guaranteed to be written.

3. Local carrier charges may apply in some regions.

4. Cigna 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.

The Apple logo is a trademark of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. Telehealth services may not be available in all jurisdictions. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and prescriptions are not guaranteed to be written. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.

This information is for educational purposes only. It is not medical advice and should not be used as a tool for self-diagnosis. Always consult with your provider for appropriate examinations, treatment, testing and care recommendations. Your use of this information is at your sole risk. Products and services are subject to availability and may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Terms and conditions may apply.

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CONCIERGE AND TRAVEL ASSISTANCE SERVICES

Help is just a call away, even when you're away from home.

You're about to go on an international assignment outside your home country. You don't speak the language. Everything is new and unfamiliar. And then you lose your passport. Now what?

The answer is to call Cigna. Yes, Cigna.

In addition to providing access to quality health care around the world, Cigna offers coverage to help you take care of issues that go far beyond health.

Our Concierge and Travel Assistance Services can assist your employees with a wide range of travel-related issues, including:

- › Advice for how to recover or replace lost documents like passports and credit cards.
- › Arrangement for an emergency medical evacuation.
- › Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.

- › Coordination of emergency travel arrangements for family members who escort another family member to the hospital.
- › Finding or replacing prescription medication.
- › Help finding the right doctor or hospital closest to your location.
- › Help obtaining necessary documents for medical insurance claims.
- › Providing personal emergency telephone translation services.



For assistance call the phone number on the back of your Cigna ID card.

Together, all the way.®



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Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

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CRISIS ASSISTANCE PLUS

Additional protection when you travel

We live in a complicated and unpredictable world, and Cigna Global Health Benefits® recognizes this. Our mission is to help the people we serve improve their health, well-being and peace of mind. To further support our globally mobile customers, Cigna proudly offers **Crisis Assistance Plus™ (CAP)**,* a worldwide comprehensive crisis assistance program, powered by FocusPoint International®.

The CAP program provides time-sensitive advice and coordinated in-country crisis assistance for nine different risks that directly impact – or have the potential to impact – you when you're traveling.

- › Terrorism
- › Pandemic
- › Political threats
- › Natural disasters
- › Blackmail or extortion
- › Violent crimes
- › Disappearances of persons
- › Hijacks
- › Kidnaps for ransom**
- › Wrongful detentions

CAP provides you and your covered dependents with 24/7 on-demand access to FocusPoint International's global assistance centers for advice and coordinated in-country crisis response services, when necessary. Depending on the situation, the CAP program offers:

- › Rapid-response teams and dedicated CAP managers deployed globally within 24 hours.
- › Experienced security personnel for field rescue, shelter in place and ground evacuations.

- › Nationally recognized crisis communications teams.
- › Highly experienced kidnap-for-ransom and extortion-response specialists.
- › Emergency-message relay to family members or employers.
- › Point-in-time geographic threat information.
- › Access to private aviation fleet, with aircraft launched in as little as 60 minutes.



The CAP Travel Risk Portal provides the necessary tools and information to stay vigilant, informed and prepared. Log in today for country-specific

travel insights and point-in-time geographic threat profiles, travel guides and more. Visit www.focuspointintl.com/cap/ today.

CAP member login credentials

- › Username: Cigna@wwfocus.com
- › Password: Cigna1

Together, all the way.®



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

Expenses

Crisis consulting expenses***	<ul style="list-style-type: none"> ➤ No dollar limit per person per covered expense ➤ Number of physical responses/ evacuations incurring in a year are limited to two per person per year
Additional expenses covered (but not limited to)	<ul style="list-style-type: none"> ➤ Legal referrals and fees ➤ Fees and expenses of an independent interpreter ➤ Costs of relocations, travel and accommodations ➤ Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a covered member located in a country where a crisis event has occurred



In the event of a crisis situation, please call the telephone number on your Cigna ID card. A Cigna representative will connect you to a crisis consultant at FocusPoint International who can provide advice and coordinate immediate worldwide assistance.

Exclusions

FocusPoint International will not provide crisis response services:

- With respect to kidnapping or violent crime by a relative.
- To any person who has had kidnap insurance cancelled or declined.
- To any person who has been kidnapped in the past.
- To any kidnapping of a protected person within their country of residence.
- Where such service would be prohibited under United Nations' resolutions or any laws of the European Union, United Kingdom or the United States.
- For the payment of any ransom.
- If the protected person elects to travel to location(s) with an issued and active advisory against all travel to said location(s).
- For a business dispute.
- For extra expenses caused by a non-covered travel delay.
- For suicide or attempted suicide.
- For war, whether declared or not, between China, France, the United Kingdom, the Russian Federation and the United States, or war in Europe other than civil war.
- For any enforcement action by or on behalf of the United Nations in which countries stated above or any armed forces are engaged.
- For loss or destruction to any property arising from any consequential loss or any legal liability caused from radioactivity.

Cigna Global Health Benefits®



* For covered Medical Benefits Abroad®, Global Health Advantage® and Worldwide Advantage® 2 to 20 customers and 10+ customers.

** Ransom payments are not covered.

*** Via FocusPoint International.

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.

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NOTICE OF PRIVACY PRACTICES

Cigna Global Health Benefits®

This notice describes how medical information about you, may be used and disclosed, and how you can get access to this information. Please review it carefully.

Our privacy commitment

Thank you for giving us the opportunity to serve you. In the normal course of doing business – providing medical care to you – Cigna Global Health Benefits (“CGHB”) creates records about you and the treatment and services we provide to you. The information we collect is called Protected Health Information (“PHI”). We take our obligation to keep your PHI secure and confidential very seriously.

We are required by federal and state law to protect the privacy of your PHI and to provide you with this Notice about how we safeguard and use it and to notify you following a breach of your unsecured PHI.

When we use or give out (“disclose”) your PHI, we are bound by the terms of this Notice. This Notice applies to all electronic or paper records we create, obtain, and/or maintain that contain your PHI.

How we protect your privacy

We understand the importance of protecting your PHI. We restrict access to your PHI to authorized workforce members who need that information for your treatment, for payment purposes and/or for health care operations. We maintain technical, physical and administrative safeguards to ensure the privacy of your PHI.

To protect your privacy, only authorized and trained workforce members are given access to our paper and electronic records and to non-public areas where this information is stored.

Para recibir este Aviso de prácticas de privacidad en español, llame al Centro de servicio internacional al 302.797.3100 o al 800.441.2668.

Workforce members are trained on topics including:

- ▶ Privacy and data protection policies and procedures including how paper and electronic records are labeled, stored, filed and accessed.
- ▶ Technical, physical and administrative safeguards in place to maintain the privacy and security of your PHI.

Our corporate Privacy Office monitors how we follow the policies and procedures, and educates our organization on this important topic.

How we use and disclose your PHI

Uses of PHI without your authorization

We may disclose your PHI without your written authorization if necessary while providing your health benefits. We may disclose your PHI for the following purposes:

- ▶ **Treatment:**
 - To share with hospital staff, nurses, doctors, pharmacists, optometrists, health educators and other health care professionals and personnel at health care facilities so they can determine your plan of care.
 - To help you obtain services and treatment you may need – for example, to order lab tests and using the results.
 - To coordinate your health care and related services with a different health care facility or professional.

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› **Payment:**

- To obtain payment of premiums for your coverage.
- To make coverage determinations – for example, to speak to a health care professional about payment for services provided to you.
- To coordinate benefits with other coverage you may have – for example, to speak to another health plan or insurer to determine your eligibility or coverage.
- To obtain payment from a third party that may be responsible for payment, such as a family member.
- To otherwise determine and fulfill our responsibility to provide your health benefits – for example, to administer claims.

› **Health care operations:**

- To provide customer service.
- To support and/or improve the programs or services we offer you.
- To assist you in managing your health – for example, to provide you with information about treatment alternatives to which you may be entitled.
- To support another health plan, insurer, or health care professional who has a relationship with you for activities such as case management, care coordination and quality improvement activities. For example, we may share your claims information with your doctor if you have a medical need that requires attention.

We may also disclose your PHI without your written authorization for other purposes, as permitted or required by law. This includes:

› **Disclosures to others involved in your health care.**

- If you are present or otherwise available to direct us to do so, we may disclose your PHI to others – for example, a family member, a close friend, or your caregiver.
- If you are in an emergency situation, are not present, or are incapacitated, we will use our professional judgment to decide whether disclosing your PHI to others is in your best interests. If we do disclose your PHI in a situation where you are unavailable, we would disclose only information that is directly relevant to the person's involvement with your treatment or for payment related to your treatment. We may also disclose your PHI in order to notify (or assist in notifying) such persons of your location or your general medical condition.
- We may disclose your child's PHI to your child's other parent.

› **Disclosures to your employer as sponsor of your health plan.**

We may disclose your PHI to your employer or to a company acting on your employer's behalf, so that entity can monitor, audit and otherwise administer the employee health plan in which you participate. Your employer is not permitted to use the PHI we disclose for any purpose other than administration of your benefits. The Health Plan may also provide Summary Health Information to the plan sponsor as allowed by law so that the plan sponsor may solicit premium bids from other health plans or modify, amend or terminate the plan. See your employer's health plan documents for information on whether your employer receives PHI and, if so, the identity of the employees who are authorized to receive your PHI.

› **Disclosures to vendors and accreditation organizations.**

- We may disclose your PHI to:
- Companies that perform certain services we've requested. For example, we may engage vendors to help us to provide information and guidance to users with chronic conditions like diabetes and asthma.
 - Accreditation organizations such as the National Committee for Quality Assurance (NCQA) for quality measurement purposes.

Please note that before we share your PHI, we obtain the vendor's or accreditation organization's written agreement to protect the privacy of your PHI.

› **Communications.**

- We may disclose your PHI to:
- Encourage you to purchase or use a product or service that is not part of the health care services and benefits we provide when we meet with you in person, as permitted by law.
 - Provide you with a promotional gift of nominal value.

Except as permitted by law, we will not use your PHI for marketing purposes without your prior written authorization.

› **Health or safety.**

We may disclose your PHI to prevent or lessen a serious and imminent threat to your health or safety or the health and safety of another individual or the general public

› **Public health activities.**

- We may disclose your PHI to:
- Report health information to public health authorities authorized by law to receive such information for the purpose of preventing or controlling disease, injury or disability, or monitoring immunizations;
 - Report child abuse or neglect, or adult abuse, including domestic violence, to a government authority authorized by law to receive such reports;

- Report information about a product or activity that is regulated by the U.S. Food and Drug Administration (FDA) to a person responsible for the quality, safety or effectiveness of the product or activity;
- Alert a person who may have been exposed to a communicable disease, if we are authorized by law to give this Notice.
- **Health oversight activities.** We may disclose your PHI to:
 - A government agency that is legally responsible for oversight of the health care system or for ensuring compliance with the rules of government benefit programs, such as Medicare or Medicaid.
 - Other regulatory programs that need health information to determine compliance.
- **Research.** We may disclose your PHI for research purposes, but only according to and as allowed by law.
- **Compliance with the law.** We may use and disclose your PHI to comply with the law.
- **Judicial and administrative proceedings.** We may disclose your PHI in a judicial or administrative proceeding or in response to a valid legal order.
- **Law enforcement officials.** We may disclose your PHI to the police or other law enforcement officials, as required by law or in compliance with a court order or other process authorized by law.
- **Government functions.** We may disclose your PHI to various departments of the government such as the U.S. military or the U.S. Department of State as required by law.
- **Workers' compensation.** We may disclose your PHI when necessary to comply with workers' compensation laws and similar programs.

Uses of PHI that require your authorization

Other than for the purposes described above or as permitted by applicable law, we must obtain your written authorization to use or disclose your PHI. For example, we would need your authorization:

- To use your PHI to a prospective employer.
- Use your PHI for marketing communications and when we receive direct or indirect payment from a third party for making such communications.
- For any sale involving your PHI, as required by law.
- To use genetic information for underwriting purposes.

Uses and disclosures of certain PHI deemed "Highly Confidential." For certain kinds of PHI, federal and state law may require enhanced privacy protection. These would include PHI that is:

- Maintained in psychotherapy notes;
- About alcohol and drug abuse prevention, treatment and referral;
- About HIV/AIDS testing, diagnosis or treatment;
- About venereal and/or communicable disease(s);
- About genetic testing.

We can only disclose this type of specially protected PHI with your prior written authorization except when specifically permitted or required by law. Any other uses and disclosures not described in this Notice will only be made with your prior written authorization.

Cancellation. You may cancel ("revoke") a written authorization you gave us before. The cancellation, submitted to us in writing, will apply to future uses and disclosures of your PHI. It will not impact disclosures made previously, while your authorization was in effect.

Your individual rights

You have the following rights regarding the PHI that CGHB creates, obtains, and/or maintains about you.

- **Right to request restrictions.** You may ask us to restrict the way we use and disclose your PHI for treatment, payment and health care operations, as explained in this Notice. We are not required to agree to the restrictions, but we will consider them carefully. If we do agree to the restrictions, we will abide by them.
- **Right to receive confidential communications.** You may ask to receive CGHB communications containing PHI by alternative means or at alternative locations – for example, you may ask that we contact you by phone at home, rather than at work. We will accommodate reasonable requests whenever feasible.
- **Right to inspect and copy your PHI.** You may ask in advance to review or receive a copy of your PHI that is included in certain paper or electronic records we maintain such as prescription and billing records. Under limited circumstances, we may deny you access to a portion of your records.

You may request that we disclose or send a copy of your PHI to a Health Information Exchange (HIE).
- **Right to amend your records.** You have the right to ask us to correct your PHI contained in our electronic or paper records if you believe it is inaccurate. If we determine that the PHI is inaccurate, we will

correct it if permitted by law. If a health care facility or professional created the information that you want to change, you should ask them to amend the information.

➤ **Right to receive an accounting of disclosures.** Upon your request, we will provide a list of the disclosures we have made of your PHI for a specified time period. However, the list will exclude:

- Disclosures you have authorized.
- Disclosures made earlier than six years before the date of your request (in the case of disclosures made from an electronic health record, this period may be limited to three years before the date of your request).
- Disclosures made for treatment, payment, and health care operations purposes except when required by law.
- Certain other disclosures that are excepted by law.

If you request an accounting more than once during any 12-month period, we will charge you a reasonable fee for each accounting report after the first one.

➤ **Right to name a personal representative.** You may name another person to act as your Personal Representative. Your representative will be allowed access to your PHI, to communicate with the health care professionals and facilities providing your care, and to exercise all other HIPAA rights on your behalf. Depending on the authority you grant your representative, he or she may also have authority to make health care decisions for you.

➤ **Right to receive a paper copy of this Notice.** Upon your request, we will provide a paper copy of this Notice, even if you have already received one, as described in the Notice Availability and Duration section later in this Notice.

Actions you may take

Contact us. If you have questions about your privacy rights, believe that we may have violated your privacy rights, or disagree with a decision that we made about access to your PHI, you may contact us in writing or by telephone.

Cigna
Privacy Office
PO Box 188014
Chattanooga, TN 37422
Telephone Number 800.234.4077
privacyoffice@cigna.com

For certain types of requests, you must complete and mail to us an applicable form, which is available by calling the International Service Centers or going to our website (www.Cignaenvoy.com).

Contact a government agency. If you believe we may have violated your privacy rights, you may also file a written complaint with the Secretary (the “Secretary”) of the U.S. Department of Health and Human Services (“HHS”).

Your complaint can be sent by email, fax, or mail to the HHS’ Office for Civil Rights (“OCR”). For more information, go to the OCR website <http://www.hhs.gov/ocr/privacy/hipaa/complaints>. We will provide you with the contact information for the OCR Regional Manager in your area if you request it from our Privacy Office.

We will not take any action against you if you exercise your right to file a complaint, either with us or with the Secretary.

Notice availability and duration

Notice availability. A copy of this Notice is available by calling the International Service Centers or on our website (go to www.Cignaenvoy.com and click Notice of Privacy Practices).

Right to change terms of this Notice. We may change the terms of this Notice at any time, and we may, at our discretion, make the new terms effective for all of your PHI in our possession, including any PHI we created or received before we issued the new Notice.

If we change this Notice, we will update the Notice on our website and, if you are enrolled in a CGHB plan at that time, we will send you the new Notice, as required. In addition, you can obtain a copy of the new Notice upon request when you call the International Service Centers or from our website

Effective date. This Notice is effective as of April 14, 2003, and updated as of August 1, 2019.



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