

CIGNA STUDYWELL: LONG-TERM ABROAD

Peace of Mind While Studying Abroad



Together, all the way.®



Offered by: Cigna Global Insurance Company Limited or its affiliates.

WELCOME

The most important thing to bring along on your educational journey is peace of mind.



Table of contents

Welcome to Cigna! 1

Cigna StudyWell: Peace of mind while studying abroad 1

 Easy access to health care benefits. 1

 In an emergency, we're here for you.. . . . 1

 Six ways to reach us.. . . . 1

We take good care of you. 1

Cigna Wellbeing App 2

Global Telehealth through Cigna Envoy and the Cigna Wellbeing App 2

International Member Assistance Program (IMAP) 2

 Live assistance is always available 2

 We are here to support you. 2

 You're supported worldwide 2

 Access is easy 2

CignaEnvoy.com Using our website 3

 One site. One stop. Cigna Envoy.. . . . 3

 Cigna Envoy on the go. 3

 When to use the emergency room.. . . . 4

 Everything you need for your Cigna StudyWell plan 4

Value-added benefits 5

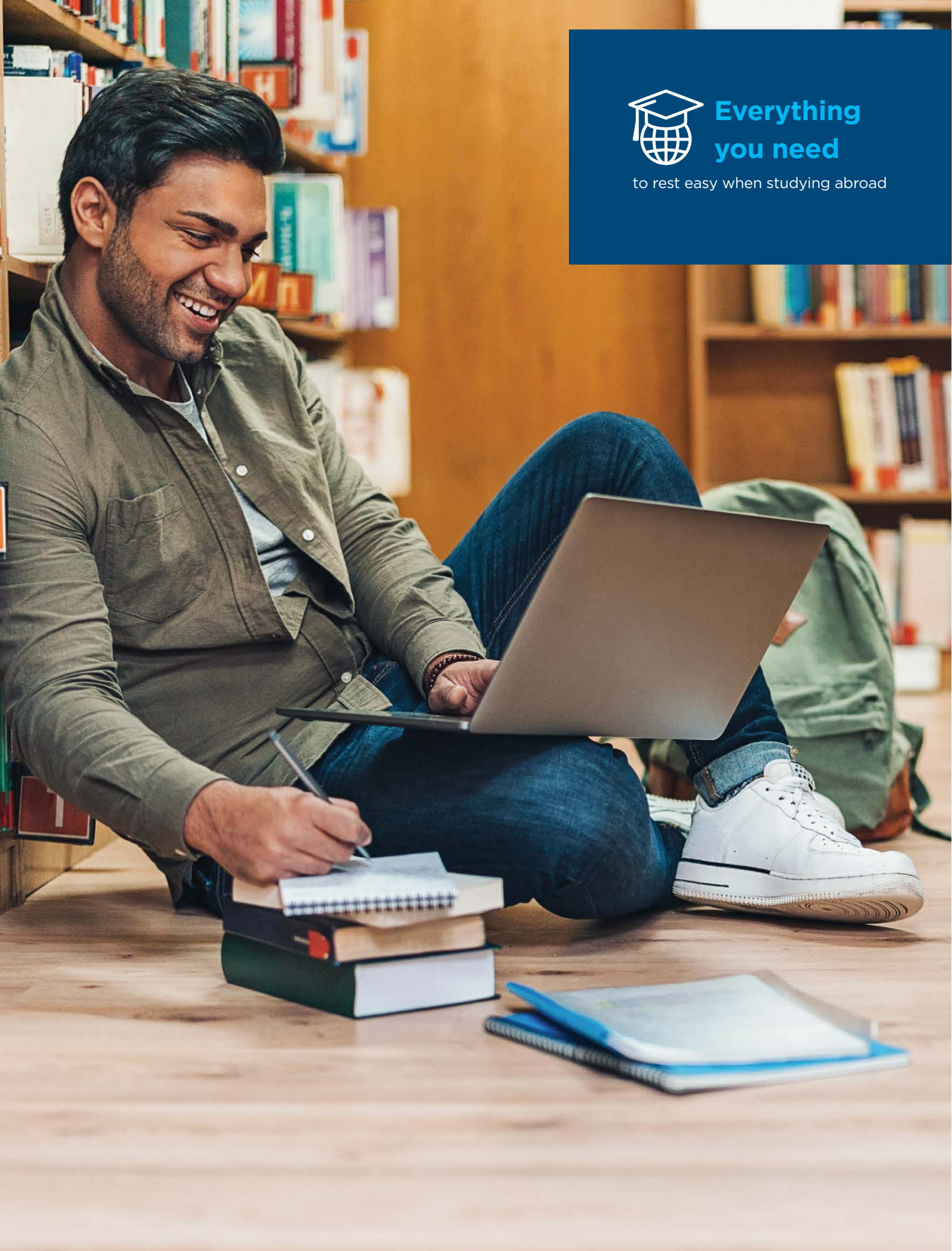
Understand plan and health care terms. 5





**Everything
you need**

to rest easy when studying abroad



Away from home.
Not far from care.



Welcome to Cigna!

While studying abroad, especially during these unprecedented times, you will take on new and exciting experiences that will enrich your educational journey. Along the way, a new home and culture can also introduce questions and challenges regarding your health and security which is why Cigna has designed services and programs to support your needs; providing you easy to access care anytime, anywhere.

Cigna StudyWell® connects participants 24/7 with the people, programs, tools and support that help provide peace of mind, a great educational experience, and answers to questions like:

- › What should I ask my doctor before I leave?
- › If I have questions, need information, or am stressed or anxious, where can I go for help?
- › If my travels require quarantine, how do I access medical care?
- › What do I do in case of an emergency?
- › How do I get my prescriptions filled while I am away?

Cigna StudyWell: Peace of mind while studying abroad

Easy access to health care benefits.

With Cigna StudyWell, you have access to the largest global network of health care providers, and should something come up our dedicated customer service representatives are here 24/7 to help get the care you need.

If you haven't received the policy or plan number for your electronic Cigna ID card, please contact your school.

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 providers or facilities, we'll be there for you. Every step of the way.

From helping to coordinate your treatment plans to filling a prescription, getting assistance with medical appointments and hospital admissions, we're there for you. Just call the dedicated phone number to our service center. Our customer service team will put you in touch with a Cigna clinician.



Six ways to reach us.

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

Website	CignaEnvoy.com
Toll-free telephone number	+1.800.441.2668
Direct (collect calls accepted):	+1.302.797.3100
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.

We take good care of you.

Your Cigna StudyWell plan may include coverage for:¹

- › **Emergency medical treatment** that may include hospital admissions, surgeries, outpatient medical care and ambulance service
- › **Maternity** in case you need support with finding local OB/GYNs and hospitals, understanding benefits and scheduling appointments
- › **Prescription drug** coverage will be provided for maintenance prescriptions and their administration, as well as prescriptions for necessary medications that were lost while traveling
- › **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 in and outside the U.S.

Cigna Wellbeing App



Connecting you to a healthier lifestyle.

Wherever you are, you'll have access to personalized tips and services to support you with every dimension of your health. The Cigna Wellbeing™ App can also help you manage chronic conditions such as diabetes and cardiovascular disease.

- ▶ Health assessments in key areas that affect your wellness.
- ▶ Wellness tips, recipes, articles and more.
- ▶ Wellness Coaching through videos.
- ▶ Health management of chronic conditions.

Note: If you have already registered for CignaEnvoy.com or the Cigna Envoy mobile app, simply log in using your current ID and password/PIN.

The Cigna Wellbeing App is available from the App Store or Google Play.

Click on the iOS or Android button to download TODAY!



Global Telehealth² through Cigna Envoy and the Cigna Wellbeing App³

Talk to a doctor anytime, from anywhere

When you don't feel well, you want to get better fast. There are times when a visit to a doctor's office is difficult to manage. But with our global telehealth service, you have the opportunity to speak with licensed doctors around the world 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 can I use global telehealth for?

- ✓ **Same day consultations** with a doctor by phone (available in multiple languages); with video consultations (available in English or Spanish) coordinated between 3:00 am – 5:30 pm ET from the comfort of your location

- ✓ **A diagnosis** for non-emergency health issues ranging from acute conditions to complex chronic conditions
- ✓ **Prescriptions** for common health concerns, when medically necessary
- ✓ **Treating medical conditions** like fever, rash, pain and more
- ✓ **Making preparations** for an upcoming consultation
- ✓ **Discussing** a medication plan and potential side effects

International Member Assistance Program (IMAP)

Balanced living relies on total wellbeing and peace of mind while studying abroad.

Live assistance is always available

As a student, you have access to free, confidential assistance with any work or personal issue.

Any time, any day, you can contact the service for live assistance including: short-term professional counselling, telephonic support.

We are here to support you

Professionals are ready to assist you with any issue that matters to you.

Topics include, but are not limited to:

- ▶ Improving family communication
- ▶ Harmony between school and home life
- ▶ Managing life changes
- ▶ Handling stress
- ▶ Surviving the loss of a loved one
- ▶ Managing anxiety and depression
- ▶ Substance use
- ▶ Bullying and harassment
- ▶ Couples' support
- ▶ Parenting
- ▶ Caring for an elder

You're supported worldwide

- ✓ Available 24 hours a day, 7 days a week, 365 days a year
- ✓ Access available worldwide by phone, email, or web
- ✓ Access to 6 face-to-face sessions with a counsellor
- ✓ Provides information and counselling on any personal issue that matters to you
- ✓ No cost to you to use the service
- ✓ Support available in your language

Access is easy

Direct phone number	+44.208.987.6230 (reverse charges will be accepted) ⁴
Website	www.CignaEnvoy.com
E-mail	support@resourcesforyourlife.com
Global SMS texting	+44 790 934 1229

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CignaEnvoy.com

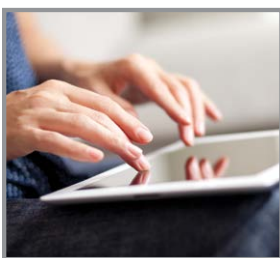
Using our website

One site. One stop. Cigna Envoy.

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

It is the go-to health resource for covered students traveling abroad. 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 go abroad. You can easily research:

- ✓ Currency and exchange rates
- ✓ Immunization requirements
- ✓ Security alerts
- ✓ Disease prevention tips



What else can you do with the Cigna Envoy website?

You can search our global directory to find nearby participating 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 directly, which may result in fewer out-of-pocket expenses. Just present your ID card when you visit. You can also access the Cigna Envoy website to print a PDF copy of your ID card. Fill in the name of your school and your policy or plan number and print.

Cigna Envoy Website Registration:

1. Download the mobile app OR go to **CignaEnvoy.com** and, within the '**Customers**' section, select '**Register**'.
2. Enter your Cigna ID and click 'Register'.
3. Enter identifying information, including account number, then click '**Register**'. Receive your registration confirmation to your email. Click the link in the email to continue registration.
4. Click '**Activate Cigna Account**'. Now you can set up your password with the requirements provided on screen.
5. Click '**Confirm Password**'. You'll also be prompted to set up two-factor authentication or you may skip this step. Two-factor authentication is used to provide added security for your account.
6. Choose '**Email or SMS & submit**' or '**Skip authentication**'.
7. Access your account, and read and accept the terms and conditions and any other Informational messages.
8. Click '**Continue**'.



Cigna Envoy on the go.

The Cigna Envoy mobile app is free to Cigna Global Health Benefits customers. The Envoy app can be downloaded from the App Store®, Google Play™ or the Amazon AppStore online stores.

Click on iOS, Android or Amazon buttons or scan QR codes to download **TODAY!**⁵



Online Claims

1. Select '**Online Claims**' on the navigational tool bar 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



When to use the emergency room.⁶

Emergency rooms typically have much longer wait times and are significantly more costly. They should be utilized only in the event of a life-threatening illness or injury (i.e., severe chest pain, severe burns, broken bones or poisoning). There are alternatives to emergency room care that are convenient and cost less. If you're experiencing non-life-threatening symptoms such as sore throat, flu-like symptoms, skin rash or infection, you can visit:

- › A walk-in convenience care clinic
- › An urgent care center



Everything you need for your Cigna StudyWell plan

- › This Welcome Kit
- › Your Cigna **ID card**. Present your card to health care providers 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 school 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
- › **Cigna StudyWell Claim Form**



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



ID Number:

Name:

Acct. Number:

Acct. Name:

RxBIN: 017010

RxPCN: 0216INTL

RxGrp NR8A

Issuer: (80840)

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

BENDO

Website: CignaEnvoy.com

No Referral Required

Preferred are Network in the U.S.: Cigna Healthcare OA Plus

Preauthorization for inpatient and outpatient services received in the U.S. is required. Network providers must call the toll-free number below to preauthorize services. You are responsible for ensuring that out-of-network providers preauthorize services. Failure to obtain preauthorization may affect your out-of-pocket costs. In an emergency, seek care immediately, then call your primary care provider for further assistance and directions on follow-up care within 48 hours.

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

CUSTOMERS AND HEALTH CARE FACILITIES/DOCTORS:

U.S. HEALTH CARE FACILITIES/DOCTORS: Payor ID# Cigna – 62308

Fax claims: AT&T access code + 800.243.6998 or 302.797.3150

Contact: AT&T access code + 800.441.2668 or 302.797.3100

Mail claims: Cigna International, PO Box 15050, Wilmington, DE 19850-5050 U.S.A.

Online claims: Visit CignaEnvoy.com to submit a claim online



AWAY FROM HOME CARE

For illustrative purposes only. Your actual ID card information may vary. Electronic ID cards are our standard. Hard copies may be available upon request. Please contact your school.

Value-added benefits

As a student, you're in an unusual 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:

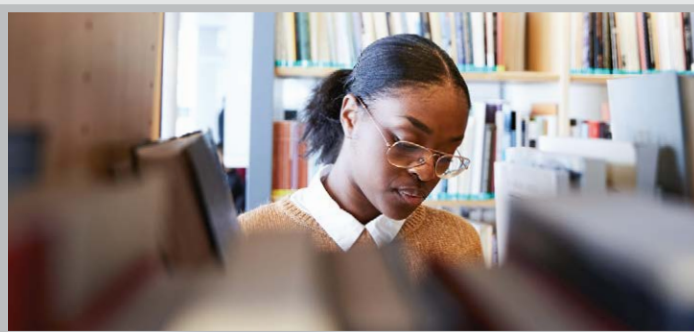
1. Advice for how to recover or replace lost documents like passports and credit cards.
2. Arrangement for an emergency medical evacuation (if included with your schools plan).
3. Assistance with finding or replacing prescription medication.
4. Help finding the right health care provider or facility closest to your location.
5. Help obtaining necessary documents for medical claims.
6. 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 ID card.

We work hard to help make your health care easier. By helping you improve your health, well-being, and peace of mind, it's easier for you to be your best every day. In almost every part of the world.

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. This is not a complete list. Refer to your plan documents for a complete list of plan exclusions and limitations.

Understand plan and health care terms



Deductible amounts: A deductible is the portion of your covered medical expenses you are responsible for paying at the beginning of each plan/calendar year until you reach a certain amount. Then your plan will begin to pay for a portion of covered health care costs.

FOR EXAMPLE:

Let's say your plan deductible is \$1,000. That means for most covered services, you will pay 100% of your in-network medical claims until the amount you pay reaches \$1,000. After that, you pay a coinsurance amount and/or a copay.

Coinsurance: The percentage a covered person must pay of the allowed amount for covered health services after the health plan begins to pay, usually once the plan deductible has been met. This may also refer to the percentage of covered expenses paid by a health benefit plan.

FOR EXAMPLE:

Let's say your plan has 80% coinsurance for covered medical services. You've already met your deductible. You go to an in-network doctor and it costs \$200 for the visit. The doctor sends a claim for that amount to Cigna, who pays the doctor 80% (\$160) of the claim. The doctor bills you for the remaining 20% (\$40). That amount you owe is your coinsurance.

In-network: Doctors or other providers who participate in the Cigna network, which keeps your costs lower and eliminates your paperwork.

Out-of-pocket costs: Expenses not covered by your plan, such as copays, coinsurance and deductibles.

Direct pay arrangements: Direct payment to your provider, which helps reduce the amount you need to pay for covered services at the time of treatment.

1. Actual plan features will vary depending on what has been selected by your school.
2. The downloading and use of the Cigna Envoy App or the Cigna Wellbeing App are subject to the terms and conditions of the app and the online store from which they are downloaded. Standard mobile phone carrier and data usage charges apply.
3. Subject to eligibility. Telehealth services may not be available in all areas and video chat may not be available with all providers or through your specific mobile device. Telehealth services are separate from your health plan's provider network. Telehealth services are provided by third party companies/entities and not by Cigna. Providers are solely responsible for any treatment provided to their patients.
4. Contact your international operator and request that the charges be reversed or dial us direct and we will call you back.
5. The downloading and use of the Cigna Envoy app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
6. This information is for educational purposes only. It is not medical advice. Always consult your doctor for appropriate examinations, treatment, testing and care recommendations.

Cigna **StudyWell**[®]

Together, all the way.®



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