GLOBAL TELEHEALTH

Frequently Asked Questions

Global telehealth gives you same-day access to a health care provider, by phone or video. Here are answers to some questions you may have.

| | QUESTION | ANSWER |
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| 1 | How can global telehealth help me? | Global telehealth doctors will listen to your specific concerns, ask the right questions and provide clear advice to you about the best steps to take. You will be able to share documents, images and files. They can also help you understand the local health care system and how to organize your next appointments. This enables you to make the most efficient use of your visit to your treating doctor. The global telehealth service is also connected to our Cigna case management team, who will be made available to you for further assistance when appropriate (with your consent, of course). |
| 2 | Who is providing the global telehealth services? | Cigna Global Health Benefits® customers have access to global telehealth through Teladoc, a global provider of health care services. Teladoc has been providing expert and primary care support to patients since 1999 and is comprised of a network of licensed doctors across the globe. All doctors are licensed in the countries where they practice medicine, and are fully qualified and trained to provide this service. They are a combination of family doctors and specialists, all of whom are experienced in the delivery of primary care. |
| 3 | Can I discuss medications or get a prescription? | Yes. If the doctor has enough medical information on your case (and when legally available), then a prescription or treatment recommendation can be provided. Doctors may issue prescriptions for medicines when, in their professional j udgment, it is safe, appropriate and they are licensed and authorized to do so. Should you receive a prescription, you will need to bring it to a local pharmacy to be filled. There may be times when a telehealth doctor may not be able to provide a prescription, ¹ or feels that an in-person consultation is needed to obtain a prescription. |
| 4 | What languages are supported by telehealth doctors? | Telehealth is offered in multiple languages, which may include English, Arabic, Cantonese, French, German, Hindi, Hungarian, Japanese, Korean, Malay, Mandarin, Polish, Portuguese, Spanish, and Thai. Video consultations are only available in English and Spanish. |

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| | QUESTION | ANSWER |
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| 5 | What services are provided through telehealth? | Telehealth provides access to clinical guidance from doctors by phone or video. You may: Access a trusted doctor, including specialists, for a medical consultation Discuss medical symptoms such as a fever, rash or aches and pain Reach a working diagnosis if enough medical information is available Discuss a medical report, test result or a treatment plan Prepare for an upcoming consultation Discuss a medication plan and potential side effects Get support with navigating the local health care system |
| 6 | What if there is an emergency? | The telehealth service is meant for the diagnosis of nonemergency health issues. In case of an emergency, please dial the local emergency number from the country you are in and then contact your treating doctor. |
| 7 | What is the typical consultation time? | Global telehealth doctors are available with no time constraints. We know that time is important when you aren't feeling well. The length of consultations can vary but the typical consultation time can be anywhere up to 30 minutes. |
| 8 | What is the typical wait time to speak with a doctor? | Appointments are typically scheduled for the same day. Careful consideration of your language preference and the current time zone are key factors in determining when an appointment can be scheduled. |
| 9 | Do I have the option to speak with the same telehealth doctor for a follow-up consultation? | The telehealth doctor is assigned based on date, time and language preference in your particular time zone. Most likely, it will be a different doctor than the one you consulted with during the initial session. However, the doctor you confer with will be able to review notes from your previous telehealth consultations. This provides consistency and helps you receive optimal care. |
| 10 | Do telehealth doctors place callbacks to patients to check their status? | Yes. Doctors will be able to call you back to follow up on your care when they feel it is appropriate. |
| 11 | Is there a mobile app so I can video conference with a doctor from my tablet or smartphone? | Yes, Global telehealth is accessible through Cigna Envoy® and the Cigna Wellbeing® app. You can download the Cigna Wellbeing app for free. ² Click on iOS or Android buttons to download ² $\underbrace{\rarrow Cigna}_{\rarrow Cigna} Here Cigna Constant Const$ |
| 12 | What communications (emails, text, etc.) can I expect to receive post consult? | After a video consultation, notes and any applicable prescription(s) by the telehealth doctor will be uploaded to your Cigna Wellbeing app, where they can be accessed and viewed. After telephone consultations you will receive your details via email. |

Together, all the way."



1. There are instances where a prescription may not be issued, including, but not limited to, chronic patients that are monitored regularly, unlicensed medications or not FDA approved treatments, narcotic medications, sleeping tablets, sedatives, hypnotics or benzodiazepines, barbituates, specialist only medications may be covered under your employer's medical plan. See your plan documents for costs and details of coverage.

- 2. The downloading and use of the Cigna Envoy app or 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.
- 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.

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