



# Cigna StudyWell®

**Benefits at a Glance for:**

**Policy Number:**

**Global Health Benefits**

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Insured and/or administered by:  
Cigna Global Insurance Company Limited

**Saddleback College**  
Benefits at a Glance  
Global Plan for all covered Members  
Policy # 10517B  
Plan Start Date August 1, 2025

**This plan provides minimum essential coverage.**

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

| Cigna Healthcare, Global Health Benefits Customer Service |   |  |
|---|---|--|
| <b>Toll Free Telephone Number:</b>                        | 1.800.441.2668  |  |
| <b>Direct Telephone:</b>                                  | 1.302.797.3100 (collect calls accepted)   |  |
| <b>Toll Free Fax Number:</b>                              | 1.800.243.6998  |  |
| <b>Direct Fax Number:</b>                                 | 001.302.797.3150  |  |
| <b>Secure Website:</b>                                    | <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a> Registration is required (See member kit for registration information.) Secure email available at this site. |  |
| <b>Mail Delivery:</b>                                     | Cigna Healthcare<br>P.O. Box 15050<br>Wilmington DE 19850-5050 U.S.A.   | Cigna Healthcare<br>300 Bellevue Parkway<br>Wilmington DE 19809 U.S.A. |

**General Plan Provisions - All Amounts in U.S. Dollars**

| Global Medical Plan  |  |                 |                     |
|--|--|-----------------|---------------------|
|  | International<br>(Outside of the U.S.)             | U.S. In-Network | U.S. Out-of-Network |
| <b>Area of Cover</b>   | Worldwide  |                 |                     |
| <b>U.S. Medical Network</b>  | OAP  |                 |                     |
| <b>Eligibility</b>   | Refer to eligibility definition in the certificate |                 |                     |
| <b>Lifetime Maximum</b>  | \$1,000,000  |                 |                     |
| <b>Annual Maximum</b>  | \$250,000  |                 |                     |
| <b>Policy Year Deductible</b><br>· Per Individual                        | \$150  | \$150           | \$150               |
| · Per Family   | \$450  | \$450           | \$450               |
| <b>Coinsurance</b><br>(The percentage of covered expenses the plan pays) | 100%   | 100%            | 80%                 |
| <b>Out-of-Pocket Maximum (Excludes Deductible)</b><br>· Per Individual   | \$2,500  | \$2,500         | \$5,000             |
| · Per Family   | \$7,500  | \$7,500         | \$15,000            |



| Global Medical Plan   |  |
|---|--|
| <b>Deductible Calculation</b>   | <p>Claims for a family member are covered at plan coinsurance:</p> <ul style="list-style-type: none"> <li>• When that family member satisfies the Individual Deductible</li> <li>-OR-</li> <li>• When the Family Deductible is satisfied regardless of whether or not the Individual Deductible is satisfied.</li> </ul>   |
| <b>Out-of-Pocket Calculation</b>  | <p>Claims for a family member are covered at 100% coinsurance:</p> <ul style="list-style-type: none"> <li>• When that family member satisfies the Individual Out-of-Pocket Maximum</li> <li>-OR-</li> <li>• When the Family Out-of-Pocket Maximum is satisfied regardless of whether or not the Individual Out-of-Pocket Maximum is satisfied.</li> </ul> <p>Out-of-Pocket will: Exclude deductible payments; Exclude copay payments; Exclude pharmacy copays; Include pharmacy coinsurance payments; Exclude Pre-Admission Certification/Continued Stay Review penalties.</p> |
| <b>Network Accumulation</b>   | <p>Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.</p>  |
| Certification Requirements - For services rendered inside the United States   |  |
| <p>Precertification for inpatient and outpatient services received in the U.S. may be required.</p> <ul style="list-style-type: none"> <li>• Providers must call our toll-free number, 1.800.441.2668 to pre-certify services.</li> <li>• You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services.</li> <li>• Failure to obtain precertification may affect Out-of-Pocket costs.</li> <li>• This is a summary only and further details can be found in the certificate booklet.</li> </ul> |  |



|   | International<br>(Outside of the<br>U.S.)                               | U.S. In-Network  | U.S. Out-of-Network  |
|---|---|--|--|
| <b>Physician's Services</b><br>· Physician's Office Visit<br>· Surgery Performed In the Physician's Office  | 100% after deductible<br>100% after deductible                          | \$25 copay, then 100% not subject to deductible<br>\$25 copay, then 100% not subject to deductible | 80% after deductible<br>80% after deductible                         |
| <b>Student Health Center</b><br>(if applicable)   | Not Covered   | 100% not subject to deductible   | 100% not subject to deductible                                       |
| <b>Preventive Care</b><br>· Routine Preventive Care<br>· Policy Year Maximum: Unlimited<br>· Immunizations  | 100% not subject to deductible<br>100% not subject to deductible        | 100% not subject to deductible<br>100% not subject to deductible                                   | 80% after deductible<br>80% after deductible                         |
| <b>Travel Immunizations</b><br>(Immunizations as required for travel)   | 100% not subject to deductible  | 100% not subject to deductible   | 80% after deductible   |
| <b>Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings</b>  | 100% not subject to deductible  | 100% not subject to deductible   | 80% after deductible   |
| <b>Inpatient Hospital</b><br>· Inpatient Hospital - Facility Services (Limited to the Semi-Private Room Rate)<br>· Inpatient Hospital Physician Visits/Consultations<br>· Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist) | 100% after deductible<br>100% after deductible<br>100% after deductible | \$100 copay, then 100% not subject to deductible<br>100% after deductible<br>100% after deductible | 80% after deductible<br>80% after deductible<br>80% after deductible |
| <b>Outpatient Services</b><br>· Outpatient Facility Services<br>· Outpatient Professional Services  | 100% after deductible<br>100% after deductible                          | 100% after deductible<br>100% after deductible   | 80% after deductible<br>80% after deductible                         |
| <b>Emergency Room</b>   | 100% after deductible   | \$100 per visit copay, then 100% not subject to deductible   | \$100 per visit copay, then 100% not subject to deductible           |
| <b>Urgent Care Services</b>   | 100% after deductible   | \$25 copay, then 100% not subject to deductible  | 80% after deductible   |
| <b>Ambulance</b>  | 100% after deductible   | 100% after deductible  | 100% after deductible  |



| Global Medical Plan   |   |  |  |
|---|---|--|--|
|   | International<br>(Outside of the U.S.)                                  | U.S. In-Network  | U.S. Out-of-Network  |
| <b>Laboratory Services</b><br>• Physician Office Visit<br>• Outpatient Facility<br>• Laboratory Services at an Independent Lab facility   | 100% after deductible<br>100% after deductible<br>100% after deductible | 100% after deductible<br>100% after deductible<br>100% after deductible                                  | 80% after deductible<br>80% after deductible<br>80% after deductible |
| <b>Radiology Services</b><br>• Physician Office Visit<br>• Outpatient Facility  | 100% after deductible<br>100% after deductible                          | 100% after deductible<br>100% after deductible   | 80% after deductible<br>80% after deductible                         |
| <b>Advanced Radiology</b><br>(i.e., MRIs, MRAs, CAT Scans, PET Scans)<br>• Physician Office Visit<br>• Inpatient Facility<br>• Outpatient Facility  | 100% after deductible<br>100% after deductible<br>100% after deductible | 100% after deductible<br>\$100 copay, then<br>100% not subject to deductible<br>100% after deductible    | 80% after deductible<br>80% after deductible<br>80% after deductible |
| <b>Outpatient Therapy Services</b><br>• Physician Office Visit<br>• Outpatient Hospital Facility<br>Policy Year Maximum:  | 100% after deductible<br>100% after deductible                          | \$25 copay, then 100%<br>not subject to deductible<br>\$25 copay, then 100%<br>not subject to deductible | 80% after deductible<br>80% after deductible                         |
| 20 Days for all Therapies Combined  |   |  |  |
| The limit is not applicable to Mental Health and Substance Use Disorder conditions.<br><i>Includes: Cardiac and Pulmonary Rehab, Speech, Occupational, Cognitive, and Physical Therapy / Physiotherapy.</i> |   |  |  |



| Global Medical Plan   |   |   |  |
|---|---|---|--|
|   | International<br>(Outside of the U.S.)  | U.S. In-Network   | U.S. Out-of-Network  |
| <b>Chiropractic Care</b><br>Policy Year Maximum: 20 Days  | 100% after deductible   | 100% after deductible   | 80% after deductible   |
| <b>Maternity Care Services</b> <ul style="list-style-type: none"> <li>Initial Visit to Confirm Pregnancy</li> <li>All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee)</li> <li>Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist</li> <li>Delivery – Facility</li> <li>Inpatient Hospital</li> <li>Birthing Center</li> </ul> | 100% after deductible<br><br>100% after deductible<br><br>100% after deductible<br><br>100% after deductible<br><br>100% after deductible | \$25 copay, then 100% not subject to deductible<br><br>100% after deductible<br><br>\$25 copay, then 100% not subject to deductible<br><br>\$100 copay, then 100% not subject to deductible<br><br>\$100 copay, then 100% not subject to deductible | 80% after deductible<br><br>80% after deductible<br><br>80% after deductible<br><br>80% after deductible<br><br>80% after deductible |



| Global Medical Plan   |   |   |  |
|---|---|---|--|
|   | International<br>(Outside of the U.S.)  | U.S. In-Network   | U.S. Out-of-Network  |
| <b>Infertility, Fertility and Conception Services</b> <ul style="list-style-type: none"> <li>Physician Office Visit and Counseling</li> <li>Lab and Radiology Tests</li> <li>Inpatient Facility</li> <li>Outpatient Facility</li> </ul>   | Not Covered<br>Not Covered<br>Not Covered<br>Not Covered                        | Not Covered<br>Not Covered<br>Not Covered<br>Not Covered  | Not Covered<br>Not Covered<br>Not Covered<br>Not Covered                     |
| <b>Hearing Exam</b> <ul style="list-style-type: none"> <li>1 Exam Every 24 Months</li> </ul>  | 100% after deductible   | 100% after deductible   | 80% after deductible   |
| <b>Hearing Device / Aids</b> <ul style="list-style-type: none"> <li>Limited to Dependent Children Under 24 Years and Adults</li> <li>1 Per Ear Every 36 Months up to \$1,000</li> </ul>   | 100% after deductible   | 100% after deductible   | 80% after deductible   |
| <b>Dental Care</b><br>Limited to changes made for a continuous course of dental treatment started within six months of an injury to teeth <ul style="list-style-type: none"> <li>Physician Office Visit</li> <li>Inpatient Facility</li> <li>Outpatient Facility</li> </ul> Policy Year Maximum   | 100% after deductible<br><br>100% after deductible<br><br>100% after deductible | \$25 copay, then 100% not subject to deductible<br><br>\$100 copay, then 100% not subject to deductible<br><br>100% after deductible<br><br>\$500           | 80% after deductible<br><br>80% after deductible<br><br>80% after deductible |
| <b>Mental Health</b> <ul style="list-style-type: none"> <li>Physician Office Visit</li> <li>Outpatient Facility</li> </ul> Maximum: (applies to Physician Office Visit and Outpatient Facility, and is combined with Substance Use Disorder) <ul style="list-style-type: none"> <li>Inpatient Facility</li> </ul> Maximum: (combined with Substance Use Disorder) | 100% after deductible<br><br>100% after deductible<br><br>100% after deductible | \$25 copay, then 100% not subject to deductible<br><br>100% after deductible<br><br>Unlimited<br><br>\$100 copay not subject to deductible<br><br>Unlimited | 80% after deductible<br><br>80% after deductible<br><br>80% after deductible |
| <b>Substance Use Disorder</b> <ul style="list-style-type: none"> <li>Physician Office Visit</li> <li>Outpatient Facility</li> </ul>   | 100% after deductible<br><br>100% after deductible                              | \$25 copay, then 100% not subject to deductible<br><br>100% after deductible  | 80% after deductible<br><br>80% after deductible                             |



|  |                       |  |                      |
|--|-----------------------|--|----------------------|
| Maximum: (applies to Physician Office Visit and Outpatient Facility, and is combined with Mental Health) | Unlimited             |  |                      |
| • Inpatient Facility   | 100% after deductible | \$100 copay, then 100% not subject to deductible | 80% after deductible |
| Maximum: (combined with Mental Health)   | Unlimited             |  |                      |

| Prescription Drug Benefits   |  |   |
|--|--|---|
| International (Outside of the U.S.)  |  |   |
| Purchased outside the United States  | No Charge After Deductible                               |   |
| Purchased Inside the United States Only  |  |   |
| Benefit Highlights   | Network Pharmacy<br>(U.S. In-Network)                    | Non-Network Pharmacy<br>(U.S. Out-of-Network) |
| Prescription Drug Products at Retail Pharmacies                                | The amount you pay for up to a consecutive 30-day supply |   |
| Tier 1 - Generic Drugs on the Prescription Drug List                           | No charge after you pay the \$20 copay                   | You pay 50% after plan deductible             |
| Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List     | No charge after you pay the \$30 copay                   | You pay 50% after plan deductible             |
| Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List | No charge after you pay the \$50 copay                   | You pay 50% after plan deductible             |
| Prescription Drug Products at Home Delivery Pharmacies                         | The amount you pay for up to a consecutive 90-day supply |   |
| Tier 1 - Generic Drugs on the Prescription Drug List                           | No charge after you pay the \$60 copay                   | In-Network coverage only                      |
| Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List     | No charge after you pay the \$90 copay                   | In-Network coverage only                      |
| Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List | No charge after you pay the \$150 copay                  | In-Network coverage only                      |





| Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only  |   |
|---|---|
| <b>Prescription Drug List</b>   | Advantage 3-Tier  |
| <b>Dispense As Written</b>  | If you request to fill a brand name drug that has a generic equivalent available, you will be financially responsible for the difference in cost between the brand name and the generic drug, plus any required brand name drug copayment and/or coinsurance, if applicable. However, if your doctor has determined a generic drug is not an acceptable alternative for you, you will only be responsible for payment of the appropriate brand name drug copayment and/or coinsurance, if applicable  |
| <b>Utilization Management</b>   | Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for your medical condition  |
| <b>Step Therapy</b>   | Certain drugs are subject to step therapy requirements. To identify whether a particular drug is subject to step therapy, please refer to your prescription drug list.  |
| <b>Prior Authorization</b>  | Coverage for certain drugs require your Physician to obtain prior authorization from Cigna. To identify whether a particular drug requires prior authorization, please refer to your prescription drug list.  |
| <b>Quantity Limits</b>  | Includes maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits   |
| <b>Patient Assurance Program</b>  | Your plan includes the Patient Assurance Program, which waives the deductible, if applicable, and reduces the amount you owe for certain medications used to treat chronic conditions included in the program. Additionally: <ul style="list-style-type: none"> <li>•Any amount you pay for these medications only count toward meeting your out-of-pocket maximum, if applicable.</li> <li>•Any discount provided by a pharmaceutical manufacturer for these medications only count toward meeting your out-of-pocket maximum, if applicable.</li> </ul> |
| To see if your medication is covered, you can view Cigna's Prescription Drug List by going to <a href="http://www.Cigna.com/druglist">www.Cigna.com/druglist</a> and select "Legacy 3-Tier" |   |

| Global Telehealth                   |  |
|-------------------------------------|--|
| <b>Teladoc Health International</b> | Available 24/7 via the Cigna Wellbeing App and Envoy <a href="http://cignaenvoy.com">Home Page (cignaenvoy.com)</a> , Global Telehealth gives you access to licensed doctors around the world. <ul style="list-style-type: none"> <li>• Video or phone consultations with licensed doctors when medically necessary</li> <li>• Prescriptions for common health concerns when medically necessary and permitted</li> <li>• Treating medical conditions like fever, rash, pain and more</li> <li>• Assistance with preparations for an upcoming consultation</li> <li>• Discussing medication plan and potential side effects</li> <li>• Diagnosing non-emergency health issues ranging from acute conditions to complex chronic conditions</li> </ul> |



## We're here for you, anytime you need us, 24/7/365 customer service

Cigna Healthcare<sup>SM</sup>, Global Health Benefits delivers world-class customer service and support to our students at every stage of a global assignment. It does not matter where our students are studying or what time zone – our global service center is open 24 hours a day, seven days a week.

You can also contact Cigna Healthcare through the secure mailbox in [Cigna Envoy](#)<sup>®</sup>.\*

### Contact us options

|   |                                       |
|---|---------------------------------------|
| Toll-free telephone number .....                                | <b>+1.800.441.2668</b>                |
| Toll-free TDD telephone number (for the hearing impaired) ..... | <b>+1.800.558.3604</b>                |
| Direct phone (collect calls accepted) .....                     | <b>+1.302.746.3059</b>                |
| Toll-free facsimile number .....                                | <b>+1.800.243.6998</b>                |
| Direct facsimile number (inside the U.S.) .....                 | <b>+1.302.797.3150</b>                |
| Website .....   | <b><a href="#">CignaEnvoy.com</a></b> |

## Global Health Benefits



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