



# CIGNA STUDYWELL

**Benefits at a Glance for  
Northwestern University**

Policy No.: 03770B

Cigna Global Health Benefits®





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

**Northwestern University**  
Benefits at a Glance  
Global Plan for all covered Visiting Scholars  
Policy # 03770B  
Plan Start Date September 1, 2022

**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.

<b>Cigna Global Customer Service</b>		
<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 Global Health Benefits P.O. Box 15050 Wilmington DE 19850-5050 U.S.A.	Cigna Global Health Benefits 300 Bellevue Parkway Wilmington DE 19809 U.S.A.

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

<b>Global Medical Plan</b>			
	<b>International (Outside of the U.S.)</b>	<b>U.S. In-Network</b>	<b>U.S. Out-of-Network</b>
<b>Area of Cover</b>	Worldwide		
<b>U.S. Medical Network</b>	PPO		
<b>Eligibility</b>	Refer to eligibility definition in the certificate		
<b>Lifetime Maximum</b>	Unlimited		
<b>Calendar Year Deductible</b> · Per Individual	\$250	\$250	\$250
· Per Family	\$500	\$500	\$500
<b>Coinsurance</b> (The percentage of covered expenses the plan pays)	80%	80%	80%
<b>Out-of-Pocket Maximum (Excludes Deductible)</b> · Per Individual	\$1,000	\$1,000	\$20,000
· Per Family	\$2,000	\$2,000	\$40,000



<b>Global Medical Plan</b>	
<b>Deductible Calculation</b>	Claims for a family member are covered at plan coinsurance: <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>	Claims for a family member are covered at 100% coinsurance: <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> Out-of-Pocket will: Exclude deductible payments; Include copay payments; Include pharmacy copays; Include pharmacy coinsurance payments; Exclude Pre-Admission Certification/Continued Stay Review penalties.
<b>Network Accumulation</b>	Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.
<b>Certification Requirements - For services rendered inside the United States</b>	
Precertification for inpatient and outpatient services received in the U.S. may be required. <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 (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
<b>Physician's Services</b> · Physician's Office Visit	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
· Surgery Performed In the Physician's Office	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
<b>Preventive Care</b> · Routine Preventive Care - Adult	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
· Immunizations - Adult	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
· Routine Preventive Care - Child	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
· Immunizations - Child	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
<b>Travel Immunizations</b> (Immunizations as required for travel)	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
<b>Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings</b>	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
<b>Inpatient Hospital</b> · Inpatient Hospital - Facility Services	80% after deductible	80% after deductible	80% after deductible
· Inpatient Hospital Physician Visits/Consultations	80% after deductible	80% after deductible	80% after deductible
· Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	80% after deductible	80% after deductible	80% after deductible
<b>Outpatient Services</b> · Outpatient Facility Services	80% after deductible	80% after deductible	80% after deductible
· Outpatient Professional Services	80% after deductible	80% after deductible	80% after deductible
<b>Emergency Room</b>	80% after deductible	80% after deductible	80% after deductible
<b>Urgent Care Services</b>	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
<b>Ambulance</b>	80% after deductible	80% after deductible	80% after deductible



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



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
<b>Chiropractic Care</b> Calendar Year Maximum: 20 Visits	80% after deductible	100% not subject to deductible	80% after deductible
<b>Maternity Care Services</b>			
· Initial Visit to Confirm Pregnancy	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
· All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee)	80% after deductible	80% after deductible	80% after deductible
· Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
· Delivery – Facility			
· Inpatient Hospital	80% after deductible	80% after deductible	80% after deductible
· Birthing Center	80% after deductible	80% after deductible	80% after deductible



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
<b>Infertility Services</b>	Diagnosis of Infertility is covered under general Physician Office Visits. Coverage will be provided for the following services:		
· Physician Office Visit and Counseling	Not Covered	Not Covered	Not Covered
· Lab and Radiology Tests	Not Covered	Not Covered	Not Covered
· Inpatient Facility	Not Covered	Not Covered	Not Covered
· Outpatient Facility	Not Covered	Not Covered	Not Covered
<b>Hearing Exam</b>	Not Covered	Not Covered	Not Covered
<b>Hearing Device / Aids</b>	Not Covered	Not Covered	Not Covered
<b>Mental Health</b>			
· Physician Office Visit	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
· Inpatient Facility Calendar Year Maximum: 14 Days	80% after deductible	80% after deductible	80% after deductible
· Outpatient Facility	80% after deductible	80% after deductible	80% after deductible
<b>Substance Use Disorder</b>			
· Physician Office Visit	80% after deductible	\$20 copay, then 100% not subject to deductible	80% after deductible
· Inpatient Facility Calendar Year Maximum: 14 Days	80% after deductible	80% after deductible	80% after deductible
· Outpatient Facility	80% after deductible	80% after deductible	80% after deductible



<b>Prescription Drug Benefits</b>		
<b>International (Outside of the U.S.)</b>		
<b>Purchased outside the United States</b>	You pay 50% not subject to plan deductible	
Certain emergency care medications covered under this plan and required as part of emergency care services (detailed information is available at <a href="http://www.healthcare.gov">www.healthcare.gov</a> ) are payable at 100% with no copayment or deductible, when purchased from a Network Pharmacy. A written prescription is required.		
<b>Purchased Inside the United States Only</b>		
<b>Benefit Highlights</b>	<b>Network Pharmacy (U.S. In-Network)</b>	<b>Non-Network Pharmacy (U.S. Out-of-Network)</b>
<b>Prescription Drug Products at Retail Pharmacies</b>	<b>The amount you pay for up to a consecutive 30-day supply</b>	
<b>Tier 1 - Generic Drugs on the Prescription Drug List</b>	You pay 50% not subject to plan deductible	You pay 50% not subject to plan deductible
<b>Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List</b>	You pay 50% not subject to plan deductible	You pay 50% not subject to plan deductible
<b>Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List</b>	You pay 50% not subject to plan deductible	You pay 50% not subject to plan deductible
<b>Prescription Drug Products at Home Delivery Pharmacies</b>	<b>The amount you pay for up to a consecutive 90-day supply</b>	
<b>Tier 1 - Generic Drugs on the Prescription Drug List</b>	You pay 50% not subject to plan deductible	In-Network coverage only
<b>Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List</b>	You pay 50% not subject to plan deductible	In-Network coverage only
<b>Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List</b>	You pay 50% not subject to plan deductible	In-Network coverage only





Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only	
<b>Prescription Drug List</b>	Performance 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
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 Evacuation Plan - Global Evacuation \$50,000 / Repatriation \$25,000	
<b>Toll Free telephone number</b>	1.800.441.2668
<b>Emergency Medical Evacuation</b>	100% of covered expenses not subject to the deductible for approved services.
<b>Family Travel Arrangements</b>	Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
<b>Return of Dependent Children</b>	One-way Airfare at Economy Rates to return dependent children to country of residence
<b>Repatriation of Mortal Remains</b>	100% coverage

Global Telehealth	
<b>Teladoc Health International</b>	Available 24/7 via the Cigna Wellbeing App, 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>

# CIGNA STUDYWELL

## How 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) ..... +1.302.746.3059
- › Toll-free facsimile number ..... +1.800.243.6998
- › Direct facsimile number ..... +1.302.797.3150
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Cigna Global Health Benefits®



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