CIGNA HEALTHCARE, INTERNATIONAL HEALTH

People Serving People

Northwestern University – Visiting Scholars

Policy Number 03770B

Offered by Cigna Healthcare and Life Insurance Company or its affiliates

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Agenda

Solutions and Support for Northwestern University Visiting Scholars

- Welcome

- Benefit Plan Overview

- Network Access

- Digital Tools & Wellbeing Support

- Submitting Claims

- Contacting Cigna

- Q&A

Welcome to Cigna Healthcare

- Cigna Healthcare will send you an email with your new customer ID and registration instructions for the Cigna Healthcare secure customer website.

- Register for Cigna Envoy, your personalized online health resource. The tools and information are developed specifically for globally mobile individuals so you can easily find what you need.

  - Find a health care provider or facility anywhere in the world
  - Review and submit claims

  - View and print ID cards
  - Access to country guides
  - And more!
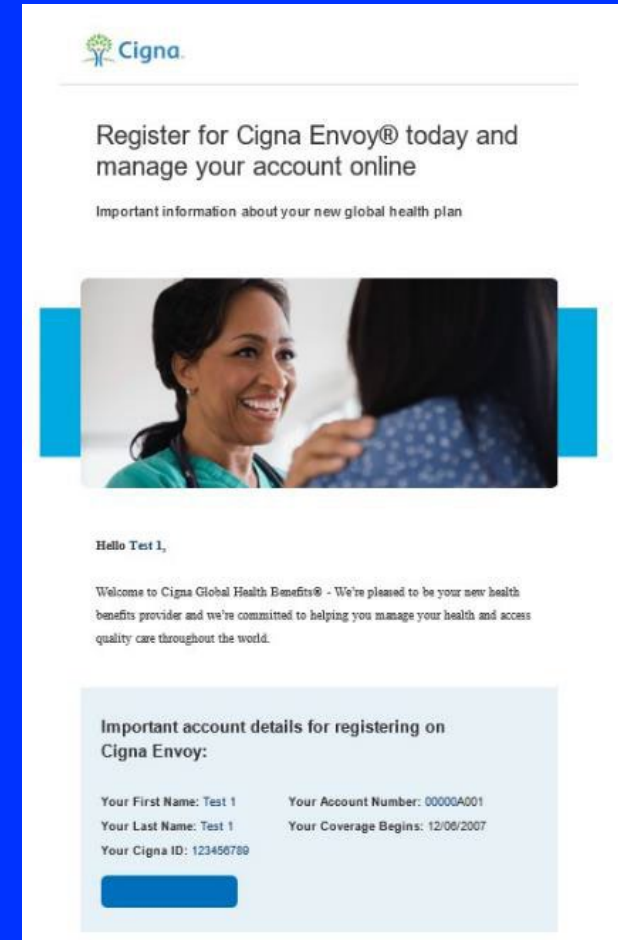
Benefit plans

Glossary of terms

Copayment (copay): The amount you pay per visit to the doctor or a health care facility. This is generally a flat dollar amount that is paid at the time of service. The amount can vary based on your plan coverage terms and the type of covered health service you receive.

Deductible Amounts: This is the amount of covered expenses that you must pay before the plan pays any benefit. Once you meet this threshold, the plan will begin to pay benefits for covered expenses that you incur; this applies to both individual and family plans.

Coinsurance: A percentage of the cost of covered medical services you must pay after you have met any plan deductible. Coinsurance is a percentage of the cost of the service post Cigna Healthcare discount (if you stay in-network). It does not include charges for services not covered by your plan.

In-network: Health care providers or facilities that have signed contracts with Cigna Healthcare and may therefore offer discounts for health services when you receive care and directly bill Cigna Healthcare.

Out-of-network: Health care providers or facilities that do not offer discount arrangements for services with Cigna Healthcare and may require that you pay for services at the point of care. You may visit any health care facility you choose; however, choosing a doctor who does not participate in the Cigna Healthcare Network may lead to higher out-of-pocket costs.
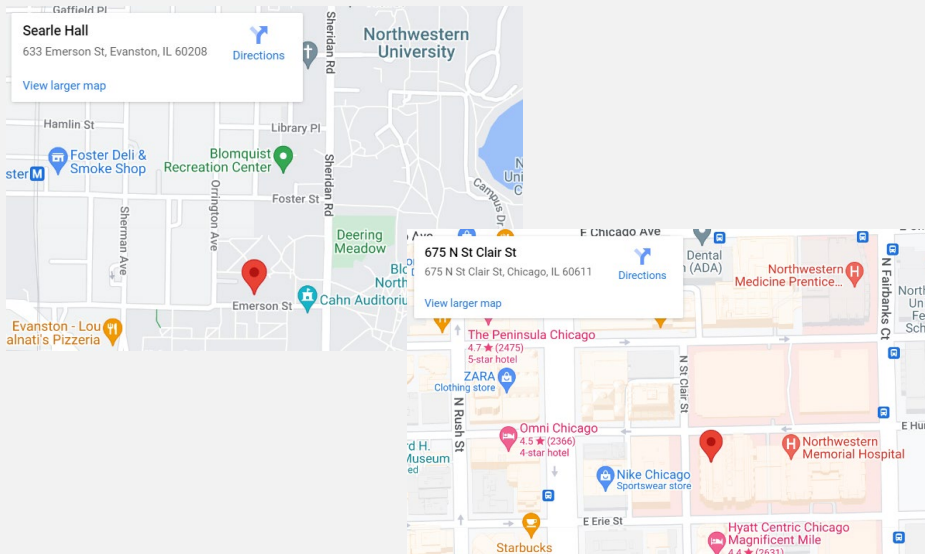
Medical

PPO Network

Plan Feature	International	In-Network U.S	Out-of-network U.S.
Lifetime maximum benefit	UNLIMITED		
Coinsurance	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
Deductible	$250 individual $500 family	$250 individual $500 family	$250 individual $500 family
Out-of-pocket maximum (Deductible is not included)	$1,000 individual $2,000 family	$1,000 individual $2,000 family	$1,000 individual $2,000 family
Doctor / specialist office visits	Plan pays 80% after deductible	$20 Copay	Plan pays 80% after deductible
Student Health Center	Plan pays 100% not subject to deductible	Plan pays 100% not subject to deductible	Plan pays 100% not subject to deductible
Prescription Drug Benefits	Plan pays 50%	Plan pays 50%	Plan pays 50%
Adult/Child preventive care services	Plan pays 100% not subject to deductible	Plan pays 100% not subject to deductible	Plan pays 100% not subject to deductible
ER, inpatient, outpatient x-rays	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible

Student Health Services

- Services received at Northwestern University Student Health Service locations are covered at 100%.

- For questions about location & hours, who can use Student Health Services, or contact information, please visit the Northwestern website under Student Health Services:

  > https://www.northwestern.edu/healthservice-evanston/

  > https://www.northwestern.edu/healthservice-chicago/

Northwestern Medicine Student Health Service
Evanston

Northwestern Medicine
Student Health Service - Chicago

Evacuation

Emergency Evacuation	
Toll Free Telephone number:	**1.800.441.2668**
Emergency Evacuation	100% of covered expenses not subject to the deductible for services approved by Cigna.
Family Travel Arrangements	Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of 7 days
Return of Dependent Children	One-way economy airfare to return dependent children to their country of residence

Network capabilities

Accessing care

Stay in-network and save

Through your Global Medical Plan, you have access to the Cigna Healthcare network of over **1.7 million** providers with **400,000** outside the U.S.[1]

🍃 Why stay in-network?

- Access to quality, affordable healthcare anywhere in the world

- Manage your out-of-pocket costs through discounted rates and direct payment to doctors and hospitals

- Reduce the overall cost of the Global Medical plan

🍃 How to locate in-network providers?

- Log onto www.CignaEnvoy.com OR download the Cigna Envoy mobile app

- Select "Find a Provider" and choose your desired country from the drop down

- Filter by location, provider type (i.e. hospital or doctor) or specialty

You may also contact Cigna Healthcare at any time for assistance.

1. Data from GHB Network analysis for full year 2022. Subject to change.

How the health plan works in the United States (U.S.)

In-network vs. out-of-network

🟢 In-network

- Health Providers who participate in the Cigna Healthcare network.

- Cigna Healthcare has negotiated discount programs and direct pay arrangements. The in-network providers have agreed to charge lower fees and will bill Cigna Healthcare directly for your services. No need to submit a claim or pay the doctor.

- Finding an in-network provider is easy and can be done on CignaEnvoy.com or by calling customer service.

🟢 Out-of-network

- You have the freedom to visit doctors or use facilities that are not part of the Cigna Healthcare network.

- Costs of services will be higher.

- There is a limit to the amount your plan will pay for out-of-network services, this is called the maximum reimbursable charge (MRC).

- You may need to pay out of pocket and file a claim.

Balance Billing:

- If a provider charges more than the MRC, Cigna Healthcare will only reimburse up to that limit.

- If the provider billed Cigna Healthcare on your behalf, they may bill you for the difference. These payments do not apply to your deductible or out-of-pocket maximum.

- This will only happen if you go to an out-of-network provider.

Digital tools & Wellbeing Support

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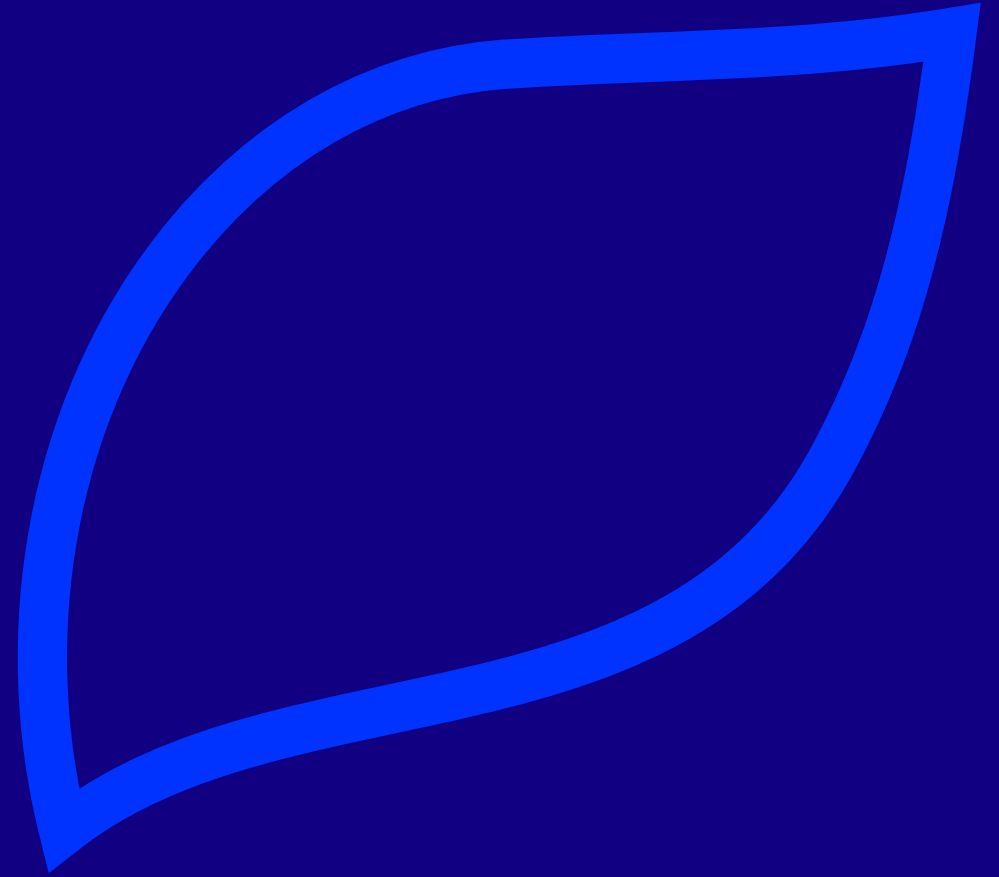
Simple self-service

Cigna Envoy®

Your digital portal to:
(one experience via web or app)

- Review plan information

- Find a provider

- Submit claims

- Manage pharmacy needs

- Access digital toolkit
(ID cards, booklets, country guides, and more)
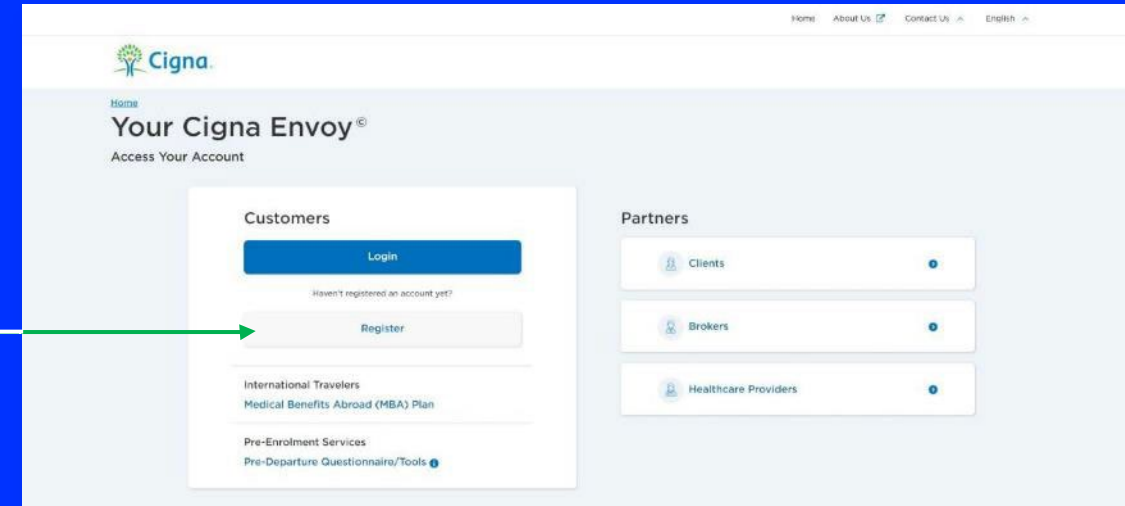
- Multi-lingual

Registration

Click this option

With your Cigna Healthcare ID number you can register for Cigna Envoy.

To register for the Cigna Envoy website, from your web browser navigate to www.CignaEnvoy.com and, within the "**Customers**" section, select "**Register**".

Registering for Cigna Envoy

Registration is easy

1. Download the mobile app OR go to CignaEnvoy.com and, within the '**Customers'** section, select '**Register'**.

2. Enter your Cigna Healthcare membership number into the '**Cigna Healthcare ID**' field.

3. Enter your personal information from your membership card. Once all information is entered click the '**Register**' button to proceed.

4. You will receive an activation email. Click on the link in the email to proceed with registration.

5. You are now asked to choose a security question for your account. If ever you forget your password, you can answer this question to gain access to the site. Once all information is entered, click '**Continue**' to proceed.

6. You can now create your own password. Once all information is entered correctly, click '**Continue**' to proceed.

7. You can choose to set up two factor authentication via email or text message.

8. You will be prompted to enter your verification code sent via text or email.
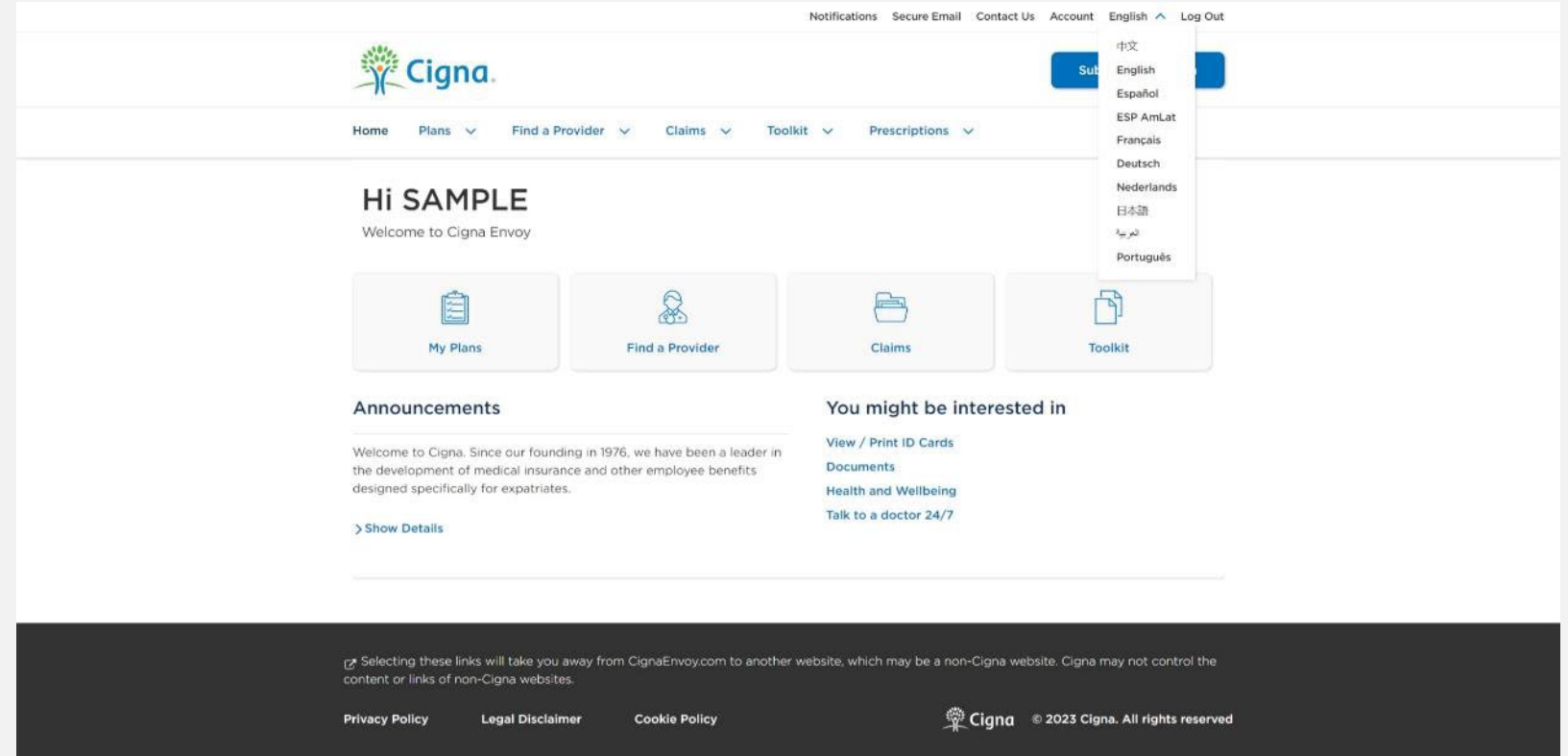

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Cigna Envoy: Homepage

- **Cigna Envoy is available in:**
  - Arabic
  - Chinese
  - Dutch
  - English
  - French
  - German
  - Japanese
  - Portuguese
  - Latin America Spanish
 - Spain Spanish

Cigna Envoy: Mobile app

- At Cigna Healthcare, we are dedicated to making sure you have quick and easy access to your Cigna Healthcare benefits and services anytime and anywhere you need them.

- That is why we created the Cigna Envoy mobile app. Cigna Envoy is the online source for your benefit needs and you can access it right on your smartphone.

- Navigate the mobile app by:
  - > Using the Home screen options
  - > For more options, access the Menu, in the top right corner.
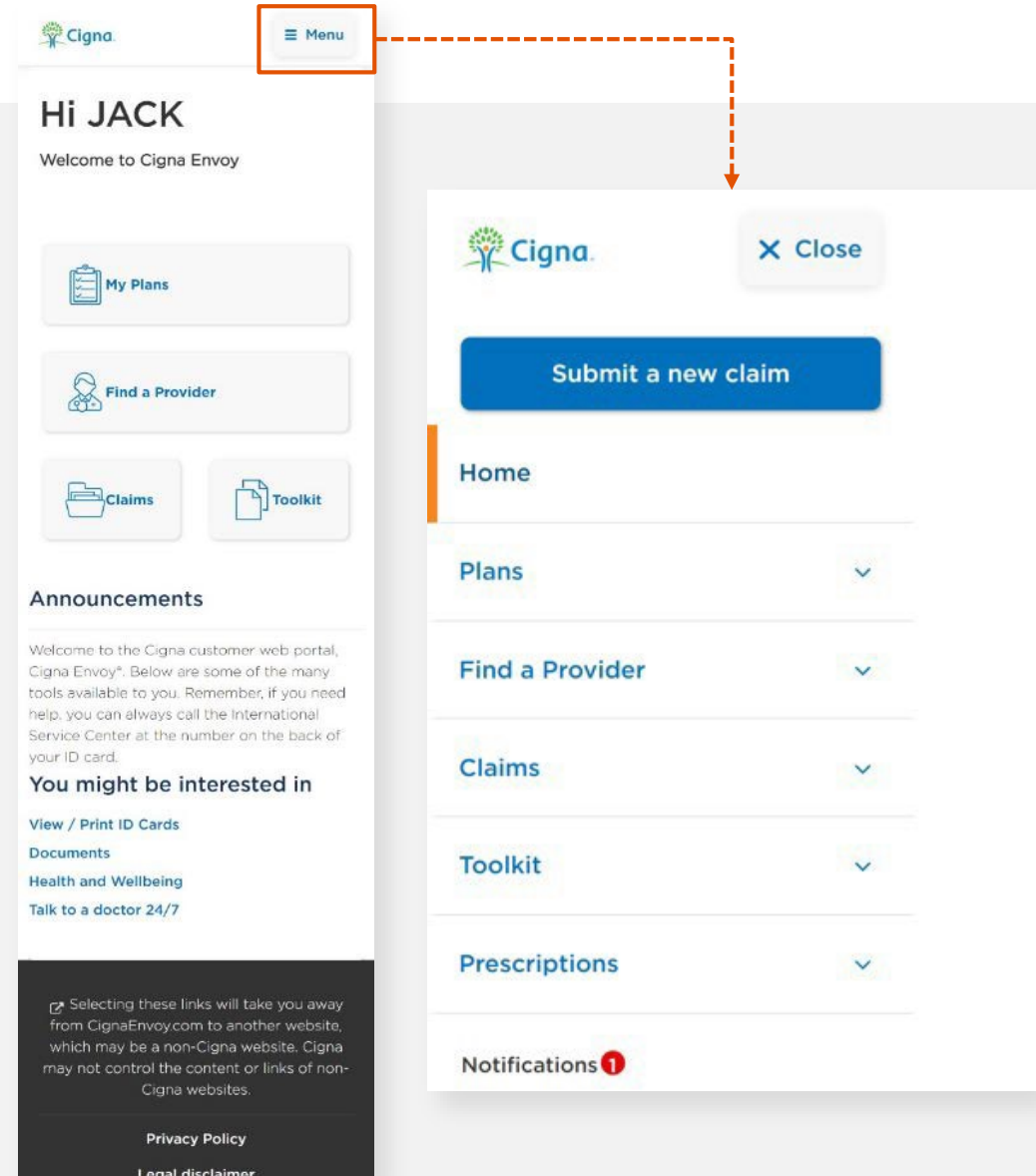
Access care through global telehealth

What is global telehealth?

- Cigna Healthcare customers can see a licensed doctor with private, online and live appointments via a secure video or phone conversation. **Global telehealth** provides:

  › 24/7/365 access to a doctor within 24-72 hours available globally in multiple languages

  › Access to board certified doctors - internal medicine, gastroenterology, orthopedics, mental health specialists and pediatricians

  › Affordable and convenient alternative to doctor or clinic visits – with no deductibles or coinsurance, and no need to leave the house

  › Mobile app access to real-time scheduling
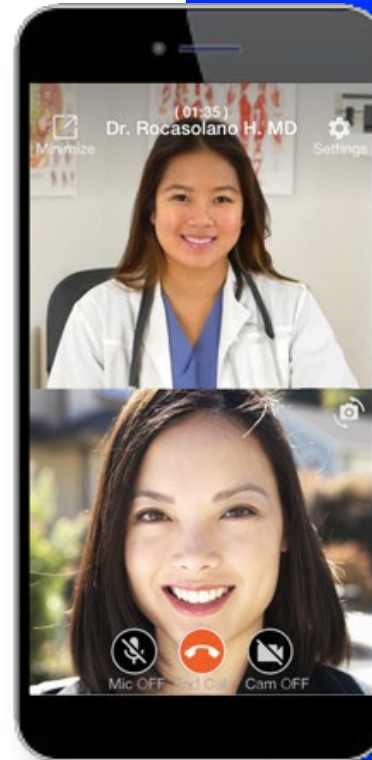
How can I use global telehealth?

- Diagnosis for non-emergency health issues – ranging from acute conditions to complex chronic conditions and pediatric care

- Prescriptions on common health issues – when clinically necessary

Payment options, claim submissions, reimbursements

Fast and flexible: Claim submission

Multiple options, same great service

While we regularly make payments directly to the health care providers, our claims process is flexible. Medical, dental, vision, and prescription claims can be processed through:

🍃 Direct payment

We have a robust provider network – with more than one million health care providers worldwide[1] – and we regularly make direct payments to doctors and hospitals willing to accept this arrangement. You can simply present your **Cigna Healthcare ID card**, and the doctor or hospital will bill Cigna Healthcare directly.

Please note: some direct pay providers may still require a GOP from Cigna Healthcare.

🍃 Guarantee of payment

If you receive care outside of our direct payment network, we have nearly a **100 percent success rate** in establishing a guarantee of payment.

🍃 Pay and claim

You also have the option of paying for services up front and submitting the claim to Cigna Healthcare for reimbursement. You can take advantage of our simple claims submission process through **Cigna Envoy**, the Cigna Envoy Mobile App, via toll-free fax or standard mail. Claim reimbursements are available in more than 135 currencies.[2]

Claim reimbursement options

- **Wire transfers**[1] to bank accounts around the world.

- **Direct payment** to a U.S. or Canadian bank.

- **Electronic Funds Transfers (EFT).**

- **ePayment Plus**® is an automated online payment system. With ePayment Plus, your reimbursement money is deposited directly into your bank account in one of the following countries:
  - › Australia · Canada · Denmark · Hong Kong
  - › New Zealand · Norway · Singapore · Sweden · UK
  - › To sign up, go to CignaEnvoy.com.

- **Paper checks** can be issued to you in over 135 currencies.[2]

Cigna Healthcare contact information

We want to hear from you!	
Toll-free telephone number	**+01 800.441.2668**
Direct telephone number (reverse charges accepted)	**+01 302.797.3100**
Secure Email	**www.CignaEnvoy.com**

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Questions
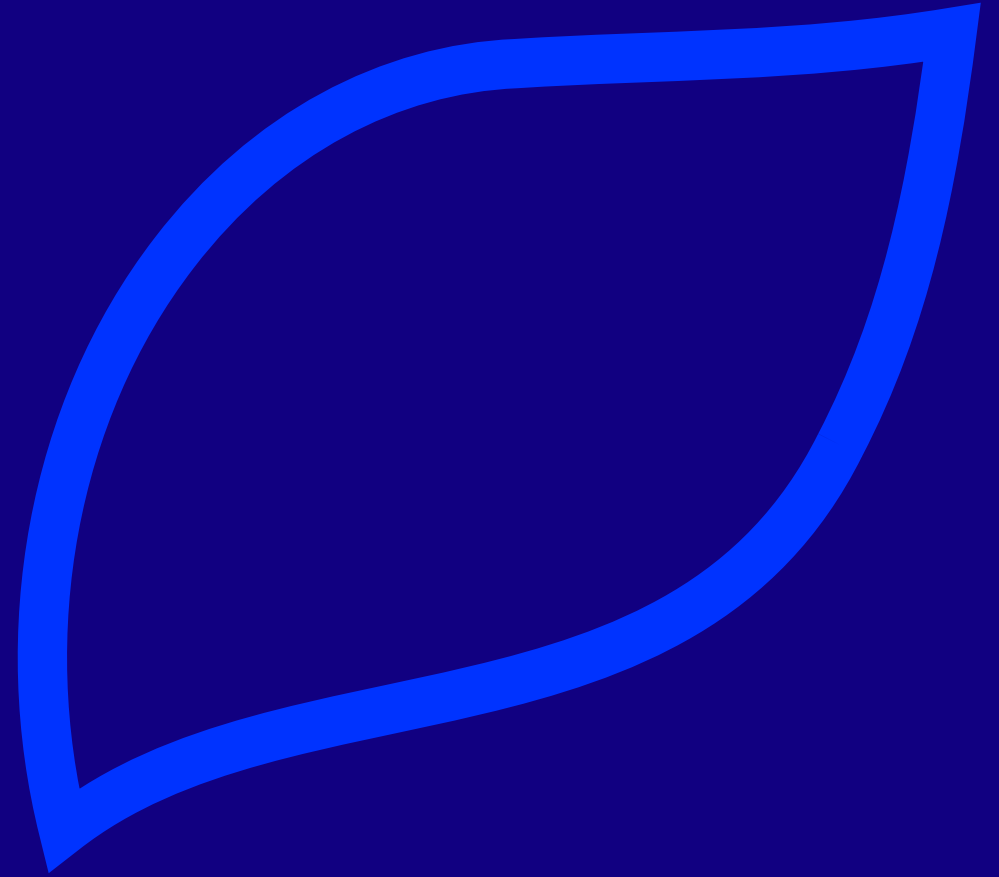
Product availability may vary by location and plan type and is subject to change. Products may not be available in all jurisdictions and are excluded where prohibited by law. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

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