

Cigna Global Health Benefits®

Cigna **StudyWell**®

WELCOME

Cigna StudyWell: Medical Benefits 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.



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**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: Medical Benefits 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 university.

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

requesting a Guarantee of Payment, 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.

Seven ways to reach us.

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

Website	CignaEnvoy.com
Toll-free telephone number	+1.855.319.2412
Direct (collect calls accepted):	+1.302.746.3059
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.
Courier delivery	Cigna 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.

We take good care of you.

in-the-moment-support*

A free of charge service for non-urgent medical support

If you wish to speak with a clinician during your time abroad regarding a non-urgent matter (i.e. stress, anxiety, relationship conflict, or bereavement/loss) by telephone, our clinical professionals are available 24/7 to talk through your concerns and determine next steps to address the situation. This support is provided at no cost to you.

To request support from a clinician, visit Cigna.com/IEAP (enter company code: **cignastudywell**) to access your specific country phone number at no cost to you.

You can also dial the international direct number:
+351 2 1454 2165**

* Support is provided by Cigna, an organization staffed by professionals who are completely independent of your school. Cigna is bound by professional standards regarding confidentiality, and does not disclose details of individuals who have contacted the service. Any information you share is at your discretion and will not be shared with your organization.

** If you call this number, the clinician will inform you that there could be a charge, and that they will call back immediately.

We take good care of you. (CONT.)

Your Cigna StudyWell plan may include coverage for:*

- › **Emergency medical treatment** that may include hospital admissions, surgeries, outpatient medical care and ambulance service
- › **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

Cigna Global Telehealth

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 - by phone - to discuss your symptoms and the best next steps. You can schedule an appointment from anywhere in the world, 24 hours a day.

Teladoc Global Health Complete App



Click on iOS or Android buttons or scan QR codes to download



Need another way to access Telehealth?

Call our Cigna dedicated customer service center by dialing **855.448.5735**

Our customer service team will document and forward your request. Our partners at Teladoc will then contact you directly to schedule your appointment (typically 1-2 hours).

Your plan may have additional benefits that include coverage for:

- › **Sojourn travel** when taken in combination with study abroad program

For a full list of services covered under your plan, please refer to your certificate of insurance available from your school.



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 and faculty 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
- › Voltage requirements
- › Immunization requirements
- › Country weather and time
- › Security alerts
- › Disease prevention tips

What else can you do with The Cigna Envoy website? You can search our global directory to find nearby **in-network** 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 prepopulated PDF copy of your ID card.

Cigna Envoy Website Registration:

1. Go to **CignaEnvoy.com**.
2. Select '**Medical Benefits Abroad (MBA) Plan**' under '**International Travelers**'.
3. **Log in** by inserting
the user ID 09934AMBA
and password Cigna1
provided by your school.

* Actual plan features will vary depending on what has been selected by your school.



Online Claims

1. Select the 'Submit a New Claim' tile or from the navigation bar.
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

Online Certificate of Coverage: (applicable for faculty members traveling abroad)

1. Go to CignaEnvoy.com.
2. Select 'Medical Benefits Abroad (MBA Plan)' under 'International Travelers'.
3. Log in to Cigna Envoy using your user ID and password.
4. Select 'Certificate of Coverage'.
5. Enter your demographic and travel information then select 'Download'.

Certificates of Coverage can be used as proof/verification of coverage for travelers when traveling to a country whose consulate requires proof of coverage as part of the visa application process.



What to know when visiting a health care provider or facility.

You may be able to take advantage of simple and convenient direct billing arrangements.** Visiting **in-network** health care providers or facilities, that have established direct billing procedures with Cigna, help minimize your **out-of-pocket** expenses. You will still be responsible for any applicable **deductible**, **coinsurance** or other cost-sharing required under your plan. When searching the global directory, you can view whether or not a health care provider has a direct billing agreement in place via the far right column in your search results. If a direct billing agreement is in place, all you should have to do is present your ID card at the time of service.

** There may be instances where doctors with a direct billing arrangement still call Cigna to verify your eligibility. When this happens, you simply show your Cigna MBA ID card to ensure that the doctor calls the dedicated MBA phone number on the back of your Cigna MBA ID card.



What to know when visiting a health care provider or facility (CONT.)

Guarantee of Payment

If direct billing is not available, the health care provider or facility may accept a **guarantee of payment** from us and will then file the claim directly with Cigna – reducing the need for you to submit any paperwork or pay up-front for your care. Your health care provider doesn't need to have a previous agreement with us to request a guarantee of payment. All you have to do is ask them if they will accept it. Then, they simply call us with the request at the number on the back of your ID card.*



Seven easy ways to speed up the claims process.

- › Submit online via Cigna Envoy
- › Make sure the form is complete. And don't forget to sign it.
- › Fill out a separate form for each doctor or hospital visit.
- › Be sure to add a diagnosis or explain your treatment.
- › Hang on to copies of your bills, receipts and claim forms.
- › Clearly state how you would like to be reimbursed.
- › Remember, even faxes are faster than regular mail.

Filing a claim.

In situations where a health care provider does not have a direct billing arrangement with us and they will not accept a guarantee of payment, you can still receive care. After your visit, simply complete a claim form along with the eligibility verification form included in this kit, and clearly state how you would like to be reimbursed for covered expenses. Instructions to file a claim are adjacent. If you need to obtain a claim or eligibility form, please contact your school.

When you are traveling outside your country of residence and need to receive emergency care during your visit, it is important that you show your ID card to the health care provider or facility. This ensures that they can reach us at the dedicated phone number to verify your benefits.



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**



Medical Benefits Abroad
Cigna StudyWell™ Program

Policy No:

School:

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

Teledoc Global Health Complete app



Download on the App Store



ANDROID APP ON Google play

You can now access Global Telehealth 24/7 in addition to visiting a provider.

Code: MBA1350-704161




All benefits are subject to verification of eligibility, definitions, exclusions, and contract limitation. Card possession does not certify eligibility for benefits.

Members and Providers

Fax Claims: 1.800.243.6998 (toll-free) or 001.302.797.3150 (direct fax)

Contact: 1.855.319.2412 (toll-free) or 001.302.746.3059 (outside the U.S.)
302.746.3059 (inside the U.S.)


in-the-moment-support: (Emotional Support) | URL: Cigna.com/IEAP | Code: cignastudywell

Mail Claims: Cigna PO Box 15111, Wilmington, DE 19850-5111

Courier: Cigna 300 Bellevue Parkway, Wilmington DE 19809-3718

Website: www.CignaEnvoy.com

US Provider: Payor ID# Cigna – 62308
Preferred care network in the U.S.: **Cigna HealthCare PPO**
For U.S.-inpatient services pre-authorization required.



AWAY FROM HOME CARE

For illustrative purposes only. Your actual ID card information may vary.

Electronic MBA ID cards are our standard. Hard copies may be available upon request. Please contact your school.

* **Guarantees of payment** by Cigna are not available in some countries such as the United Arab Emirates. Due to regulatory requirements, travelers who seek emergency medical services in some countries like the United Arab Emirates must file a claim and submit it to Cigna for reimbursement of their medical expenses.

Value-added benefits



As a student and faculty member, 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.

Guarantee of payment (GOP): Ensures payment directly to a doctor or hospital for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. Have your provider call Cigna to arrange a GOP by using the number on your ID card.



Insured and/or administered by:

Cigna Global Insurance Company Limited

**Medical Benefits Abroad (MBA) Cigna StudyWell
Benefits at a Glance
University of Dallas**

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers urgent and emergent expenses worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy. This is your Benefits at a Glance (BAAG) if you are eligible for the insurance, become insured and remain insured in accordance with the terms, provisions and conditions of the policy.

Employee Eligibility:

You are eligible for insurance if:

- you are in a Class of Eligible Members as determined by the Group
- you are traveling outside your country of residence for a study abroad program Any person for whom coverage is prohibited under applicable law will not be considered eligible

The effective date of this Schedule of Benefits is **11/1/2024**

Schedule of Benefits	
Benefit	Benefit Amount
Accidental Death & Dismemberment (AD&D)	\$25,000 – per member per year
Medical Evacuation/Repatriation	\$500,000 – per member per year
Calendar Year Medical Benefit Maximum	\$50,000 – per member per year
Calendar Year Deductible	\$250 – per member per year
Coinsurance (paid by Cigna)	100 %
Out of Pocket Coinsurance Maximum	\$250 – per member per year
Prescription Drug	Plan coinsurance, subject to deductible*
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$1,000 calendar year maximum – per member per year
Sojourn Travel This is related to travel before or after a study abroad program.	Not covered
Mental Health	Plan coinsurance, subject to medical maximum
Substance Abuse	Plan coinsurance, subject to medical maximum
Room & Board Outside U.S.	Average semi-private room rate
Room & Board Inside U.S.**	Average semi-private room rate
Pre-Existing Conditions	Covered, subject to the calendar year medical maximum
War Risk (Medical)	Not covered
War Risk (AD&D)	Not covered
Crisis Assistance Plus (CAP)	Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year ***

* Covered expenses when medically necessary while on an approved international trip. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international trip.

** Pre-Admission Certification / Continued Stay Review is required for all U.S. Hospitalizations

*** CAP provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to impact employees while traveling (terrorism, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom* and wrongful detentions). Ransom Payments are not covered.

Please refer to the welcome kits or the MBA website at <https://customer.cignaenvoy.com/traveler> for details around submitting a claim.

Username: 09934AMBA

Password: Cigna1

NOTE: This information is a general description of benefits and is not a contract. Cigna health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. Your Cigna health plan does not contain an exclusion for COVID-19 specifically or for pandemics more generally. Accordingly, your plan will provide coverage for the diagnosis and treatment of COVID-19 to the same extent as it would for any other unexpected medical condition. Please note that your plan does not cover expenses for services which are not medically necessary.

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

Phone: 302.746.3059 (outside the U.S.), 855.319.2412 (inside the U.S.)

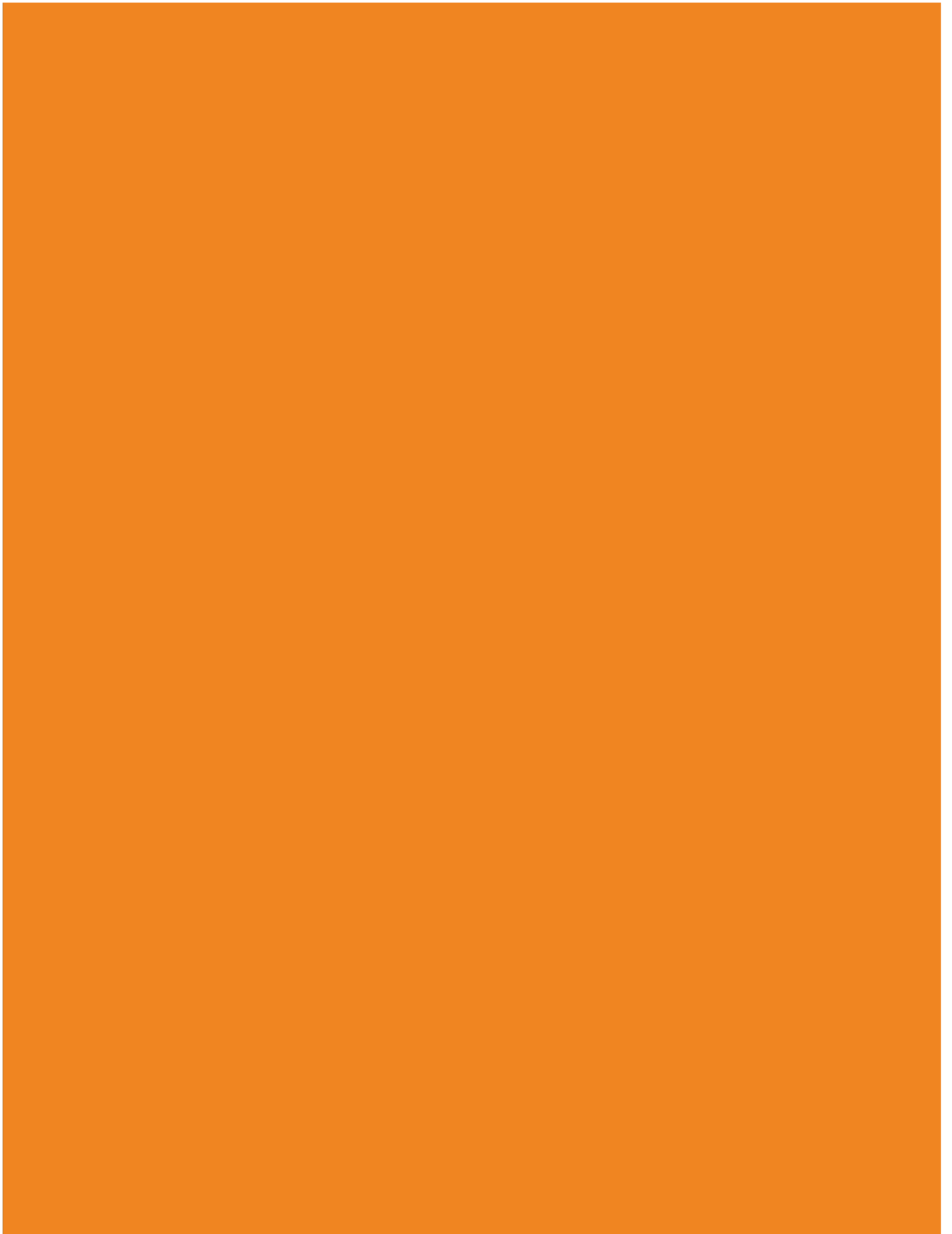
In the Moment Support: (emotional support) **URL:** Cigna.com/ieap **Code:** cignastudywell

Services incurred in the U.S. by a network provider should be billed directly to Cigna Global.

FRAUD NOTICE: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act. Cigna products and services are provided by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada and Cigna Global Insurance Company Limited. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel.

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Cigna **StudyWell**[®]



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