



Expatriate Benefits Kit





Welcome to CIGNA International Expatriate Benefits (CIEB)

CIGNA International Expatriate Benefits is pleased to provide your health care benefits while you are on assignment. Your satisfaction is important, and CIEB has developed specialized health care services tailored just for you and your covered family members. Providing international health care benefits is CIEB's only business.

Please take a few moments to review the services offered by CIEB in this Expatriate Benefits Kit. You and your covered family members have all the advantages of CIEB services whenever you need them, wherever you are in the world, including the United States. Keep this kit in a convenient location to review all the services available to you. Remember CIEB is always only a phone call, fax or email away.

24-Hour Access to CIEB's International Service Centers

When you're living in an international location, your health care questions are likely to be different than when you're in your home country. If you're experiencing symptoms, CIEB can connect you with a regional coordinating doctor experienced in international medicine and knowledgeable about physicians and health care facilities in close proximity to your location.

CIEB offers 24-hour free telephone and fax services to its International Service Centers, as well as secure email communication through **www.CIGNAenvoy.com**. Reverse charges are always accepted, so do not hesitate to call collect. You will soon receive your permanent ID card - in the meantime, CIEB service representatives are always available to you and to doctors and hospitals for verification of eligibility and benefit questions.



Table of Contents

2 **How to Contact CIEB**

3 **CIEB's International Service Centers**

Using Your CIGNA International ID Card

CIGNA Envoy

CIEB's Secure Website

4 **Choosing A Health Care Facility**

CIGNADirect Health Care Facilities

5 **Global Health Solutions**

Health Services and Wellness

8 **Your Eligibility**

Enrollment Changes

9 **Claim Processing**

Payment Options

10 **Wellness Programs**

11 **Important Facts About Your
International Health Coverage**

Dental

Glossary of Terms

How to Contact CIEB

Secure website:	www.CIGNAenvoy.com <i>(Secure email available. See page 3 for registration instructions.)</i>
Toll-free telephone number:	1.800.441.2668 <i>(If dialing international use your country's AT&T USADirect® access number.)</i>
Toll-free TDD telephone number for the hearing impaired:	1.800.558.3604 <i>(If dialing international use your country's AT&T USADirect® access number.)</i>
Direct telephone number:	001.302.797.3100
Toll-free facsimile number:	1.800.243.6998 <i>(If dialing international use your country's AT&T USADirect® access number.)</i>
Direct facsimile number:	001.302.797.3150
Mail Delivery:	CIGNA International Expatriate Benefits P.O. Box 15050 Wilmington, DE 19850-5050 U.S.A.
Courier Delivery:	CIGNA International Expatriate Benefits 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.

AT&T USADirect® Access Numbers

AT&T USADirect® access numbers make it easy and convenient to call the International Service Centers. AT&T USADirect® access is available in many countries around the world. If you happen to be on assignment in one of the few countries where AT&T USADirect® access is not available, please call CIEB collect through the international operator.

Visit the AT&T Website for a listing of AT&T USADirect® Access numbers and to create a personalized wallet card.

www.usa.att.com/traveler/tools/wallet.jsp

CIEB's International Service Centers

CIEB's International Service Centers are available for you 24/7/365, whenever you need assistance. CIEB representatives are trained to immediately identify who can best help you. The CIEB International Service Centers can provide multilingual expert advice and professional support, or connect you with a doctor.

CIEB offers guarantees of payment to health care professionals and facilities all over the world, alleviating up-front financial burden when care is of the utmost importance. Simply have the health care facility contact CIEB using the phone number on your ID card. The acceptance rate of guarantees of payment from CIEB to hospitals, clinics, doctors, and dentists is nearly 100 percent. Health care facilities may call CIEB's multilingual International Service Center staff at any time to verify your coverage. Doctors and hospitals that are a part of CIEB's directly-contracted network can take advantage of instant online guarantees of payment by logging into **www.CIGNAenvoy.com**.

If you need assistance paying for health care services, don't hesitate to contact the International Service Center. Each year, CIEB makes thousands of payments directly to international health care facilities. CIEB offers direct payment with the most expansive provisions of any global insurer, extending to doctors and dentists—not just hospitals.

Using Your CIGNA International ID Card

Carry your CIGNA International ID card with you wherever you go. When you receive your permanent ID card, please verify that your information is correct and call CIEB immediately if a change is required. Present your CIGNA International ID card whenever you receive services from a doctor or hospital.

When receiving care in the United States, it is crucial to present your card. If you do not show your CIGNA International ID card, you will be required to pay at the time of service. You will not receive the CIEB-negotiated discount from the doctor or hospital, and may have to request reimbursement from CIEB and the health care facility that you visited.

CIEB has provided global health coverage for more than 30 years. The CIGNA International card is recognized worldwide by major hospitals, and the card's recognition enables CIEB to offer direct reimbursement to hospitals and clinics, and many other services while you are on assignment.

CIGNA Envoy

[CIEB's Secure Website](#)

Registering for CIGNA Envoy:

Once you receive your CIGNA International ID card, it's easy to register online for access to CIGNA Envoy, CIEB's secure website—just be sure to have your ID card available.

Enter the site at **www.CIGNAenvoy.com** and select "Members" from the dropdown box. Click the "GO" button.

- Select the "Register Now" link to obtain your password.
- Input your information using your ID card to fill in the Member ID and Policy Number. Then select the "Register" button to generate a password.

Once you've registered for CIGNA Envoy, you can print an ID card, submit claims, find the status of submitted claims, and track claim history. You and your covered family members can search for a doctor or hospital near your assignment location, access your personal coverage details and benefit information, or communicate with the CIEB International Service Center through secure messaging.



Additionally, CIGNA Envoy offers an array of health tools to help you during the transition to expatriate life. The secure website has something for you whether you're preparing to leave for your assignment, or you've been on-site for several months already. While CIEB's International Service Centers are always available to provide you assistance, CIGNA Envoy automates routine transactions and offers immediate access to an array of tools and services online.

CIGNA Envoy Health Tools and Features:

- ◆ **Translation Tools:** Look up translations for medical terms and phrases. Communicate easily with your doctors and pharmacists.
- ◆ **Pharmacy Tools:** Determine pharmacy hours and reliability of pharmacies in your country of assignment, or look up the equivalent of your over-the-counter and prescription medications in your country of assignment.
- ◆ **Condition Management:** Find health tools and tips for living abroad with diabetes, heart problems, stress, or even while pregnant.
- ◆ **Maintain Your Weight:** Learn how to maintain your weight and have a healthy lifestyle as an expatriate.
- ◆ **Country Guides:** View country guides before traveling to your country of assignment to find out general cultural and practical health information regarding your location.

CIGNA CompassSM

CIGNA CompassSM offers a full range of benefits details through video narration that works as a supplement to this kit. Through a combination of on-screen text and audio and video dialogue, CIGNA CompassSM guides you to resources such as benefits summaries and a library of downloadable podcasts intended to help expatriates and international business travelers prepare for their assignment. You can access CIGNA CompassSM online through CIGNA Envoy, CIEB's secure web portal.

CIGNA Envoy Podcast Library

CIGNA Envoy also offers an innovative series of podcasts for expatriates. The podcasts enable expatriates and business travelers to listen on a computer or download to an MP3 device to listen from anywhere in the world. Listen to podcasts to learn how to prepare for your assignment and ease the transition to international life.

Choosing A Health Care Facility

CIGNADirect: CIEB's Directory of Health Care Facilities

CIEB recommends establishing relationships with primary health care physicians in your location in advance of requiring care. You can easily access the CIGNADirect network and CIEB's directory of health care facilities through CIGNA Envoy.

If you haven't established a relationship with a health care facility or doctor and you are experiencing symptoms, call the International Service Center. If you are outside of the United States, representatives can connect you directly with a knowledgeable international doctor. You'll receive a telephonic medical assessment and the doctor will refer you to the most appropriate medical facility based on your condition and location.

If you are in the U.S., the International Service Center can put you in touch with CIGNA Health Solutions nurse case managers that will assess your condition and direct you to care.

Visit CIGNA Envoy for a listing of network health care facilities, or call the International Service Center to receive a referral to the most appropriate preferred doctor or hospital. CIEB encourages you and your covered family members to choose a primary health care physician to serve as your personal doctor. A personal doctor can be a valuable resource and a personal health advocate.

Did you know?

Expatriates and their family members that are covered by CIEB insurance may go to any hospital, clinic, doctor or dentist worldwide, unless the specific plan of benefits requires use of network health care facilities only.

CIGNALinks® Health Care Facility Networks

CIGNALinks enhances CIEB's existing global services in selected countries throughout the world. CIEB has integrated its global medical plans with the administrative services and preferred health care facility networks of leading local administrators.

Your employer will inform you if you are able to benefit from CIGNALinks discounted network services while you're on assignment. CIGNALinks is currently available in more than 15 countries in the world.

You will receive a separate benefits kit, and depending on your location, you may receive a separate ID card to take advantage of in-country health care services and discounts.

Access the CIGNALinks Health Care Facility Directories at CIGNAenvoy.com or by placing a phone call to CIEB's International Service Center.

Global Health Solutions

Health Services and Wellness

CIEB provides access to specialized services unmatched by any other international benefits carrier. Global Health Solutions services are designed to give you answers and access to quality health care wherever you are in the world.

CIEB has a full-time staff of medical directors and clinicians with international experience. The Global Health Solutions Clinical Team's expertise is fully integrated with a worldwide network of more than 3,600 clinical professionals at regional centers throughout the world.

CIEB also offers a host of web-based tools and resources to expatriates seeking to identify health risks and to learn what actions to take to address their health issues.

Emergency Transportation

When you have a medical emergency that cannot be treated appropriately in your location, CIEB assesses the situation and may pay for emergency ground transportation to the nearest health care facility able to handle your case. If you experience such an emergency, CIEB strongly urges you to contact the International Service Center as soon as possible, to guide you to the emergency care you need.

CIEB's standard coverage does not cover emergency medical evacuation to another country; however, your employer may have elected to provide optional evacuation as part of your benefits. Please check with your benefits representative or plan administrator to determine your company's coverage for emergency evacuation and repatriation.

Hospital Admissions

- You must contact CIEB within 48 hours if you are admitted to a hospital in the U.S. through the emergency room.
- For a non-emergency in the U.S., you must contact CIEB before admission to obtain pre-admission certification.
- In other worldwide locations, you do not need to contact CIEB for hospital admissions. You may go to any hospital at any time. (*For prepayment of charges, refer to Direct Settlement with Doctors and Hospitals on page 9.*)

Cleveland Clinic Expert Medical Second Opinions

CIEB has an alliance with the world-renowned Cleveland Clinic to offer online expert medical second opinions to you and your covered family members that may have received life-threatening or life-altering diagnoses.

You can register for free through a link to the Cleveland Clinic on **www.CIGNAenvoy.com**. The confidential, easy-to-use service removes the geographic barriers to trusted health care advice during a time of personal health crisis. Each opinion is provided by a Cleveland Clinic doctor who specializes in the condition and provides a review of the diagnosis and prescribed medical treatment. Further supports from the Cleveland Clinic include telephonic consultation and secure email communication with a nurse.

You and your covered family members can view the biography of the lead physician assigned to their case and ask the physician questions related to the diagnosis through the Cleveland Clinic's secure website.

CIEB International Pharmacy Management

You have several options for obtaining prescription medicines when you are working or living outside of your home country. Your CIEB coverage includes a 12-month prescription feature, so it is recommended that you ask your doctor for a one-year prescription for medications you take routinely. Take this supply with you on assignment and order refills as needed on return trips home.

If you need medications while on assignment (new or refills) and you have a relationship with a local physician, discuss your medication needs with him or her. If you have not established a relationship with a doctor locally, please contact CIEB to receive a referral to a local health care facility.

If a prescribed medication is not available in your assignment country, CIEB may be able to assist with ordering and shipping. Prescription fulfillment is always subject to local restrictions and regulations.

How to Use Cleveland Clinic Online Second Opinion Services

1. CIEB expatriates and their covered family members must register online through the link on CIGNA Envoy to the Cleveland Clinic's secure website. Patients must set up a username and password to ensure secure log-in.
2. The covered family member requesting a second opinion should complete a condition-specific questionnaire and send all pertinent medical records and original materials—such as x-rays, MRI scans, and pathology slides—to the clinic in Ohio, U.S.A. These records can be submitted by mail, fax transmission, or scanned email attachments. It is important to note that patients must receive a first opinion regarding diagnosis and treatment prior to completing this process.
3. The patient may ask specific questions about their diagnosis during the process and a Cleveland Clinic physician will review the submitted materials and publish a second opinion to the secure Cleveland Clinic website. This usually takes about 5 to 7 days, but patients can check the status of the opinion in a secure online environment anytime.
4. Patients can review the second opinion and request that a copy be sent to their doctor or hospital.
5. A Cleveland Clinic nurse coordinator will follow up with each patient via telephone or email to ensure that the he or she understands medical information provided and has an opportunity to raise questions and address concerns.

International EAP

Your employer may have purchased an International Employee Assistance Program for expatriates and eligible family members. If so, you will have access to telephonic behavioral counseling toll-free from your location.

If your employer has elected International EAP, refer to the insert in the back pocket of this benefits kit or visit CIGNA Envoy for more information.

Did you know?

All Global Health Solutions services are available to you whenever you need them, directly through the International Service Center:

- ◆ Pre-assignment counseling and advice as needed from CIEB's clinical team
- ◆ Telephonic access to professionally directed medical advice and consultation
- ◆ Global medical and dental referrals
- ◆ Appointment and admission assistance (outside the U.S.)
- ◆ Medical monitoring and case management (in the U.S.)
- ◆ Concierge and travel assistance services

In addition, CIEB's Global Health Solutions clinical staff can help you receive appropriate health care services and follow-up care for as long as you need it:

- ◆ Coordination of medically supervised evacuations and repatriations
- ◆ Return-to-assignment coordination of treatment plans
- ◆ Online expert medical second opinions through CIEB's agreement with the eCleveland Clinic
- ◆ Health care facility referrals for emergency care or to establish a local relationship with a doctor or dentist



If your employer has purchased CIGNA Pharmacy Management for employees or dependents located in the United States, a CIGNA Pharmacy Management brochure is enclosed with this Expatriate Benefits Kit. See the brochure for details regarding retail and mail-order pharmacies in the United States.

Going Global

If you have registered for CIGNA Envoy, CIEB will send you *Going Global*, the quarterly newsletter for CIEB's expatriates and their covered family members via email. *Going Global* is a great resource for expatriates. In addition to general health information and announcements relevant to your CIEB coverage, it also includes articles regarding maintaining your health while on assignment, mental health while away from home, and living with chronic illnesses abroad.

Be sure to provide your email address when registering for CIGNA Envoy to ensure you receive *Going Global*.

Concierge and Travel Assistance Services

CIEB offers Concierge and Travel Assistance Services for you and your covered family members in coordination with International SOS.

- Around the clock emergency translation services and referrals to interpreter services in an emergency. (Fees for physical presence of a translator or customized services are not covered.)

- Lost document advice and information to recover or replace lost passport or credit cards. Emergency document delivery to a friend, family member, or business associate upon request.
- Emergency message transmission service provided for receipt and transmission of emergency messages between expatriates and covered family members while they are traveling, when and where possible.
- Prescription drug assistance to obtain or replace medications. Such assistance may include an appointment with a local doctor or clinic to obtain a prescription, as well as arrangements to have the prescription filled at a local pharmacy. If necessary, and where permitted by law, arrangements for shipment and transfer of a prescription to an international location are included.
- Convalescence assistance services can provide arrangements for hotel accommodations for expatriates or covered family members related to an incident required emergency medical evacuation, repatriation, or hospitalization.
- Lost luggage assistance and referral to appropriate authorities.
- Legal referral to local lawyers and legal practitioners including contact information and appointment arrangements. (Associated fees are not covered.)
- Emergency travel services and assistance with making reservations for air ticket or hotel accommodation on an emergency basis when expatriates are traveling outside their home country or country of assignment. (Associated fees are not covered.)
- Embassy referral and contact information of the nearest appropriate consulate and embassy will be provided upon request. Legal documentation must be available to facilitate involvement of CIEB and International SOS.

If you are covered by CIGNA's medical evacuation policies, the additional concierge and travel assistance services are included:

- Companion ticket services to coordinate emergency travel arrangements or ground transportation accommodations for family members who may need to join an expatriate or covered family member who is hospitalized.
- Coordination of emergency travel arrangements for children under 18 who are left unattended as a result of an illness, accident, or other emergency while a covered expatriate is on an approved business trip. When necessary, a qualified attendant will be arranged to accompany the minor.

Your Eligibility

Your employer has requested that you provide detailed information about yourself and your eligible family members, including full name(s), current address(es), and email address. CIEB needs this information to process and pay your claims. You may review the information for accuracy at CIGNA Envoy.

Please notify your employer if you need to update your address information. Your benefits representative will inform CIEB by secure email. You may also update your personal information on the CIEB secure web portal: **www.CIGNAenvoy.com**.

Enrollment Changes

Notify your company's international benefits representative or plan administrator within 31 days if your family status changes.

Your employer must submit an Enrollment Change Form with additions and data changes to CIEB via secure email. Status changes may include marriage, divorce, or legal separation; birth, adoption, or death of a family member; a change in your spouse's employment status or a significant change in your spouse's benefits.

Please check with your plan administrator for your company's specific policies and guidelines.

Claim Processing

Direct Settlement with Doctors and Hospitals

As a service to you and your covered family members, there are thousands of health care facilities around the world that accept direct settlement and guarantee of payment arrangements for claims, and many of them offer significant discounts. Inform your doctor that you have insurance coverage that pays directly, quickly, and in local currency. CIEB will even wire transfer directly to the bank account of the doctor or hospital, if this is preferable.

If a direct settlement or guarantee of payment has been issued, the health care professional or facility should submit the claim to be reimbursed following treatment or services.

Your CIEB health coverage requires that you file a claim for a health care visit in order to receive reimbursement. The claim form provides CIEB with important reimbursement instructions, such as where to send reimbursement, type of currency, and method of reimbursement. Fill out your claim form as completely as possible and sign, date, and submit it to CIEB with itemized bills.

Once you have received treatment, you must fill out a claim, then sign, date, and submit it to CIEB, along with itemized bills. You may sign the appropriate section of your claim form authorizing direct payment to a doctor or a hospital following treatment.

CIEB cannot make payments or reimbursements in violation of applicable local law.

Filing Claims Inside the U.S.

When you visit a CIGNA network health care facility in the U.S., and show your CIGNA International ID card, no claim form is required. You must submit a claim form to CIEB for reimbursement if you visit a non-network health care facility and they request that you pay for services. Although some non-network health care facilities in the U.S. will bill CIEB directly, please take advantage of network doctors or hospitals, whenever possible, for optimum discounts.

How to Submit a Claim

Use the English claim form provided in your Expatriate Benefits Kit, download a form in another language at www.CIGNAenvoy.com, or call the International Service Center for a claim form in any language to be faxed, mailed, or emailed to you. (Note that the same claim form is used for medical, dental, and pharmacy claims).

The most efficient means of submitting your claim to CIEB is scanning and emailing directly to the International Service Center via CIGNA Envoy secure messaging.

If you choose to submit the claim by fax, use CIEB's international free fax: AT&T Direct® access number + 1.800.243.6998, or direct fax 1.302.797.3150.

If you prefer to send your claims via international mail or carrier, please recognize that reliability of postal service varies by country, which may result in delays or loss of documentation. (Always keep copies of your claims and supporting documentation.)

Payment Options

CIEB offers a variety of convenient payment methods:

ePayment Plus®

ePayment Plus is a robust, integrated, and accurate process that includes automatic email notification of payments directly into a bank account you maintain in a given country, regardless of where you are on assignment. You can quickly and easily self-enroll in ePayment Plus on CIGNA Envoy.

ePayment Plus complements the Automated Clearing House system, available in the U.S. The ePayment Plus program removes or minimizes charges often applied by your bank, and payments are sent to your bank within 24 to 48 hours upon approval of your claim. Email notification of payment is sent directly to you via CIGNA Envoy secure mail, and an Explanation of Benefits (EOB) is mailed to you at the address you provide on a claim form.

ePayment *Plus* is currently available in the following countries (payments are made only in the currency of the countries listed):

- | | |
|-------------|------------------|
| ■ Belgium | ■ Netherlands |
| ■ Canada | ■ Portugal |
| ■ France | ■ Singapore |
| ■ Hong Kong | ■ Spain |
| ■ Germany | ■ United Kingdom |

Tips to Expedite Claim Processing:

- ◆ Fill out your claim form completely. An incomplete form may delay processing.
- ◆ Complete separate claim forms for each family member's medical services.
- ◆ Provide a diagnosis or explanation of treatment on the claim form.
- ◆ Fax or email your form (using CIGNA Envoy secure messaging) instead of mailing it.
- ◆ Save copies of your bills, receipts, and claim forms.
- ◆ Clearly state how you would like to be reimbursed, where you'd like your reimbursement issued, and in what currency you would like your reimbursement issued.

Wire Transfer to a Bank Outside the U.S.

You may send claim reimbursement(s) via wire transfer to your bank account outside the U.S. Please contact the International Service Center for additional instructions for requesting a wire transfer.

In order to have a claim paid by wire transfer in local currency, the minimum amount is \$100 U.S. equivalent. (You may hold your claims until they exceed this amount for up to 18 months.)

Currency of Reimbursement

You have the option of receiving payment in U.S. dollars, your home country currency, your host country currency, or the currency of the country where you received medical or dental services*. If your doctor requires payment in local currency, please indicate this on your claim form.

Explanation of Benefits

Regardless of the payment method you choose, you can view your Explanation of Benefits statements (EOBs) on CIGNA Envoy, or view the paper EOB sent in the mail.

Workers' Compensation Claims

If you are unsure where to send a work-related claim, please contact your employer's international benefits representative or plan administrator. Work-related claims are typically reimbursed by a Workers' Compensation fund or plan, and not by CIEB.

Wellness Programs

All health and wellness services provided by CIEB are accessible to you and your covered family members who have registered at CIGNAenvoy.com. Through CIGNA Envoy, you can access myCareAllies.com, which features a variety of popular services including Healthy Rewards® discounts, Smart Talk Newsletter, and Smart Health Tools.

Healthy Rewards

Depending on where you are assigned**, you may be able to take advantage of Healthy Rewards and save money on services when showing your Healthy Rewards Identification card. You can download the ID card at myCareAllies.com. Discounts may be available depending on location for the QuitNet® smoking cessation program, Weight Watchers®, Jenny Craig®, Tobacco Solutions™, and Lasik® vision correction surgery.

*Please note that CIEB cannot make payments that do not comply with local regulations.

**Healthy Rewards programs are not available in all countries, and the availability of programs is at the discretion of individual health care facilities. Note that if international shipping is required to receive materials available through the website, shipping costs to the individual are at the discretion of the vendor.

The programs do not apply to your health plan, so there are no claim forms to file. To access discounts:

- Click the direct link to myCareAllies.com from the CIGNA Envoy home page.
- Click “Healthy Rewards Member Discounts” and print your Health Rewards ID card.
- To find a list of health care facilities that may be convenient for you, click on the direct program lists, or call Healthy Rewards Customer Service.
- Show your ID card when you pay for services and enjoy the savings.

Smart Health Tools and Smart Talk Newsletter

Complete a comprehensive range of interactive questionnaires to discover health issues for which you may need to take further action, access additional resources to help you learn more about potential health concerns, and put your mind at ease about health issues.

The *Smart Talk* newsletter publishes once a quarter and is an easy way to find informative articles, simple tips for living healthier, and general health information.

Important Facts About Your International Health Coverage

Your CIEB medical coverage reimburses the reasonable and customary charges for medically necessary care, according to the norms in the country where you received care. CIEB has many years of experience in this field and can generally determine appropriate charges without significant delays.

Some expenses are not covered; for example, experimental treatments are typically not covered. There also may be dollar maximums (also called “caps”) for some services. Treatment units may also apply (there is a limit to the amount of visits to certain types of specialists are covered by your benefits plan). If you have a question about a

specific treatment, contact the International Service Center to inquire about your specific plan of benefits, refer to your plan certificate booklet, or contact your plan administrator.

Dental

If your employer has opted to include dental coverage as part of your benefits:

- You have the freedom to choose any licensed dentist. You may access the CIEB directories of U.S. and international prescreened dentists via CIGNA Envoy.
- CIEB encourages you to avoid major restorative treatment by seeing your dentist regularly for routine care.

Note: CIGNA Dental Network health care facilities in the U.S. offer discounts for covered services.

CIEB dental coverage reimburses reasonable and customary charges for routine dental exams and medically necessary care, but not for cosmetic work.

Once you reach the calendar year maximum in your dental plan, expenses will not be covered for the remainder of the year. If you have a question about a specific treatment, contact the International Service Center.

Glossary of Terms

In this glossary, CIEB defines many of the terms you’ll find in your Explanation of Benefits (EOB).

- **Benefit Amount:** The amount paid to you or your health care facility. You may have to satisfy a deductible (see page 12), and you may also be responsible for copayments or coinsurance.
- **Booklet or Certificate:** The CIEB reading material that describes all of the medical and dental benefits that your employer has elected to cover for its international employee. These benefits include the coinsurance, copayment, and deductible amounts while you are on international assignment.

- **Coinsurance:** The portion of the cost of any medical services you must pay after you have met any plan deductible. Coinsurance is a percentage of the cost of the service.

- **Copayment (copay):** The portion of the total cost of your care that you pay when receiving care, typically after you have met your plan deductible. Co-payments are generally represented by a flat dollar amount.

- **Covered Charges:** Those charges which are considered medically necessary and that are within the terms and conditions of your benefit plan.

- **Deductible Amounts:** This is the amount of covered expenses that must be paid by you before the plan pays any benefit.

- **Individual Deductible:** Once you meet this threshold, the plan will begin to pay benefits for covered expenses that you incur.

- **Family Deductible:** Once a family meets this threshold, the plan begins to pay benefits for all covered family members, whether or not that family member has met the individual deductible. Your plan may require that a specified number of individuals satisfy deductibles before the family deductible is met.

- **In-Network and Out-of-Network Health Care Facilities:** These terms describe CIEB's discount arrangements with doctors, dentists, hospitals, and clinics in the U.S. and in CIGNALinks® countries as well.

In-network health care facilities have signed contracts with CIGNA and may offer discounts for health care service through a relationship with CIEB. Often, network health care facilities allow cashless settlement of claims at the point of care.

Out-of-network health care facilities do not accept CIGNA discounts for services and may require that you pay for services at the point of care. CIEB expatriates and covered family members may visit any health care facility they choose, but choosing a doctor who does not

participate in the CIEB network may lead to higher out-of-pocket costs.



- **Lifetime Maximum:** This is the maximum amount that the coverage will pay for all conditions for each covered family member.

- **Medically Necessary:** All medical and surgical services, supplies, and treatment that are considered to be essential for the health of the expatriate or covered family member. Medical care must also be provided on the recommendation and approval of a qualified health care professional in order to be covered by CIEB.

- **Out-of-Pocket Maximum:** This is the maximum amount of covered expenses you would have to pay out of your own pocket before most plan benefits are payable at 100 percent:

- **Individual Out-of-Pocket:** This is the amount each expatriate or covered family member must pay at the coinsurance rate before most benefits are paid at 100 percent. Note: If the family out-of-pocket maximum has been met, the individual out-of-pocket does not apply to the individual.

- **Family Out-of-Pocket:** This is the amount all covered family members as a whole will pay at the coinsurance rate before most benefits are paid at 100 percent. Your plan may require that a specified number of individuals satisfy their individual out-of-pocket limits.

- **Reasonable and Customary (R&C):** The average charges for medical services in a geographic area for similar services to people who have similar medical conditions. Reasonable and customary charges only apply to claims incurred in the U.S.



Making a world of difference®

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This is not a contract. The information provided herein is believed accurate as of the date of publication, and is subject to change. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

CIEB's web-based tools, such as CIGNA EnvoySM, are available for informational purposes only. They do not constitute medical advice. CIEB's web tools are not intended to be a substitute for proper medical care provided by a physician and not intended as a means for self-diagnosis. CIGNA Envoy is a service mark of CIGNA Corporation.

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