

CIGNA INTERNATIONAL
EXPATRIATE BENEFITS®



MBA®: Medical Benefits Abroad

Important Travel Documents





Contact Card

Free Phone: +1.800.243.1348

(If dialing internationally, use that country's AT&T Direct® access number)

Direct Phone: 001.302.797.3535

(Please call collect)

Free Fax: +1.800.243.6998

Direct Fax: 001.302.797.3150

MBA Card

Mail Claims to:

CIGNA International
P.O. Box 15111
Wilmington, DE 19850-5111 USA

Courier:

CIGNA International
590 Naamans Road
Claymont, DE 19703 USA

Welcome International Business Travelers

CIGNA International Expatriate Benefits (CIEB) is pleased to have been selected as your international health care insurance carrier. We're here if you have an accident or illness while you are on an approved business trip for your employer outside your country of residence or permanent assignment.

Please take a few moments to review all of the services described in this MBA®: Medical Benefits Abroad Important Travel Documents folder. The folder contains the following important documents:

- ✓ CIGNA International MBA ID card
- ✓ Contact Card
- ✓ Claim form
- ✓ Employer Verification form
- ✓ Certificate of Insurance form

Call Us at Anytime, from Anywhere

You may place a free call to the CIEB International Service Center from your worldwide location, 24/7/365. Refer to the free telephone numbers on the front inside pocket of this kit and on the enclosed contact card.

AT&T USADirect® access numbers make it easy and convenient to call the International Service Center. 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 make a collect phone call to CIEB through the international operator (*reverse charges are accepted*).

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

Your CIGNA International ID Card: *Freedom Of Choice*

Q: *Can my CIGNA International card be used worldwide?*

A: Yes. Your CIGNA International MBA ID card can be used in any location. CIEB maintains a health care facility directory, so you can always call the International Service Center to locate a network doctor or hospital. As a covered MBA international business traveler, you have access to any hospital, clinic, physician, or specialist worldwide; however, we recommend using network facilities as they are prescreened and may offer discounts to CIGNA customers.

Q: *Are there advantages to having a CIGNA International ID card?*

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

How To File A Claim

Your MBA Business Travelers' plan requires that you file a claim form and an eligibility verification form for every accident- or illness-related eligible expense in order to receive reimbursement. Once you have received treatment, a claim form must be fully completed, signed, dated, and submitted to CIEB by you or your physician, along with itemized invoices. Faxing your claim form instead of mailing it will expedite claim processing.

CIEB recommends that you clearly state how you would like to be reimbursed, where you would like your reimbursement issued, and in what currency you would like your reimbursement issued. You have the option to receive payment in U.S. dollars, in your home country currency, your host country currency, or the currency of the country in which you received medical services. If your physician requires payment in the local currency, please indicate this on the claim form. Claims are paid in more than 100 currencies.

A standard (English) claim form is included in this folder. Please visit www.CIGNAexpats.com/pdf/MBA_claim_form.pdf for an electronic printable claim form. If you need a form in another language, please call the International Service Center. CIEB provides MBA claim forms in English, Spanish, Portuguese, French, Italian, German, Czech, Russian, Hindi, Thai, Chinese, and Japanese.

Q: *How does CIEB verify that I am eligible for benefits?*

A: Enclosed in this kit is an Eligibility Verification Form to be submitted with your claim. You must fill out the form completely and have your employer sign it to verify the dates and location of your approved business trip.

This eligibility and benefits data is the basis of every claim CIEB processes and reimburses. Your information always remains confidential.

If you submit a claim without the Eligibility Verification Form or an incomplete form, reimbursement may be delayed.

Q: *Is there a deadline for remitting a medical claim?*

A: All medical claims related to a specific accident or injury within a 90-day period following the incident are eligible for reimbursement. Customers have 18 months from the date of service to file these claims.

Q: *What is the preferred method for submitting claims to minimize delays?*

A: CIEB recommends sending claims to the designated international fax number. You may also mail claims to CIEB, although this may delay reimbursement, as the reliability of postal services varies depending on location. Retain copies of itemized medical invoices in the event of lost mail.

Q: *How can I ensure timely claim processing?*

A: Be sure to provide a diagnosis or a suitable explanation for treatment on your claim form. When receiving care from doctors outside of the United States, a personal note to explain anything that may seem unclear will help process a claim promptly. The claim process may be delayed if additional correspondence is required to obtain missing information.

Q: *What if my claim is due to an accident that occurred at a work site while traveling outside my country of residence or permanent assignment?*

A: Please contact your employers' benefits representative or plan administrator. Work-related claims are typically reimbursed by a Workers' Compensation fund or plan, not by CIEB.

Reimbursement Options

CIEB is able to make the following types of reimbursements:

- Direct reimbursement to the hospital with your authorization signature on the claim form
- Check reimbursement to your address on the claim form in U.S. dollars or local currency
- Direct check reimbursement mailed to your bank account in the U.S. or Canada with the currency type (*U.S. or Canadian dollars*) and account information completed on the claim form
- Wire transfer to your bank account (*for claims of \$100 U.S. or more*)

Q: What are CIEB's claim reimbursement standards?

A: Once your international travel is verified by your employer, CIEB is able to reimburse you or your doctor or hospital within 10 business days for more than 90% of claims, regardless of the language in which the claim is submitted. Claims submitted for payment in local currency (*non-U.S.*) may take a few days longer due to currency conversion banking procedures.

CIEB's system automatically calculates the currency exchange rate based on the date of service. If you would like CIEB to direct deposit reimbursement checks into your personal bank account in the U.S. or Canada, complete the payment information section of the CIEB claim form, indicating U.S. or Canadian dollars.

Your claim reimbursements for amounts totaling at least \$100 U.S. equivalent may also be sent via wire transfer to your bank outside the U.S. Please contact the International Service Center for additional instructions regarding requesting a wire transfer. For wire transfers, the minimum foreign currency reimbursement is \$100 U.S. equivalent due to wiring fees that banks may require you to pay.

(Note: Your bank or intermediary bank may assess processing fees. Please check with your bank, as all fees associated with wire transfers are your responsibility.)

Q: Will CIEB authorize prepayment of hospital charges in a foreign country?

A: Hospitals in some countries will not admit patients without prepayment of charges. Call CIEB and tell a Customer Service Representative your requirements and the details of your treatment and charges.

CIEB will guarantee payment for eligible services to any licensed hospital, clinic, doctor, or dentist. The health care professional must verify your eligibility and covered benefits either by phone (*if urgent or needed within 72 hours*) or by fax. (*Refer to the contact information on the inside cover of this folder.*)

Q: What if a physician or hospital insists I pay the bill myself?

A: For small charges and expenses, physicians or hospitals may ask you to pay the bill yourself using cash or a credit card. Submit your claim and your payment receipts by fax to CIEB as soon as possible. CIEB recommends informing your doctor that you have an insurance plan that can pay directly, quickly, and in local currency. If necessary, CIEB can wire money directly to the doctor or health care facility's bank account.

If you are unable to come to an agreement with doctor or hospital and are unable to make payment on a large bill, please call the International Service Center so CIEB can work with you to make appropriate arrangements.

Q: Will CIEB make direct reimbursement to a hospital or a physician?

A: For CIEB to pay a doctor or hospital directly, you must sign the appropriate section of the claim form authorizing direct reimbursement. You may mail or fax CIEB a letter and provide reimbursement instructions and details along with the claim form.

Q: What should I do if I have an emergency?

A: You may go to any emergency room at any time. However, showing your MBA ID card does not guarantee that a hospital will forgo admission charges before admitting you and providing the necessary care.

If a hospital needs to verify your benefits or eligibility or make arrangements for advance payment, they may call the International Service Center at any time. *(Refer to the contact information on the inside cover of this folder.)*

Q: Does CIEB pay for my evacuation or repatriation, if that ever becomes necessary?

A: CIEB covers ground transportation to the nearest health care facility able to handle the situation.

Please check with your company's benefits representative/plan administrator for your specific plan of benefits regarding evacuation and repatriation and how these expenses are handled.

Global Health Solutions

With CIEB as your accident and illness insurance carrier, you have entered a world of specialized services designed to give you answers and access to care, wherever you are in the world. Anytime you call CIEB's International Service Center, the following Global Health Solution services are available to you:

- Access to medical advice and consultation from your location via telephone
- Medical appointment and hospital admission assistance *(outside the U.S.)*
- Medical monitoring *(outside the U.S.)*
- Case management *(inside the U.S.)*
- Communication of patient condition and treatment plans to family members
- Coordination of treatment plans, if necessary

Your Medical Plan

Your medical plan generally covers the reasonable and customary (*R&C*) charges associated with your accident or illness, according to the norms in the country where you receive care. CIEB has many years of experience in this field and generally determines appropriate charges without significant delay.

Whether you choose to receive your claim reimbursements by mail, direct check deposit, or wire transfer, you will receive an Explanation of Benefits (*EOB*) separately by mail. Refer to the Glossary of Terms below for definitions of important terms that may be used in your benefits plan summary. Refer to your specific benefits plan to see how these terms apply to your coverage.

Glossary Of Terms

Coinsurance: The percentage of the cost of care or prescription medication that you are responsible for paying.

Benefit Amount: The amount paid to you after appropriate coinsurance and/or deductibles are applied on a calendar year basis.

Covered Charges: Charges that are considered medically necessary and are within the terms and conditions of your benefit plan.

Medically Necessary: To be covered, all medical and surgical services, supplies and treatment must be the result of an accident or illness and considered medically necessary on the recommendation and approval of a qualified doctor.

Reasonable and Customary (*R&C*): The charge is within the usual range of charges in a given location for similar services to people who have similar medical conditions.



Making a world of difference®

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For CIEB's Privacy statement, visit www.cigna.com/privacy/privacy_expatriate.html

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