

CIGNA HEALTHCARE, INTERNATIONAL HEALTH

**People Serving
People**

Caterpillar Inc.

November 8, 2023

Offered by Cigna Healthcare and Life Insurance Company or its affiliates



Agenda

- Welcome to Cigna Global Health Benefits
- Cigna Global Network & ID Cards
- Benefit Plans
- Digital Tools
- Health & Well-Being Support
- Claim Payment Options
- Q&A



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	<u>www.CignaEnvoy.com</u>



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

Required field *

Country* Where

What Who

Type of Facility or Health Care Professional
Type of Facility or Health Care Professional
Dentist / Dental office
Doctor / Physician
Hospital - Clinic
Optician / vision
Other
Outpatient Medical Center / Group Practice
Pharmacy

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.

CignaLinks[®] Canada

Seamless access
to health care
around the world



Local Relationship
Cowan Insurance Group



Assistance with Provincial Plan enrollment

Access to quality, cost-effective care

In-network benefits directly paid to providers

Access to local network of health care providers

In-house medical experts

Second ID card

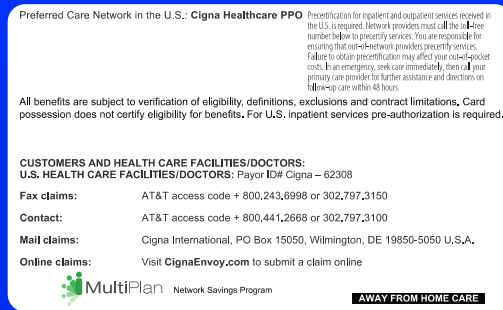
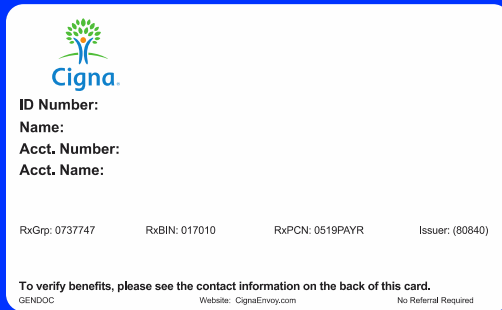
Pharmacy benefit management program



Your Cigna Healthcare global & co-branded ID cards

Keep your Cigna Healthcare global ID card with you at all times to access quality health care anywhere in the world.

All employees will receive the Cigna Healthcare ID card:



CignaLinks ID card to be issued for accessing care in Canada to those with a work location and citizenship of Canada.



Do I need to activate my ID cards?

1. Your Cowan ID card is required to be activated
2. To do so, visit <https://Cigna.cowangroup.ca/activation> or by calling 1.844.703.7483
3. CignaLinks welcome kit: What's in it for me:
 - A blank page with customer full name, Cigna ID number, and employer name
 - Cowan ID card (s) affixed to the bottom of the page for employee and all dependents
 - CignaLinks Canada welcome brochure
 - CignaLinks Canada consent form
 - A Cowan return envelope (to return the signed consent form)



Differences between In and Out of Network

Before we explain the summary of your benefits, we would like to explain the differences between using Cigna network providers (in-network providers) or out of network providers.

Benefits of using In-network providers

- Direct billing
- Providers will obtain precertification when needed
- Reliability

Risks of using out-of network providers

- You might be asked to pay out of pocket on the date of service
- You will be responsible for pre-certification requirements
- You might have to submit a claim by yourself

Searching for In-network providers is easy! Please access
www.cignaenvoy.com



Benefit plans



Medical – All amounts are in U.S. Dollars

OAP US network

Plan Feature	International	In-Network U.S	Out-of-network U.S.
Lifetime maximum benefit	UNLIMITED		
Coinsurance	100% of covered expenses	80% of covered expenses	50% of covered expenses
Deductible	\$0 Individual \$0 Family	\$500 Individual \$1,000 Family	\$500 Individual \$1,000 Family
Out-of-pocket maximum (Deductible is included)	\$0 Individual \$0 Family	\$2,300 Individual \$4,600 Family	\$4,600 Individual \$9,200 Family
Doctor / specialist office visits	100%	80% after deductible	50% after deductible
Prescription drug benefit	No charge to member	Tier 1: 20% not subject to deductible Tier 2: 20% not subject to deductible Tier 3: 20% not subject to deductible	Tier 1: 50% after plan deductible Tier 2: 50% after plan deductible Tier 3: 50% after plan deductible
Adult & Child preventive care services	100% of covered expenses	100% of covered expenses	100% of covered expenses
Emergency Room	100%	20% after deductible	20% after deductible
Urgent Care Services	100%	20% after deductible	50% after deductible



Dental - All amounts are in U.S. Dollars

Plan Feature	Benefit
Classes I, II, III Combined Calendar Year Maximum	\$3,000
Class IV Lifetime Maximum	\$1,500
Calendar Year Deductible	\$50 Individual / \$150 Family
Lifetime Class IV Deductible	\$50 Individual
Class I Preventive	100% of covered expenses
Class II Basic Restorative	80% after plan deductible
Class III Major Restorative	50% after plan deductible
Class IV Orthodontia Class IV Orthodontia applies only to a Dependent Child less than 22 years of age.	50% after separate deductible
Class V Implants	Not Covered

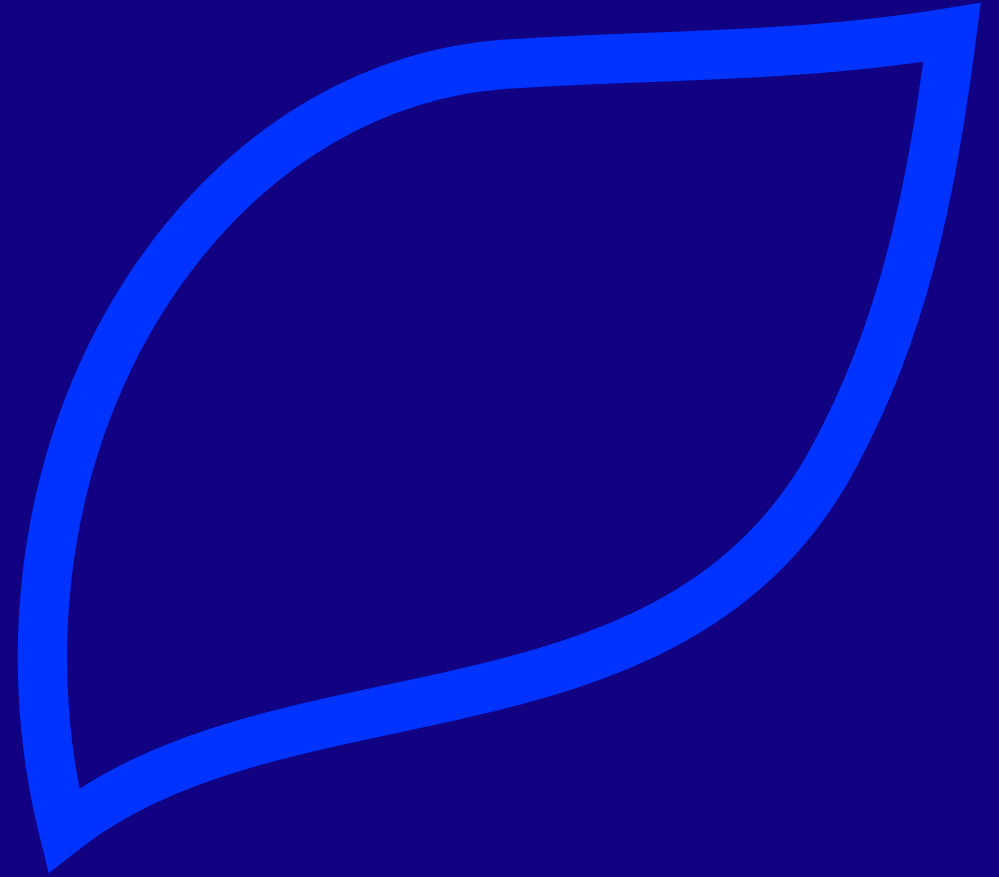


Vision - All amounts are in U.S. Dollars

Plan Feature	International	In-Network U.S	Out-of-network U.S.
Vision Exams One Eye Exam every 24 consecutive months	100%	100%	100%
Vision Hardware – Lenses & Frames One pair of glasses or contact lenses per 24 consecutive months	100%	100%	100%
Hardware Maximum Benefit: \$200			



Digital tools



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

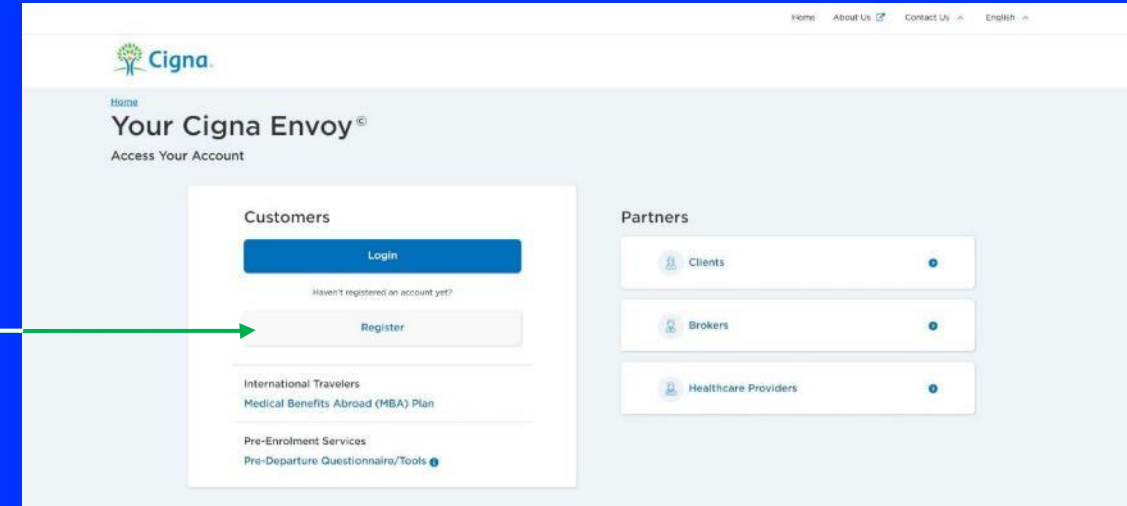
Click this option

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**”.

***For Registration assistance, contact Cigna Customer Service available 24/7/365

Contact number is on the back of your ID Card.



Cigna Envoy: Homepage

- **Cigna Envoy is available in:**

- > Arabic
- > Chinese
- > Dutch
- > English
- > French
- > German
- > Japanese
- > Portuguese
- > Spanish

Notifications Secure Email Contact Us Account English Log Out

Sub

Home Plans Find a Provider Claims Toolkit Prescriptions

Hi SAMPLE
Welcome to Cigna Envoy.

My Plans Find a Provider Claims Toolkit

Announcements

Welcome to Cigna. Since our founding in 1976, we have been a leader in the development of medical insurance and other employee benefits designed specifically for expatriates.

> Show Details

You might be interested in

[View / Print ID Cards](#)
[Documents](#)
[Health and Wellbeing](#)
[Talk to a doctor 24/7](#)

Selecting these links will take you away from CignaEnvoy.com to another website, which may be a non-Cigna website. Cigna may not control the content or links of non-Cigna websites.

Privacy Policy Legal Disclaimer Cookie Policy

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[< Back](#)

Find a health care provider

Wherever you are in the world, we have made it easy for you to find the health care you need

Use your current location

How far from you?

km **mi**

5 mi

Health Care Professionals and Facilities without an exact location may not display when using this feature.

Go!

Or, just use any location

What location are you looking for?



Talk to a doctor

Global Telehealth
access to licensed
phone or video



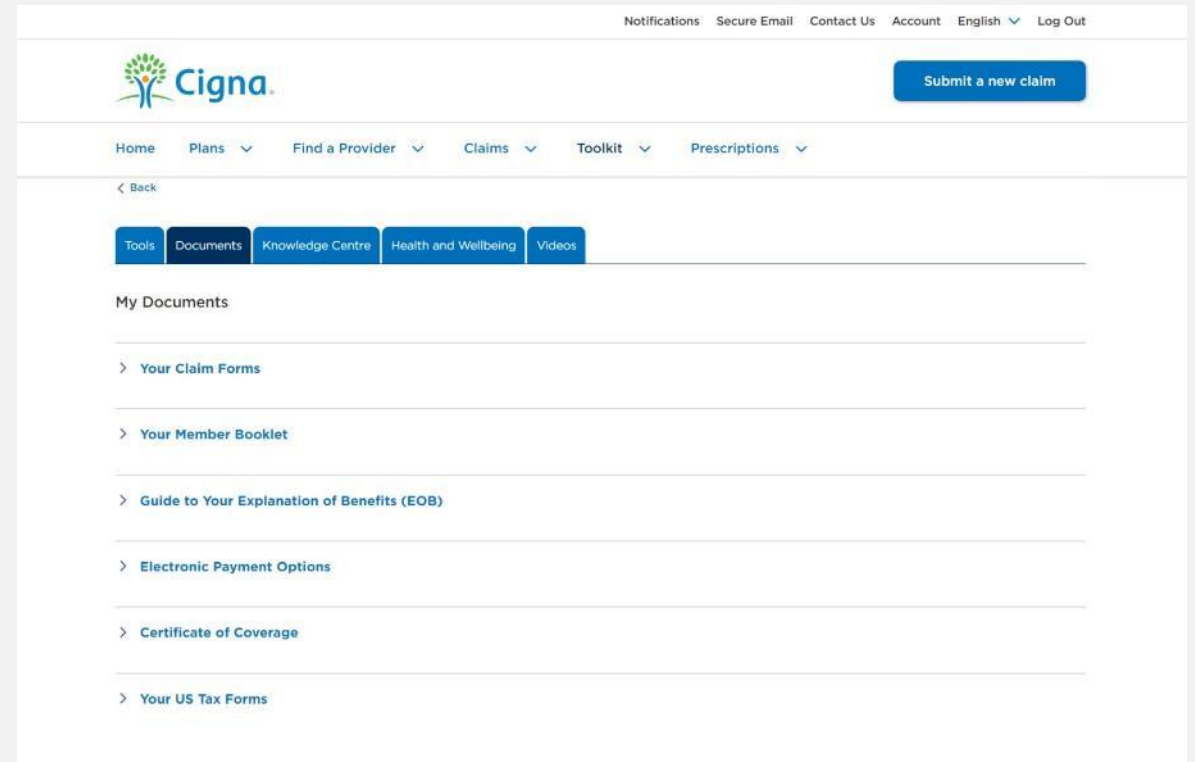
Certificates of Coverage

What is a **Certificate of Coverage**

- **Certificate of Coverage** provides evidence of health coverage and is often needed for a visa application. Customers can log onto Cigna Envoy and obtain a copy of their certificate of coverage under the 'Toolkit' section*

The **Certificate of Coverage** will:

- Auto-generate based on reported work location
- Include employee and dependent information (if applicable)



*Online Certificates of Coverage will not generate for customers with no reported nationality and/or work location. Online Certificates of Coverage will not be available for customers with a reported nationality and/or work location in Iran, Syria, Ukraine, Cuba, North Sudan, or North Korea. Certificates of Coverage for expats in Germany, Russia, Turkey, Czech Republic, Switzerland, and Australia should continue to be requested through our Customer Service Team and will not be available online.

Going paperless: Explanation of Benefits (EOB)



Did you know?

You can receive alerts about your Explanation of Benefits (EOB) through email and make your paper EOBs disappear.

There are many reasons to switch:

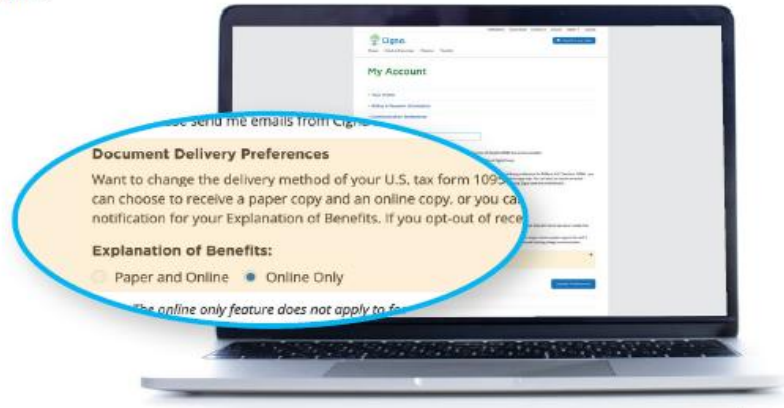
FAST - Email alerts are sent as soon as a new EOB statement becomes available.

CONVENIENT - Access your Cigna documents 24/7. You will also be able to download your EOB if you so choose.

ENVIRONMENTALLY FRIENDLY - Reduces paper and clutter.

EASY - Log in to the Cigna Envoy® website (CignaEnvoy.com) or the Cigna Envoy mobile app* today to opt out of clutter. **Go to Account > Communication Preferences** to update your email and document delivery preferences.

Remember, you can switch back to paper at any time.



*** Customer Action

In 2023 Cigna Healthcare is going paperless with Explanation of Benefits (EOBs) and more. Alerts will be sent to your email once these documents are available.

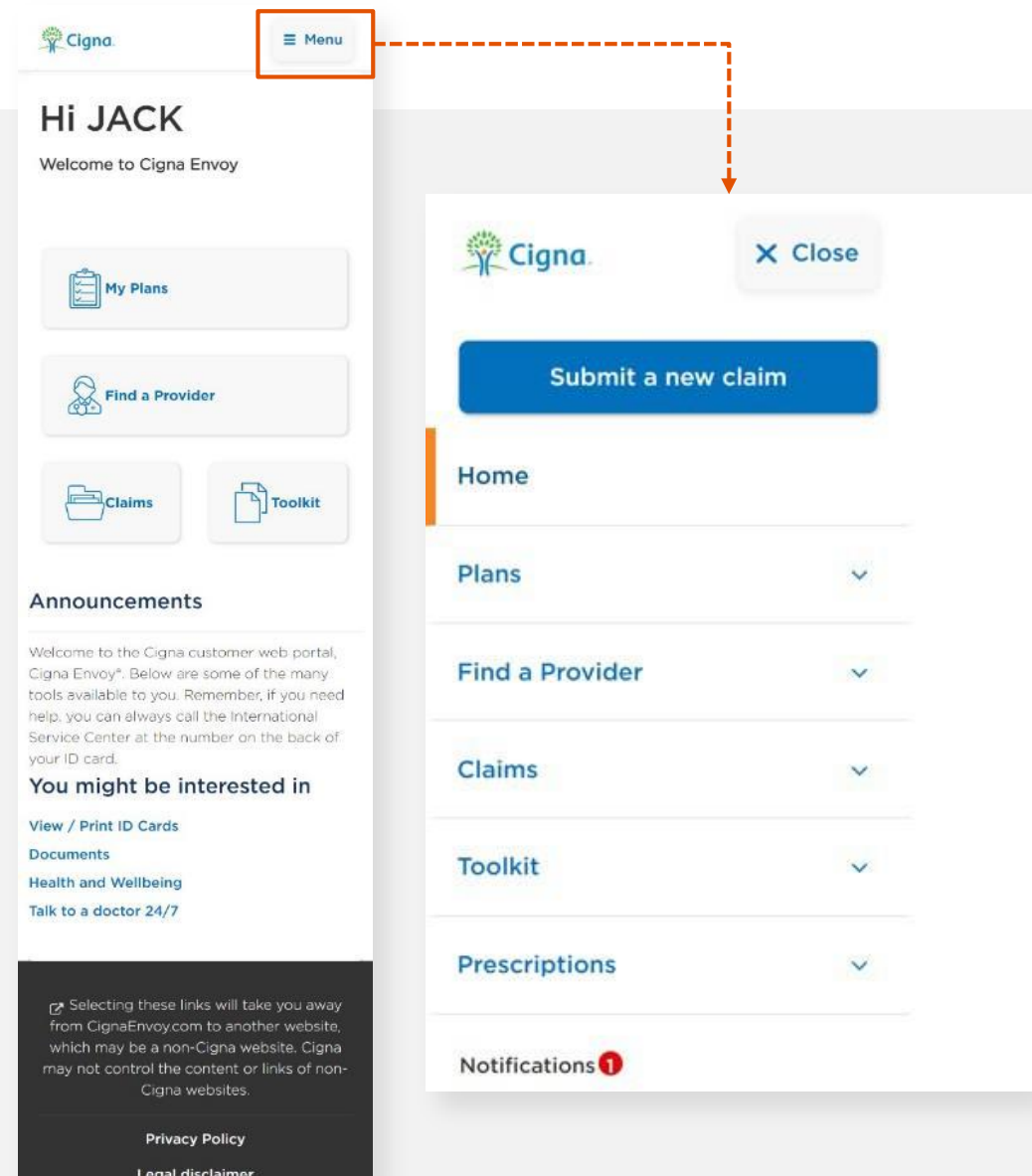
>Log in to CignaEnvoy.com

>Select **Go Paperless** from the pop-up

>Navigate to your communication preferences to ensure the email address you have listed is valid

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.



Health and wellbeing support



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

Pre-departure medical assessment

- Simple yet comprehensive online questionnaire that takes 10 minutes to complete
- Fill out the questionnaire for yourself and any dependents who will be covered with you on your assignment
- Identifies existing medical conditions
- Learn how to manage or maintain your health while on assignment
- Outreach from Cigna Healthcare* to help with current and/or potential issues

There are two ways to access the questionnaire, depending on whether you have received your Cigna Healthcare ID card

With ID card

- Visit CignaEnvoy.com and select '**I have an existing login**'. If you have not yet registered for Cigna Envoy, select '**I have not registered yet**' and follow the prompts.
- Select '**Health and Wellbeing**' then '**What to Know When Travelling & Relocating**'. The pre-departure medical assessment will be the first option.

Without ID card

- Visit CignaEnvoy.com and select '**I do not have a Cigna Healthcare ID/Pre-assignment tools**'. Log in with your client ID number and password below:
 - User ID: CAT06897A
 - Password: 06897ACAT (password is case sensitive)



*You must select "yes" to the consent box in order to be contacted by the Cigna Healthcare Clinical Team

What to do if you become sick or injured

IF YOU BECOME ILL OR NEED TO SEEK CARE:

Locate a health care provider (HCP)

- View our provider directory on CignaEnvoy.com OR contact Cigna Healthcare global customer service using the phone numbers on the back of your ID card to assist with a provider referral.
- If you are in a CignaLinks location, the provider directory will alert you to network providers first.

WHEN YOU SEEK CARE:

Present your Cigna Healthcare ID card or CignaLinks ID card where applicable. If the provider is not part of our direct pay network ask for them to contact us directly so we can issue a Guarantee of Payment (GOP).

IF YOU ARE SERIOUSLY INJURED OR BELIEVE YOUR ILLNESS IS LIFE THREATENING:

Seek immediate help

Contact Cigna Healthcare global customer service as soon as possible so we can determine if the facility you are located at can properly handle your medical condition and/or facilitate a GOP if 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 worldwide¹ – 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



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

Data from GHB claims internal analysis as of February 2023. Subject to change

Requesting a guarantee of payment (GOP)

What is a guarantee of payment?

A Guarantee of Payment (GOP) allows doctors that may not participate in our network to verify eligibility and confirm benefits before you receive care.

Using a GOP increases your access to care around the world, reduces out-of-pocket expenses and enables the hospital to invoice Cigna Healthcare directly. GOPs can be requested by the customer or the provider.

Information Cigna Healthcare requires for a GOP

- Patient name
- Cigna Healthcare customer's name and ID
- Hospital, phone, email and fax
- Hospital contact name, address and country
- Diagnosis
- Requested medical procedure
- Admitting counselor/doctor
- Cost Estimate (If a cost estimate is not received, a Verification of Benefits (VOB) may be issued instead of a GOP, which means no GOP is issued and only benefit coverage is confirmed).
- Date of service (admission and discharge data)



If you are seriously injured or believe your illness is life threatening, **please seek immediate care.**

Then contact Cigna Healthcare +1-800-441-2668 so Cigna Healthcare can facilitate a GOP.

If you need to pay and submit a claim

Our medical and dental claims forms are available in 16 languages

Arabic | Chinese | Czech | Dutch | English | French | German | Hindi | Italian | Japanese | Korean | Portuguese | Russian | Spanish | Swedish | Thai

CignaEnvoy.com

All registered users of our website, CignaEnvoy.com, are able to submit and view previous claims electronically using an easy-to-follow process.

Cigna Envoy mobile App

Submit using the photo claim submission tool through the Cigna Envoy mobile app.



Mail or fax

Mail delivery:

Cigna Healthcare Customer Service Center

P.O. Box 15050

Wilmington, Delaware 19850

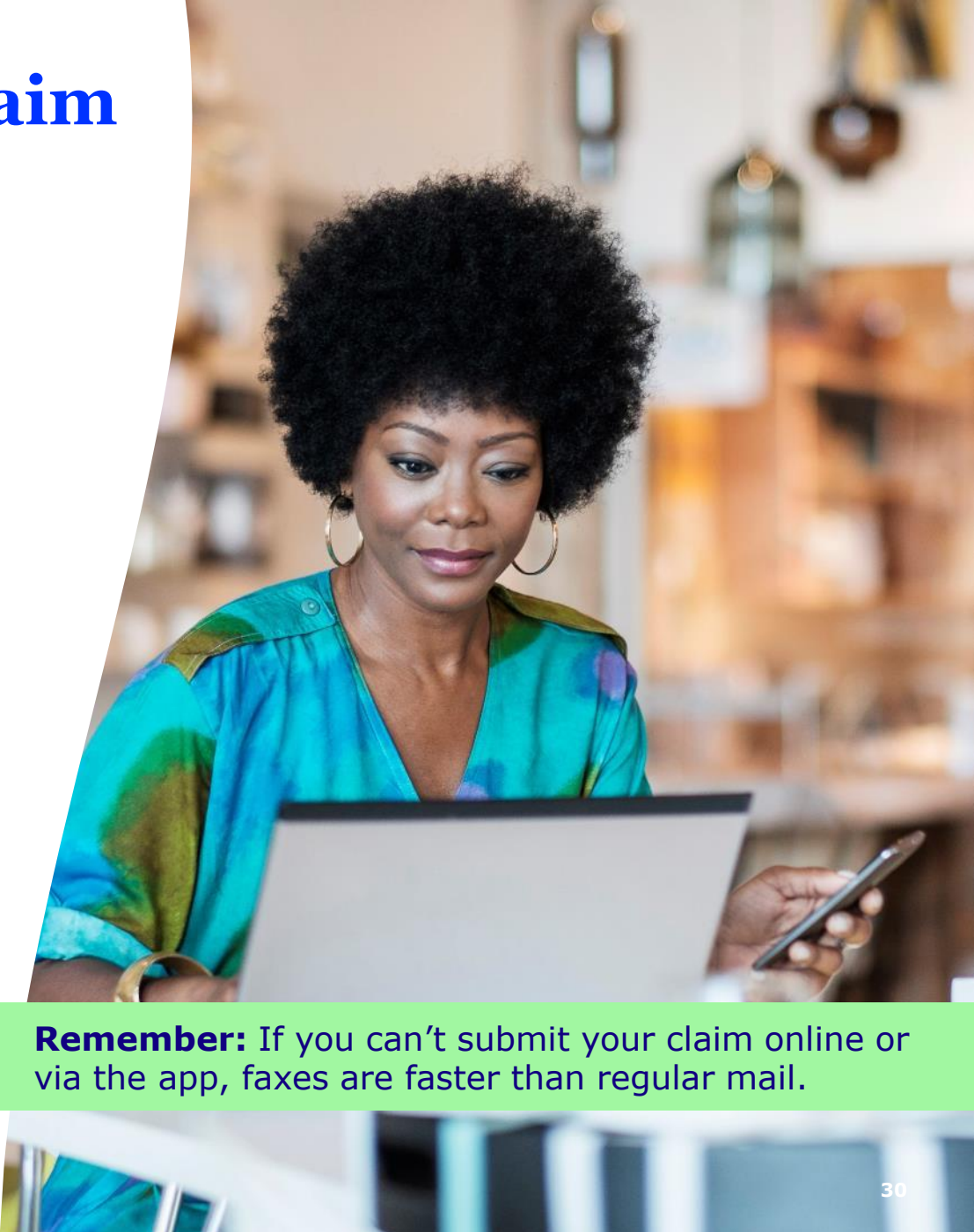
Fax: 1.800.243.6998



In the event you have to pay and claim

Submit your claim through CignaEnvoy.com or the Cigna Envoy mobile app. This is the fastest and easiest way to get your claims to Cigna Healthcare.

- All out-of-network claims should be sent directly to Cigna Healthcare.
- If you choose to mail or fax your claim(s), make sure your claim form is filled out completely, and **don't forget to sign it!**
- **Fill out a separate form for each doctor or hospital visit.**
- Be sure to add a diagnosis, type of treatment or explanation of treatment.
- Provide a detailed list of fees for each service rendered along with the date it was performed.
- Make and keep handy copies of your bills, receipts and claim forms.
- Clearly state how you would like to be reimbursed.



Remember: If you can't submit your claim online or via the app, faxes are faster than regular mail.



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



1. Your bank, or intermediary banks, may apply a fee for the receipt of wire transfers. Cigna can only reimburse where legally permitted.

2. Data from GHB claims internal analysis as of February 2023. Subject to change.

Claim reimbursement – Canada bank instructions

- An Electronic Fund Transactions (EFT) routing number is comprised of a three-digit financial institution number and a five-digit branch number, preceded by a "leading zero".
- Example : 0XXXXYYYY
- 0 : Leading zero
- YYY : Institution Number
- XXXXX : Branch Number (also called Transit Number)

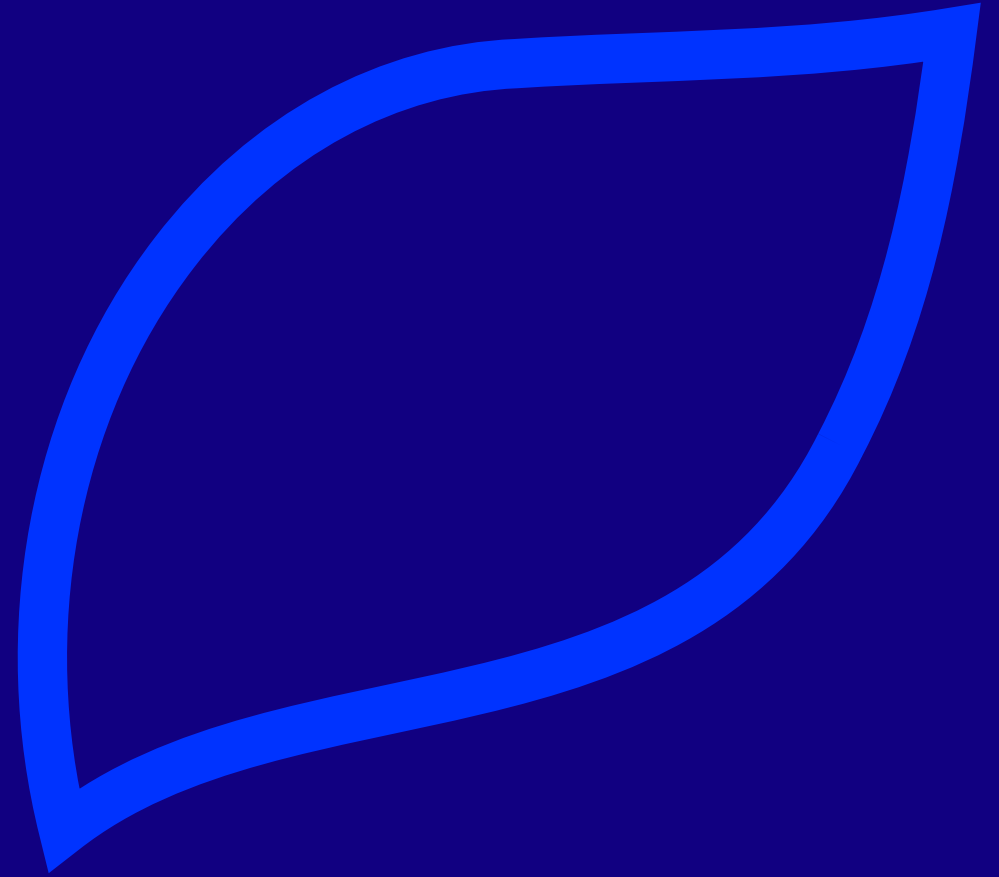
The screenshot displays the Cigna website interface for entering account details. At the top, there is a navigation bar with links for Notifications, Secure Email, Contact Us, Account, English, and Log Out. The Cigna logo is prominently displayed. Below the navigation, there are menu items for Home, Plans, Find a Provider, Claims, Toolkit, and Prescriptions. A 'Submit a new claim' button is visible in the top right corner.

The main content area is titled 'Enter account details' and includes a 'Back' link. A progress indicator on the right side shows the current step as 'Account Detail' (3/4), with previous steps 'New Bank Details' and 'Bank Address' completed. The form fields are as follows:

- Routing/Transit Number ***: Enter Routing/Transit Number
- Bank Account Number ***: Enter Bank Account Number
- Bank Account Type ***: A dropdown menu.
- Bank Account Currency**: CANADIAN DOLLAR
- Email Address ***: Enter Email Address

An orange button labeled 'Continue to review & submit' is located at the bottom of the form. A disclaimer at the bottom of the page states: 'Selecting these links will take you away from CignaEnvoys.com to another website, which may be a non-Cigna website. Cigna may not control the content or links of non-Cigna websites.' The footer contains links for Privacy Policy, Legal disclaimer, and Cookie Policy, along with the Cigna logo and copyright notice: '© 2021 Cigna. All rights reserved.'

Questions



Appendix



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.

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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