

CIGNA HEALTHCARE, INTERNATIONAL HEALTH

# People Serving People

## Caterpillar Inc.

October 30, 2023  
US Outbound Members

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

| <b>We want to hear from you!</b>                             |  |
|--|--|
| <b>Toll-free telephone number</b>                            | <b>+01 800.441.2668</b>  |
| <b>Direct telephone number</b><br>(reverse charges accepted) | <b>+01 302.797.3100</b>  |
| <b>Secure Email</b>  | <b><u><a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a></u></b> |



# 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.<sup>1</sup>

### 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\* FRANCE

Where PARIS

What

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

Who

Name of Facility or Health Care Professional

### How to locate in-network providers?

- Log onto [www.CignaEnvoy.com](http://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.

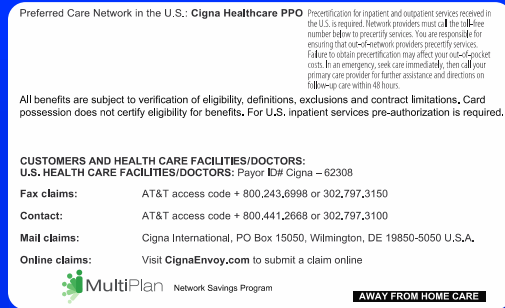
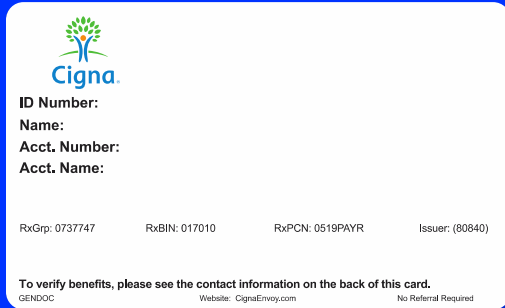


1. Data from GHB Network analysis for full year 2022. Subject to change.

# Your Cigna Healthcare global & co-branded ID cards

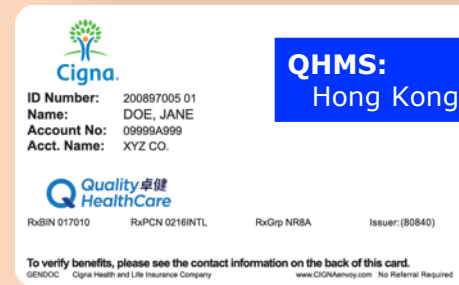
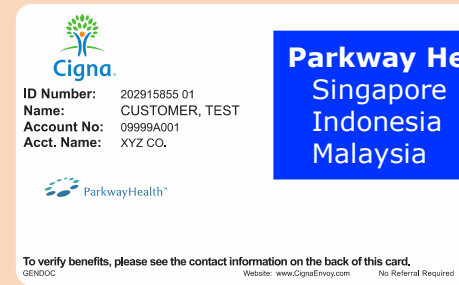
Keep your Cigna Healthcare global ID card with you at all times to access quality health care anywhere in the world.

All employees will receive the Cigna Healthcare ID card:



For the following countries, you will receive a co-branded ID:

Singapore, Indonesia, Malaysia, Hong Kong and UK



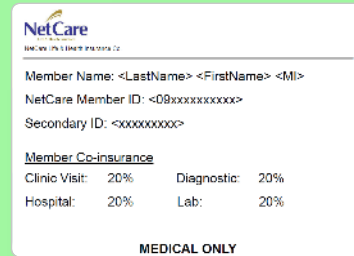
# CignaLinks® ID cards



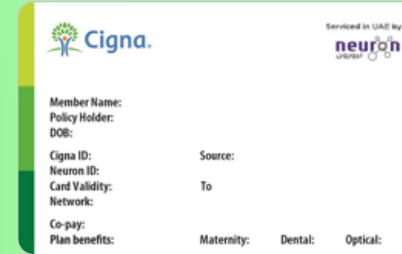
Australia



Canada



Guam



QBOK\*



Spain



Brazil



South Africa, Nigeria



Saudi Arabia



United Arab Emirates (UAE)



\*Qatar Bahrain Oman Kuwait

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

Searching for In-network providers is easy! Please access  
[www.cignaenvoy.com](http://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.   |
|---|--------------------------------|---|---|
| <b>Lifetime maximum benefit</b>                           | UNLIMITED                      |   |   |
| <b>Coinsurance</b>  | 100% of covered expenses       | 80% of covered expenses   | 50% of covered expenses   |
| <b>Deductible</b>   | \$0 Individual<br>\$0 Family   | \$500 Individual<br>\$1,000 Family  | \$500 Individual<br>\$1,000 Family  |
| <b>Out-of-pocket maximum<br/>(Deductible is included)</b> | \$0 Individual<br>\$0 Family   | \$2,300 Individual<br>\$4,600 Family  | \$4,600 Individual<br>\$9,200 Family  |
| <b>Doctor / specialist office visits</b>                  | 100%                           | 80% after deductible  | 50% after deductible  |
| <b>Prescription drug benefit</b>                          | 100% not subject to deductible | Tier 1: 20% not subject to deductible<br>Tier 2: 20% not subject to deductible<br>Tier 3: 20% not subject to deductible | Tier 1: 50% after plan deductible<br>Tier 2: 50% after plan deductible<br>Tier 3: 50% after plan deductible |
| <b>Adult &amp; Child preventive care services</b>         | 100% of covered expenses       | 100% of covered expenses  | 100% of covered expenses  |
| <b>Emergency Room</b>                                     | 100%                           | 20% after deductible  | 20% after deductible  |
| <b>Urgent Care Services</b>                               | 100%                           | 20% after deductible  | 50% after deductible  |



# Dental - All amounts are in U.S. Dollars

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

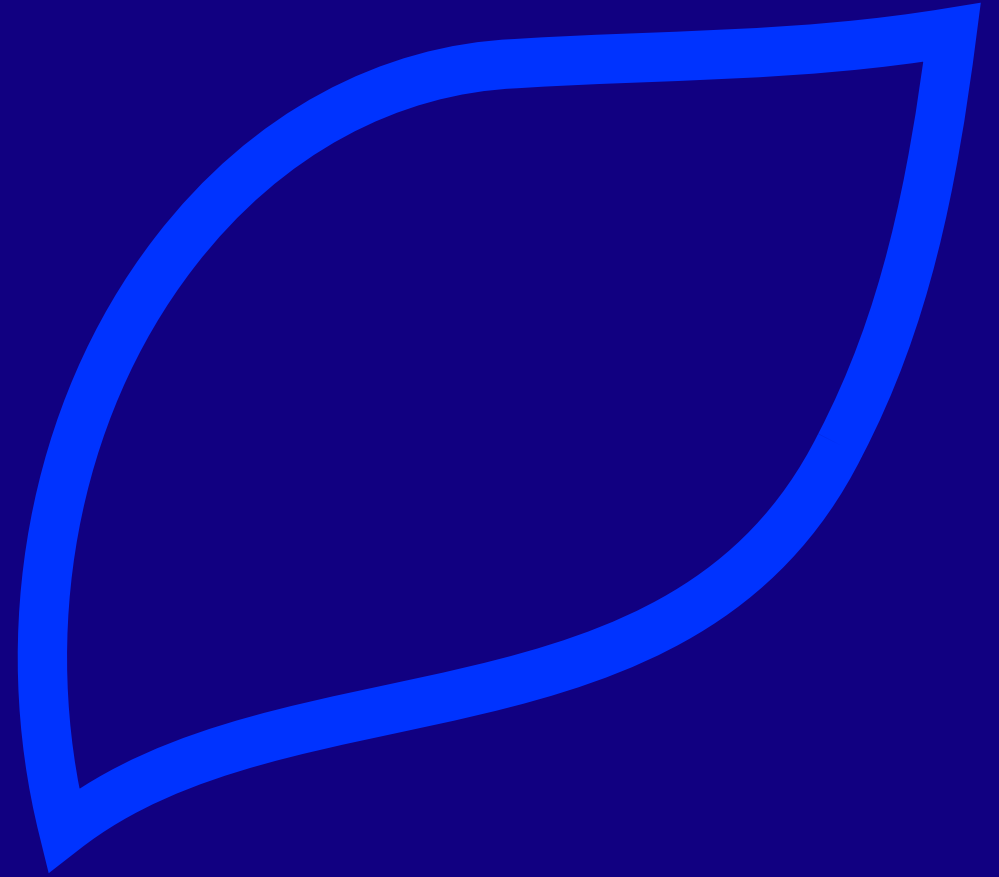


# Vision - All amounts are in U.S. Dollars

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



# Digital tools





# Simple self-service

## Cigna Envoy<sup>®</sup>

**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

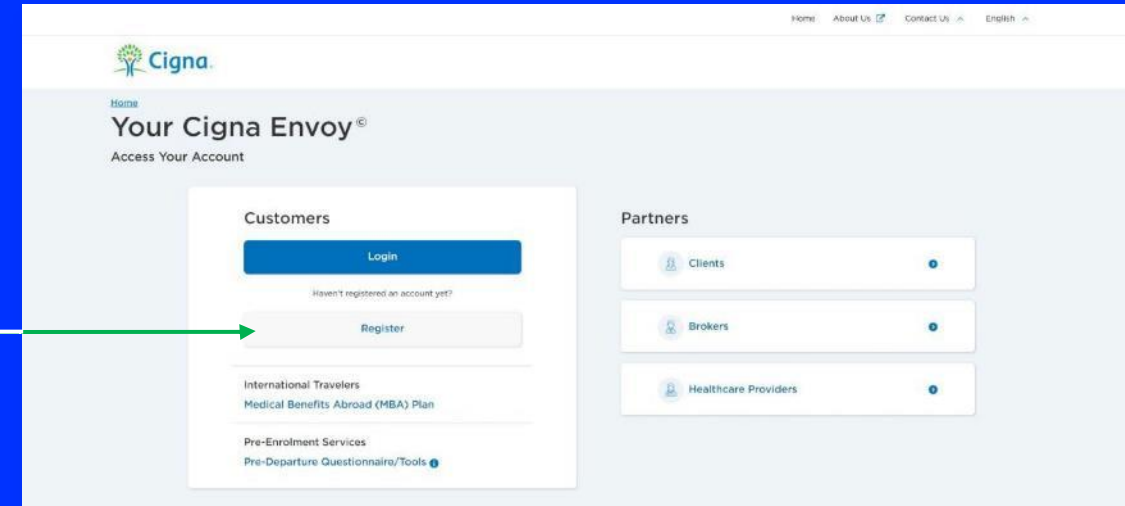
Click this option

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](http://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.

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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

**F**

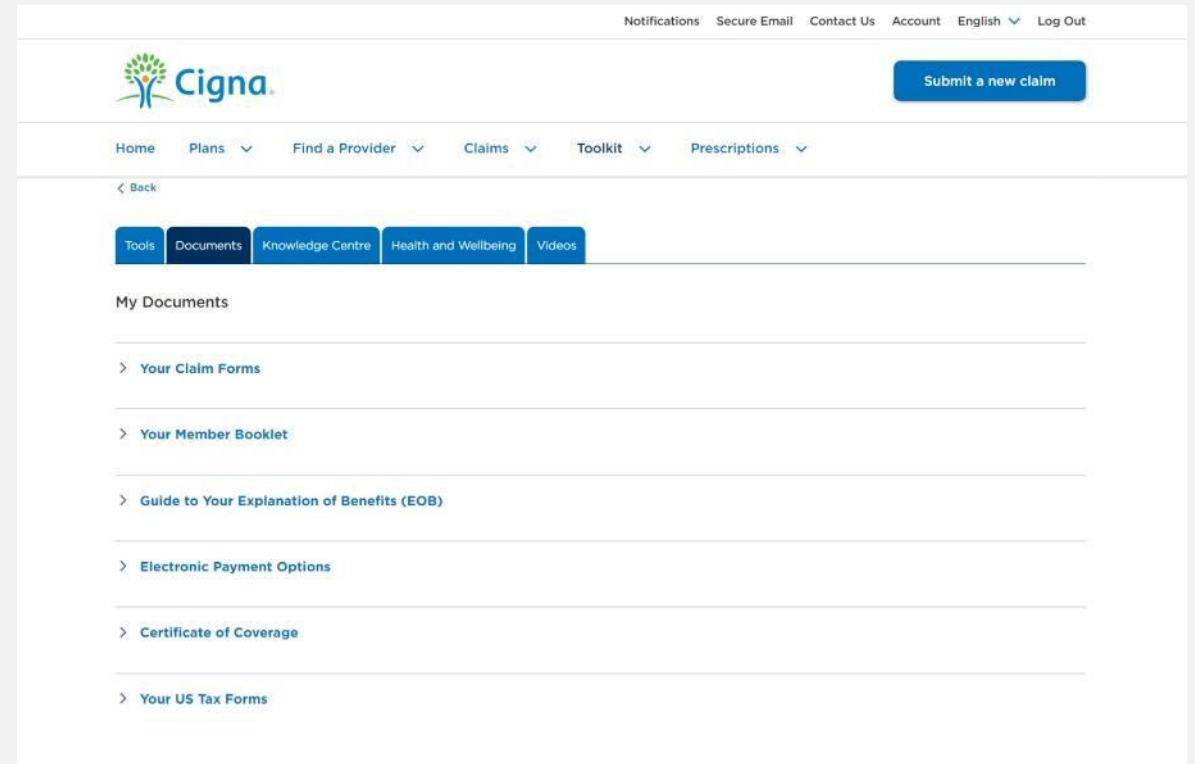
# Certificates of Coverage

## 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:

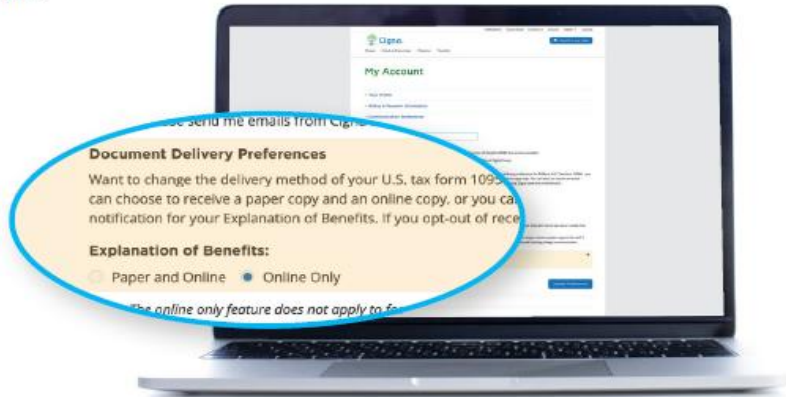
**FAST** - Email alerts are sent as soon as a new EOB statement becomes available.

**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.

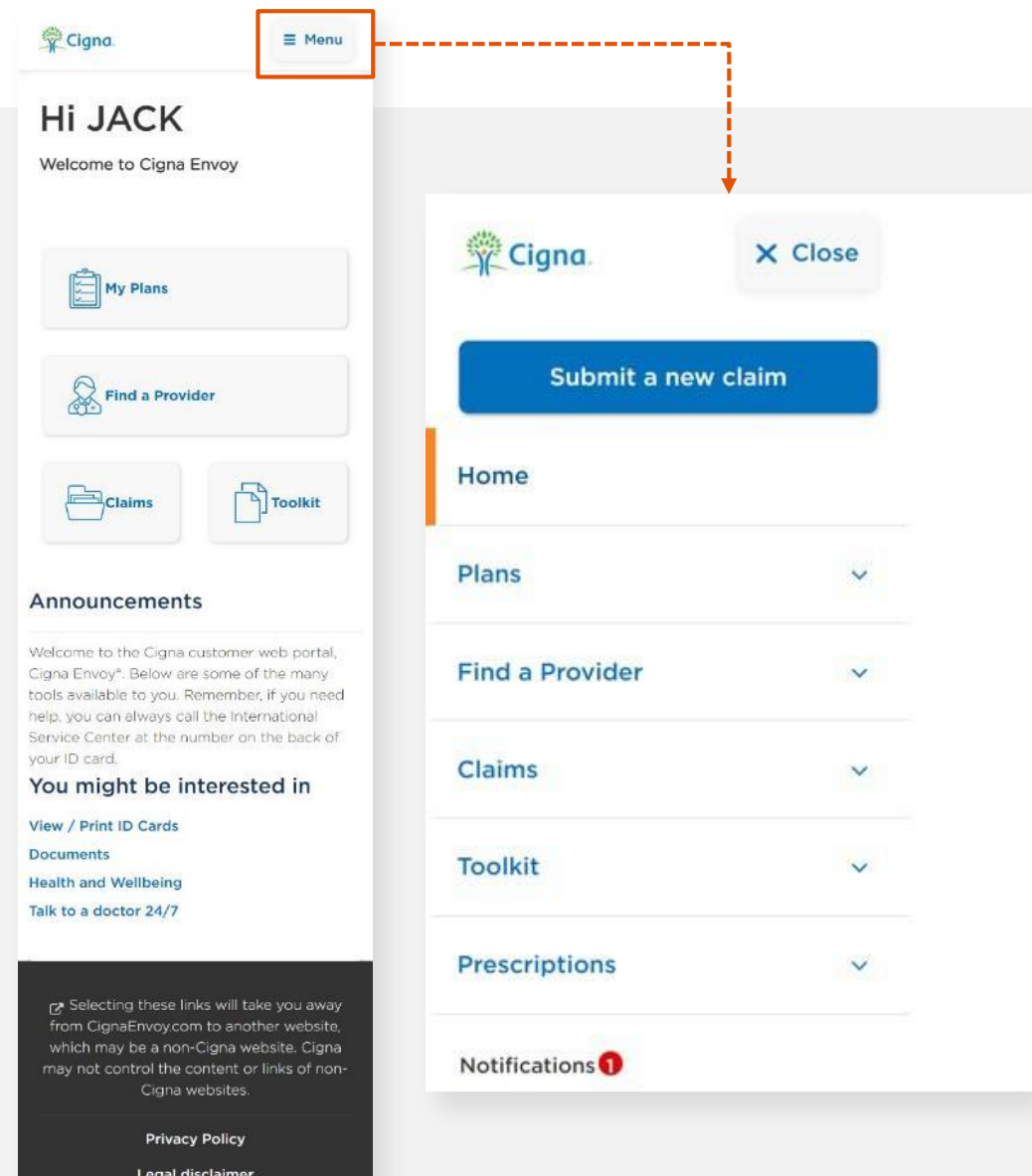
>Log in to CignaEnvoy.com

>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



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

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](https://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](https://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)



# 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 worldwide<sup>1</sup> – 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.<sup>2</sup>



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

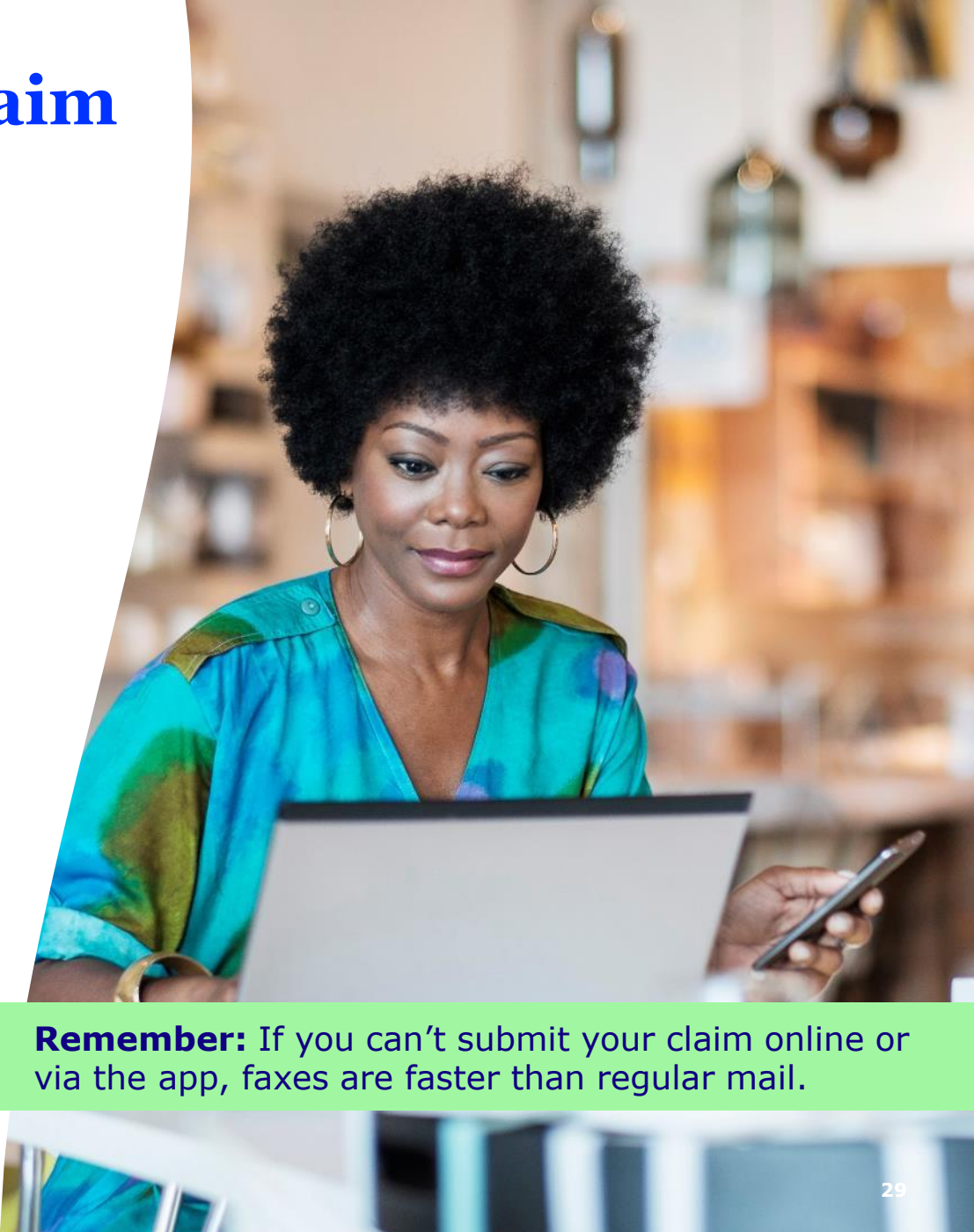




# In the event you have to pay and claim

Submit your claim through [CignaEnvoy.com](https://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**<sup>1</sup> to bank accounts around the world.
- **Direct payment** to a U.S. or Canadian bank.
- **Electronic Funds Transfers (EFT).**
- **ePayment Plus**<sup>®</sup> 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](https://CignaEnvoy.com).
- **Paper checks** can be issued to you in over 135 currencies.<sup>2</sup>

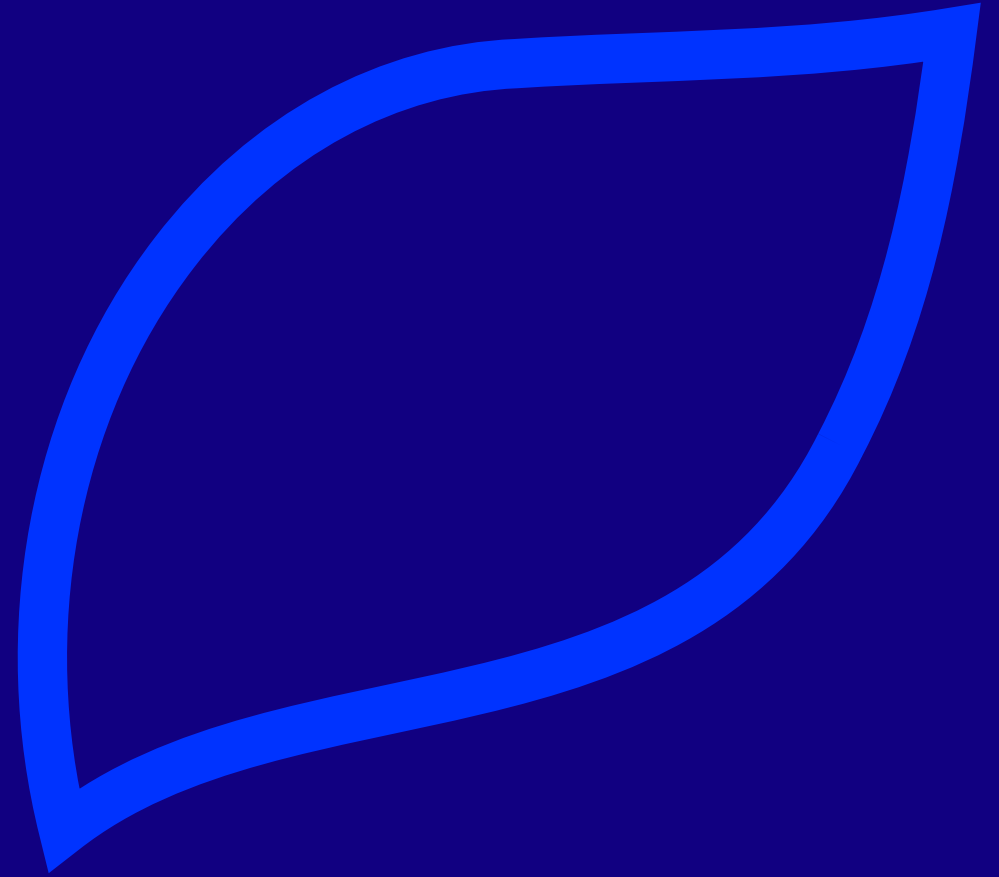


1. Your bank, or intermediary banks, may apply a fee for the receipt of wire transfers. Cigna can only reimburse where legally permitted.

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



# 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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