



Insured and/or administered by:

Cigna Health and Life Insurance Company

Caterpillar Inc. (Expat)

Benefits at a Glance

Policy #06897A

Plan Start January 1, 2019

This plan provides minimum essential coverage.

Please Note: This is a high level summary of your benefits. Please see your certificate booklet for detailed benefits and exclusions.

Cigna Global Customer Service		
Universal International Free Number (UIFN)	International Access Code + UIFN Toll-free number 800.441.2668.1	
Toll Free Telephone Number:	1.800.441.2668	
Direct Telephone:	1.302.797.3100 (collect calls accepted)	
Toll Free Fax Number:	1.800.243.6998	
Direct Fax Number:	001.302.797.3150	
Secure Website:	www.CignaEnvoy.com . Registration is required. (See member kit for registration information.) Secure email available at this site.	
Mail Delivery:	Cigna Global Health Benefits P.O. Box 15050 Wilmington, DE 19850-5050 U.S.A.	Cigna Global Health Benefits 300 Bellevue Parkway Wilmington, DE 19809 U.S.A

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Eligibility	Refer to eligibility definition in the certificate		
Lifetime Maximum	Unlimited		
Calendar Year Deductible			
• Per Individual	\$0	\$500	\$500
• Per Family	\$0	\$1,000	\$1,000
Coinsurance (The percentage of covered expenses the plan pays)	100%	80%	50% of the Maximum Reimbursable Charge
Out-of-Pocket Maximum			
• Per Individual	\$0	\$2,300	\$4,600
• Per Family	\$0	\$4,600	\$9,200
Excludes Deductible Family members meet only their individual Out-of-Pocket and then their claims will be covered at 100%; if the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.			
Accumulation	Accumulation of Plan Deductible and Out-of-Pocket Maximums: Deductible and Out-of-Pocket Maximums will cross-accumulate between In-Network, Out-of-Network and International. All other plan maximums and service specific maximums (dollar and occurrence) will also cross-accumulate.		

Certification Requirements – For services rendered inside the United States	
Precertification for inpatient and outpatient services received in the U.S. may be required.	
<ul style="list-style-type: none"> • Providers must call our toll-free number, 1.800.441.2668 to pre-certify services. • You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services. • Failure to obtain precertification may affect Out-of-Pocket costs. • This is a summary only and further details can be found in the certificate booklet. 	

The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Please consult your policy/customer certificate for a complete description of coverage and exclusions. In the event of a conflict or discrepancy, the terms of the formal plan documents control. Please contact your Plan Administrator for a copy of the plan documents. Coverage and benefits are contingent upon the applicable policy terms and are available except where prohibited by applicable law. © Copyright 2018 Publication Date 11.13.2018 DE

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Physician's Services • Physician's Office Visit	100%	80% after plan deductible	50% after plan deductible
• Surgery Performed In the Physician's Office	100%	80% after plan deductible	50% after plan deductible
• Allergy Treatment	100%	80% after plan deductible	50% after plan deductible
Preventive Care Routine Preventive Care – all ages Immunizations – all ages	100%	100% Not subject to deductible	50% after plan deductible
Travel Immunizations (Immunizations as required for travel)	100%	100% Not subject to deductible	50% after plan deductible
Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings	100%	100% Not subject to deductible	50% after plan deductible
Inpatient Hospital Facility Services • Facility	100%	80% after plan deductible	50% after plan deductible
• Physician	100%	80% after plan deductible	50% after plan deductible
Outpatient Facility Services	100%	80% after plan deductible	50% after plan deductible
Emergency Care (Refer to certificate for coverage and exclusions)	100%	80% after plan deductible	80% after plan deductible except if not a true emergency, then 50% after plan deductible
Urgent Care Services	100%	80% after plan deductible	80% after plan deductible except if not a true emergency, then 50% after plan deductible
Laboratory and Radiology Services (including pre-admission testing)	100%	80% after plan deductible	50% after plan deductible
Outpatient Short-Term Rehabilitation Therapy (Calendar Year Maximum: 60-days for all therapies combined) <i>Includes:</i> Cardiac and Pulmonary Rehab, Physical, Speech, Occupational and Cognitive Therapy Note: The Short-Term Rehabilitation Therapy maximum does not apply to the treatment of Autism and/or Mental Health conditions.	100%	80% after plan deductible	50% after plan deductible
Chiropractic Care Physician's Office Visit	100%	80% after plan deductible	75% after plan deductible
Maternity Care Services • Initial Visit to Confirm Pregnancy	100%	80% after plan deductible	50% after plan deductible

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• All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee)	100%	80% after plan deductible	50% after plan deductible
• Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist	100%	80% after plan deductible	50% after plan deductible
• Delivery – Facility (Inpatient Hospital, Birthing Center)	100%	80% after plan deductible	50% after plan deductible

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Hearing Benefit • Exam: One every 24 month period	100%	80% after plan deductible	50% after plan deductible
Hearing Aid Maximum Up to \$1,000 per hearing aid unit necessary for each hearing impaired ear every 3 years for a dependent child under age 24	100%	80% after plan deductible	50% after plan deductible
Mental Health and Substance Use Disorder • Inpatient Facility	100%	80% after plan deductible	50% after plan deductible
• Outpatient Office Visit	100%	80% after plan deductible	50% after plan deductible

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PRESCRIPTION DRUG BENEFITS		
	International (Outside of the U.S.)	
Purchased outside the United States	100%	
Purchased Inside the United States Only		
Benefit Highlights	Network Pharmacy	Non-Network Pharmacy
Certain Preventive Care Medications covered under this plan are payable at 100% with no Copayment or Deductible, when purchased from a Pharmacy. A written prescription is required. (detailed information is available at www.healthcare.gov)		
You can look at Cigna’s Prescription Drug List to see if your medication is covered, if it requires Prior Authorization or Step Therapy and which tier it falls under to determine what your copay or coinsurance will be. You can view Cigna’s drug list on www.Cigna.com/druglist . Select “Performance 3 Tier” from the drug list drop-down menu.		
Dispense as Written (DAW) – you will pay the copay/coinsurance plus the difference in the cost between the brand name and generic medication unless your doctor requests the brand name medication.		
Prescription Drug Products at Retail Pharmacies	The amount you pay for up to a consecutive 30-day supply at a Network Pharmacy	The amount you pay for up to a consecutive 30-day supply at a non-Network Pharmacy
Tier 1 – Generic Drugs on the Prescription Drug List	20% not subject to deductible	50% after plan deductible
Tier 2 - Brand Drugs designated as preferred on the Prescription Drug List	20% not subject to deductible	50% after plan deductible
Tier 3 - Brand Drugs designated as non-preferred on the Prescription Drug List	20% not subject to deductible	50% after plan deductible
Prescription Drug Products at Retail Pharmacies	The amount you pay for up to a consecutive 90-day supply at a Network Pharmacy	The amount you pay for up to a consecutive 90-day supply at a non-Network Pharmacy
Tier 1 – Generic Drugs on the Prescription Drug List	20% not subject to deductible	50% after plan deductible
Tier 2 - Brand Drugs designated as preferred on the Prescription Drug List	20% not subject to deductible	50% after plan deductible
Tier 3 - Brand Drugs designated as non-preferred on the Prescription Drug List	20% not subject to deductible	50% after plan deductible
Prescription Drug Products at Home Delivery Pharmacies	The amount you pay for up to a consecutive 90-day supply at a Network Pharmacy	The amount you pay for up to a consecutive 90-day supply at a non-Network Pharmacy
Tier 1 – Generic Drugs on the Prescription Drug List	20% not subject to deductible	In-Network coverage only
Tier 2 - Brand Drugs designated as preferred on the Prescription Drug List	20% not subject to deductible	In-Network coverage only
Tier 3 - Brand Drugs designated as non-preferred on the Prescription Drug List	20% not subject to deductible	In-Network coverage only

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Global Vision Care			
	International (Outside the U.S.)	U.S. In-Network	U.S. Out-of-Network
Examinations One Eye Exam every 24 consecutive months	100%	80% not subject to plan deductible	50% not subject to plan
Vision Hardware			
Lenses & Frames One pair of glasses or contact lenses per 24 consecutive months Maximum Benefit: \$200	100%	100% not subject to plan deductible	100% not subject to plan deductible

Global Dental Care		
Class I, II, III Combined Calendar Year Maximum		\$3,000
Class IV Lifetime Maximum		\$1,500
Class I	Preventive Care For diagnostic and preventative services including: <ul style="list-style-type: none"> • Oral Exam - 2 per person, per year • Cleanings - 2 per person, per year • Bitewing X-rays - 2 per person, per year • Fluoride Applications - 1 per person, per year (Up to age 19) • Sealants - 1 per tooth, per 3 years • Full Mouth X-rays – 1 per person, per 3 years • Panoramic X-rays - 1 per person, per 3 years 	100%
Class II	Basic Restorative For Basic Restorations: <ul style="list-style-type: none"> • Endodontics • Periodontics • Prosthodontics Maintenance • Oral Surgery • Fillings • Root Canal • Periodontal Scaling and Root Planing • Repair to Bridgework and Dentures 	80%
Class III	Major Restorative For Major Restorations: <ul style="list-style-type: none"> • Dentures • Bridgework • Crowns 	50%
Class IV	Orthodontia for dependent children under age 22	50%

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Emergency Evacuation	
Toll Free telephone number:	1.800.441.2668
Emergency Evacuation	100% of covered expenses not subject to the deductible for services approved by Cigna.
Family Travel Arrangements	Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of 7 days
Return of Dependent Children	One-way economy airfare to return dependent children to their country of residence
Repatriation of Mortal Remains	100% coverage

International Employee Assistance Program (IEAP)	
Toll Free:	1.888.851.7032 or 1.877.857.2952
Reverse Charge Number:	+44 208 987 6230
Level 2 International EAP Assist	Direct dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Referrals for 6 face-to-face sessions with licensed behavioral professionals (currently available in 160 countries).