

California Lutheran University 2023-2024

WELCOME TO CIGNA GLOBAL HEALTH BENEFITS®

Guide to the U.S. health care system



Together, all the way.®

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Your Cigna Health Care Plan

How does your health care plan work in the United States (U.S.)?



- + DEDUCTIBLE
- + COINSURANCE
- + COPAYMENT (COPAY)
- + OUT-OF-POCKET COSTS
- + IN-NETWORK
- + OUT-OF-NETWORK
- + BALANCE BILLED
- + EXPLANATION OF BENEFITS

The U.S. health care system is unique, and accessing care here may be confusing at times. You may be familiar with a public health system or a fee-for-service system in your home country. When you are in the U.S., your employer provides you with private health care coverage through Cigna.

In the U.S., Cigna offers a network of more than one million hospitals, doctors and specialists.* The in-network contracted health care providers

have agreed to charge discounted fees and bill Cigna directly for services. This means that you will save money and won't have to submit your claims for reimbursement. Depending on your plan, you may have a copayment (copay) or coinsurance which is paid directly to the provider at the time of your visit.

Remember, it is important to use in-network contracted providers and facilities to keep out-of-pocket costs as low as possible. You can find quality providers and medical facilities in Cigna's network by looking on [CignaEnvoy.com](https://www.cignaenvoy.com), or by calling Cigna at the number located on the back of your Cigna ID card. When you visit an in-network contracted doctor or hospital, be sure to show your Cigna ID card.

*Based on Cigna Global Health Benefits internal provider network data as of January 2023. Subject to change.

Find an in-network contracted doctor or medical facility

Ways to find a provider or medical facility that is in the Cigna contracted network:

- › Register or log in to CignaEnvoy.com
- › Download the Cigna Envoy® app*
- › Call the number on the back of your Cigna ID card



Tips on how to save on costs

- + **KEEP OUT-OF-POCKET COSTS LOW**
- + **STAYING IN-NETWORK**
- + **USE GLOBAL TELEHEALTH**
- + **PAYING FOR COVERED TREATMENTS**



When to use the emergency room*



Emergency rooms typically have much longer wait times and are significantly more costly. They should be utilized only in the event of a life-threatening illness or injury (e.g., severe chest pain, severe burns, broken bones or poisoning).

There are alternatives to emergency room care that are convenient and cost less. If you're experiencing non-life-threatening symptoms such as sore throat, flu-like symptoms, skin rash or infection, you can visit:

- › [A walk-in convenience care clinic](#)
- › [An urgent care center](#)

USE THESE EXAMPLES TO HELP YOU DECIDE WHERE TO GO

Urgent care center or walk-in convenience care clinic (non-life threatening)

- › Minor cuts, sprains or burns
- › Fevers, flu, coughs, colds or sore throats
- › Urinary tract infections
- › Headaches, or back or joint pain
- › Earaches and infections

Emergency room (life threatening)

- › Trouble breathing or speaking
- › Seizures or loss of consciousness
- › Serious allergic reactions
- › Severe injuries or uncontrolled bleeding
- › Sudden numbness, dizziness or confusion
- › Sudden loss of vision or coordination
- › Chest pain or pressure
- › Uncontrolled bleeding

Cigna Envoy



Visit CignaEnvoy.com or use the **Cigna Envoy App** to access a number of tools and resources to support you during your stay in the United States (U.S.).

On Cigna Envoy you may:

- › View benefits and exclusions, including coverage details for you and your family members, as well as your claim history
- › Use our provider directory to get help finding an in-network contracted health care provider in your location
- › View your ID card information
- › Contact Cigna customer service directly via email through the portal
- › Download claim forms, submit and track claims with our online claims tool



[Envoy User Guide](#)

Download the Cigna Envoy mobile app.*

 Download on the **App Store**

 GET IT ON **Google Play**

 Available at **amazon**

Web-based tools, such as Cigna Envoy® are available for informational purposes only. These tools are not intended to be a substitute for medical care provided by a physician. The listing of a health care professional or facility in the mobile directories available through the Cigna Envoy mobile app does not guarantee that the services rendered by that professional or facility are covered under your benefits plan. Refer to your plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof.

*The downloading and use of the Cigna Envoy Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. The Apple logo is a trademark of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Amazon, Amazon Appstore and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

Submit a claim - fast and flexible



When you use Cigna Envoy to search for in-network contracted health care providers, look for options that accept direct pay. When you visit these providers, you won't have to fill out extra paperwork to make sure your care is covered.

- 1 Show your Cigna ID card during your visit.
- 2 Your provider will bill Cigna directly.
- 3 You'll pay any cost of care not covered by your plan.
- 4 Wait for your Explanation of Benefits to see how much is covered and how much you may owe.

Claims can be processed through:

1 | DIRECT PAY

We regularly make direct payments to providers in our network of contracted providers.

You simply present your Cigna ID card, and the provider will bill Cigna directly.

2 | GUARANTEE OF PAYMENT (GOP)

A Guarantee of Payment (GOP) assures payment directly to a health care provider outside the United States (U.S.) for covered authorized medical services. This helps prevent you from having to pay upfront for services that would normally be covered under your plan.

To submit a GOP, your provider can contact Cigna Global Health Benefits at **+1.800.441.2668** or you can call the toll-free number on the back of your Cigna ID card.

3 | PAY AND CLAIM

You also have the option of paying for services up front and submitting the claim for reimbursement to Cigna. Please provide your address for check payments.

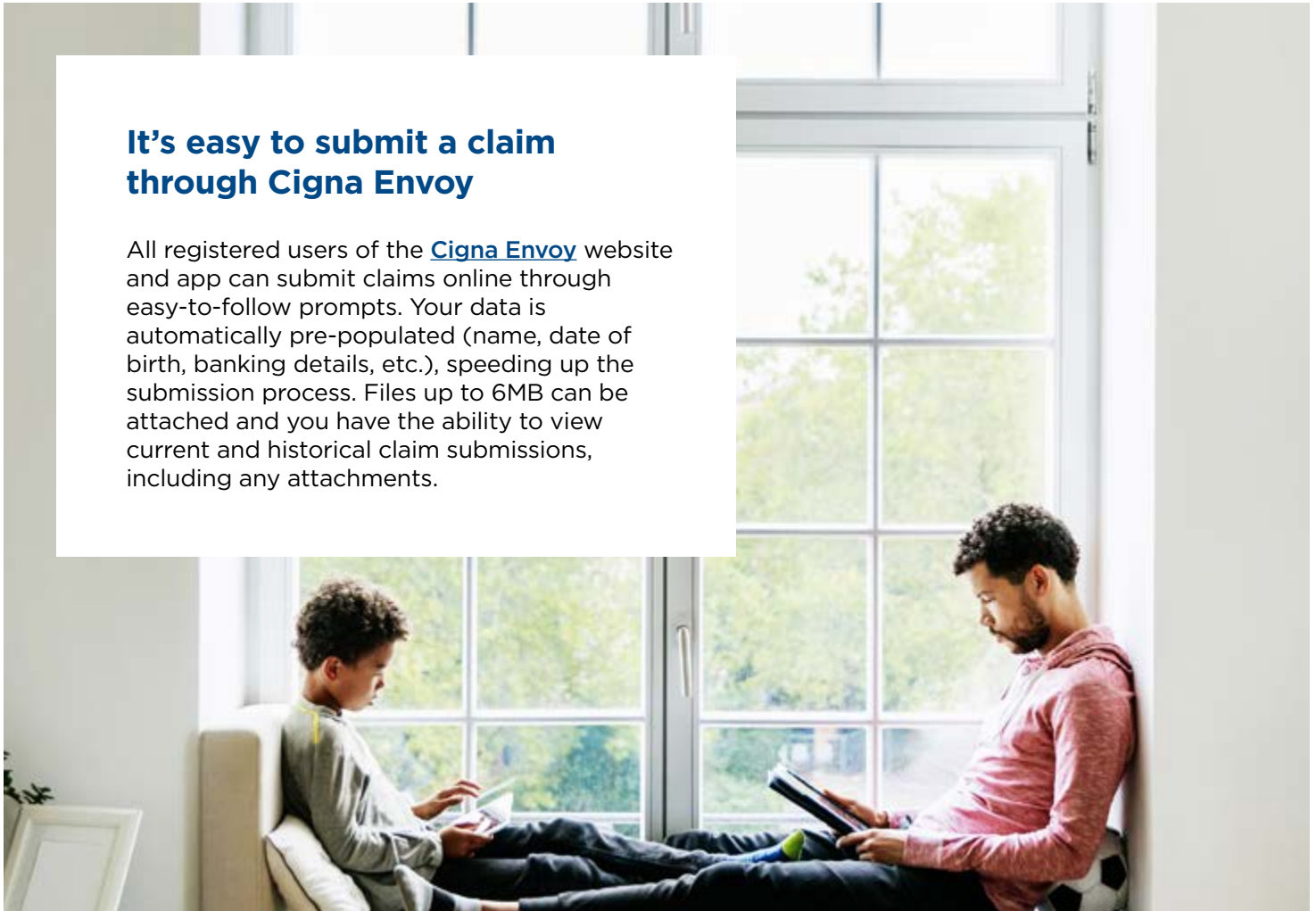
Please note: This approach may lead to a higher cost for services, leading to higher plan cost, as direct payment discounts will not be applied.



Submit a claim through Cigna Envoy®

It's easy to submit a claim through Cigna Envoy

All registered users of the [Cigna Envoy](#) website and app can submit claims online through easy-to-follow prompts. Your data is automatically pre-populated (name, date of birth, banking details, etc.), speeding up the submission process. Files up to 6MB can be attached and you have the ability to view current and historical claim submissions, including any attachments.



Preparing to submit a claim

These are the details you will need to submit a claim:

- › Who the claim is for
- › Photos or scanned copies of all invoices
- › Diagnosis or symptoms
- › Insurer name, address, and policy number for any other insurance plan that may provide coverage
- › Bank information or mailing address for payment processing
- › Bank name, branch address, account number, name of the account holder
- › Account number and routing/SWIFT code or IBAN number

Global telehealth



Global Telehealth is here to make your life easier. With Global Telehealth, you can video chat with a doctor anytime, anywhere. Conveniently, there's no cost for these consultations.

Global Telehealth features:

- › Same day consultations with a doctor by phone (available in multiple languages); with video consultations (available in English or Spanish) coordinated between 3:00 am – 5:30 pm ET from the comfort of your home or office.
- › Diagnoses for non-emergency health issues
- › Non-emergency pediatric care
- › Prescriptions for common health concerns when appropriate and where available.
- › Referrals to Specialists within the Cigna Provider Network
- › Discuss a medication plan

You can access telehealth from the [Cigna Envoy](#) website or app for yourself and all dependents on your plan that are 17 or younger. Dependents, including spouses, who are 18 or older can access Telehealth through the Cigna Wellbeing app.

Cigna offers global telehealth in partnership with Teladoc. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service.

Telehealth services may not be available in all jurisdictions. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and prescriptions are not guaranteed to be written. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.

Examples of when you can use global telehealth.

When traveling abroad

- › **Business travel.** You are on a short-term business trip and feel unwell, and you have no knowledge of how to find a doctor in your location or how much it might cost.
- › **Holiday.** You are on holiday, either alone or with your family, and someone falls ill or has a minor accident and you don't know how to reach a doctor for advice.

For parents

- › **Fever.** Your child has low grade fever and you need advice on the causes and tips for lowering it.
- › **Cough.** Your child has a persistent cough and you would like to ask how to manage it and provide relief.
- › **Rash.** Your child has developed a rash and you need information on potential causes and advice on what you can do to treat it.
- › **Stomach issues.** Your child has stomach pain or diarrhea and you need advice for the appropriate course of treatment.

When out of touch with your doctor

- › **Doctor is away.** Your doctor is out of their normal working hours or is on holiday and you don't have a reference for another doctor.
- › **Distance.** You are in a remote location far away from the nearest doctor or with lack of transport.
- › **Doctor unavailability.** You are in a location with a limited number of doctors in your area or with a limited number of specialties.

Frequently Asked Questions

When receiving treatment in the U.S.

Q What is a primary care physician (PCP)? Do I need to choose one?

A Your PCP is your personal health coach who coordinates all of your medical care. That includes things like routine physicals, immunizations, medical advice and specialist referrals. He or she will get to know you and your medical history. You and each covered family member can select your own PCP. You can choose from providers practicing in:

- › Internal medicine
- › Family medicine
- › General practice
- › Pediatrics

A PCP is not mandatory; however, we do recommend you choose one for you and your family. Your annual check-up is a good first meeting with your PCP. They can learn more about you and set up your medical history.

Q Do I need a referral to see a specialist?

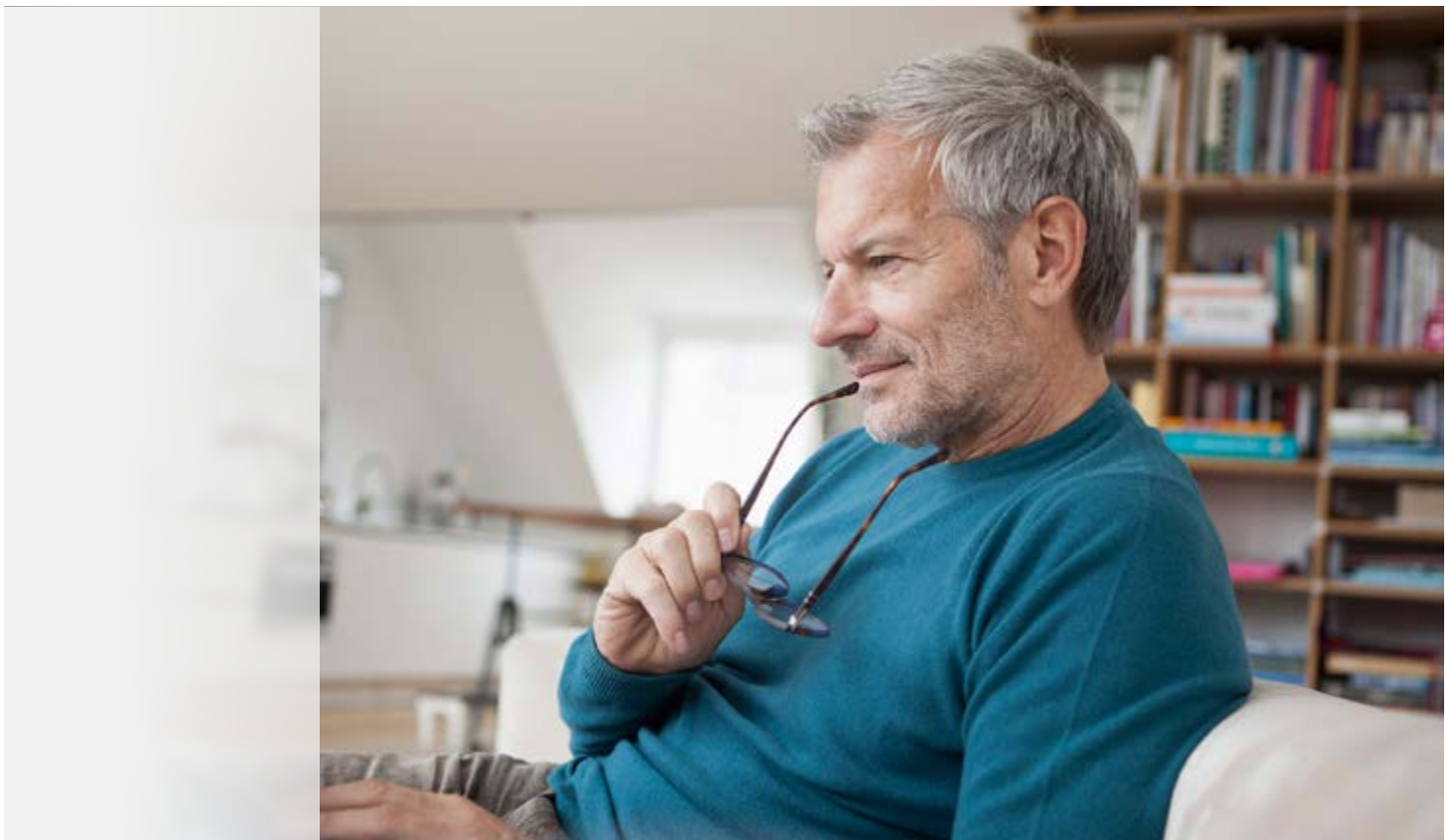
A Though you may want your personal doctor's advice and assistance in arranging care with a specialist, you do not need a referral to see an in-network contracted or out-of-network specialist. If you choose an out-of-network specialist, your costs may be higher.

Q What is the difference between in-network contracted coverage and out-of-network coverage?

A Each time you seek medical care, you can choose to receive services from health care providers who participate in the Cigna contracted network. When you visit an in-network contracted provider, you will usually have lower out-of-pocket costs. That's because Cigna's in-network contracted providers have agreed to discounted rates. If you choose to visit a provider outside of Cigna's network, you may be responsible for a larger share of the costs, depending on your plan. For example, you may have a higher copay or coinsurance. Also, out-of-network charges are subject to your plan's maximum reimbursable charge, which means you may be responsible for paying any charges that exceed what your plan allows as covered expenses (also known as balance billing). Or, your plan might not include coverage out-of-network except for emergencies.

Q What if I need to be admitted into the hospital?

A In an emergency, your care is covered subject to your plan's terms. Requests for non-emergency hospital stays, other than maternity stays, must be approved in advance or "pre-certified." This enables Cigna to determine if the services are covered by your plan.



We're here to help



You have access to a toll-free customer service line. Please contact us anytime, day or night.

TOLL FREE

800.441.2668

DIRECT

+01 302.797.3100

(collect calls and reverse charges accepted)

Customer service representatives with detailed knowledge about your plan will be available to assist you anytime, anywhere. We have interpreter services in multiple languages.

You may also visit [CignaEnvoy.com](https://www.cignaenvoy.com) or our Cigna Envoy App.

Calling from outside the U.S.

Your health care plan provides coverage worldwide. For assistance with calling to and from the United States (U.S.) and Canada, please refer to the [CenturyLink Dialing Guide](#); the **PIN** to use when completing the call is **1865798181-4488**. You can also contact Cigna through the secure mailbox in [Cigna Envoy](#).

