



# SHORT-TERM ABROAD

Together, all the way.<sup>SM</sup>

**NAVIGATOR**  
Insurance Brokers Inc.

Cigna Global Health Benefits®



# OUR MISSION:

**TO HELP THE PEOPLE WE SERVE  
IMPROVE THEIR HEALTH, WELL-BEING  
AND SENSE OF SECURITY.**



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Our experience makes managing your employees' health plans easier.



## Short-term Abroad

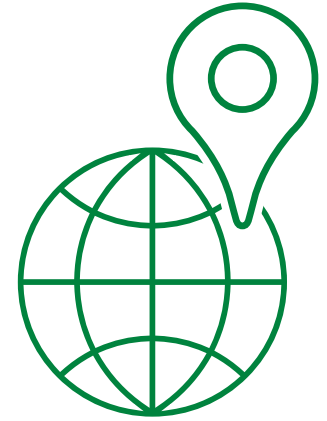
No matter if your employees and their families are located in remote areas or in the center of a bustling city, they need access to quality health care. With Cigna you can rest assured knowing your employees have access to the world's largest network of health care providers across the globe!

Our experience makes managing your employees' health plans easier. We know short term assignments will bring changes, questions and uncertainty for your employee. But one thing you can be sure of is they will have valuable health coverage. When they are living in a different country, their health care questions will likely be different than when they are at home and the answers may be too.

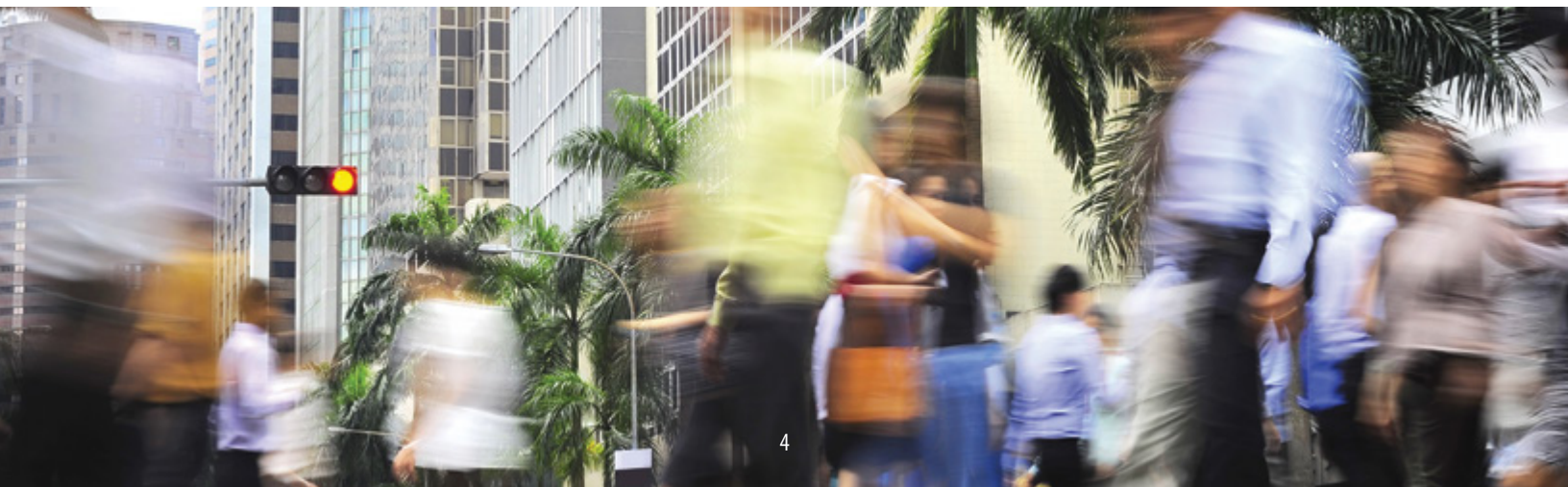
- › What should I ask my doctor before I leave for assignment?
- › What do I do in case of an emergency?
- › How do I get my prescriptions filled while I am away?

Our Short-Term Abroad (STA) product has been designed specifically to offer your short term employees and their families' peace of mind, covering both unexpected illness and injury and routine medical benefits needs. Your employees deserve an integrated solution that helps prepare them for short-term assignments. Successful global assignments depend on the well-being and safety of your employees. Cigna is committed to supporting their work with valuable health benefits and services.

<sup>1</sup> Internal Cigna data as of January, 2015



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## Easy Access to Health Care Benefits

With STA coverage, your employees can access the largest global network of health care professionals. Whether your employees are active in populated cities or in remote field areas, they will have easy access to health care through our global proprietary network in combination with local service providers. With a simple click, your employees can search for their preferred health care professional online or call our 24/7 global service center for assistance.

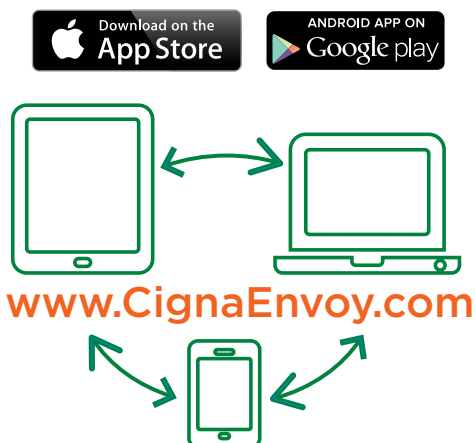
### Cigna Envoy®

Cigna Envoy is our customized online health resource for clients, customers, and health care professionals. The tools and information are developed specifically for globally mobile individuals so they can easily find the information they need.

#### CignaEnvoy.com can help them:

- › Access pre-assignment tools
- › Print and view ID cards
- › Find doctors and hospitals in their region
- › Submit and track claims
- › Look up translations for medical terms
- › Learn more about their assignment country
- › Read country guides for more than 200 countries and jurisdictions
- › Sign up for Electronic Funds Transfer (EFT) to deposit and claim reimbursements
- › Get fitness tips to stay in shape while on assignment

And, for added convenience, your employees can download the Cigna Envoy® mobile app for quick and easy access to their benefits information on the go. The Envoy mobile app can be downloaded for free from Google Play™ or the Apple App Store.<sup>SM</sup>



## Pre-Assignment Assistance Program

We understand the importance of having your employees prepared for their short term assignment. That's where we can help. With our pre-assignment assistance program, we can offer employees resources to help them transition into their new assignment, manage medical occurrences, as well as identify risk factors that could negatively impact an assignment.

All four Short-term Abroad plan designs will include access to our pre-departure survey, which asks employees a number of health related questions. Once the survey is complete, covered employees will be assigned a risk level and receive automatic outreach from the Cigna clinical team based on the employee's risk level. Employees will also have access to online tools and resources they can access at any time to help them prepare for their assignment.

## International Employee Assistance Program

Additionally, we offer access to International Employee Assistance Programs (IEAP) on all four plan designs, which can provide employees 24/7 access to certified mental health professionals who can design individualized services to address the needs or concerns faced by employees, or their family members.

#### International EAP support is included in the four plans:

- › Telephonic Assist: Telephone counseling up to five sessions per issue per year, for employees and their family members
- › Face-to-Face Assist<sup>2</sup>: Face-to-face counseling up to five sessions per issue per year, for employees and their family members

#### There is an opportunity to buy-up other wellness offerings such as:

- › Targeted Risk Assessment + Online Health Improvement Programs

Additionally, Telephonic Wellness Coaching can be added as a buy-up too. This program connects employees to wellness coaches, 24/7, who can answer general health improvement questions, provide lifestyle consultation, as well as assist in developing customized plans with attainable goals.

<sup>2</sup> For participants who reside in California and Nevada: Up to three (3) visits in a rolling six (6) month period.

## Guarantees of payment make your employees' lives easier

There may be times when your employee may visit a healthcare professional that does not have a direct billing arrangement with us. With a phone call, we can arrange for payment directly to a doctor or hospital for covered services, leaving your employees to concentrate on a speedy recovery.

## 24/7 assistance

Your employees are fully supported 24/7 by multi-lingual global service centers located in three time zones. Whether a customer calls about an emergency, to discuss their long-term illness, or to inquire about their benefits, our supportive and empathetic staff is there to help.

## A plan designed for you

When it comes to global health care benefits, you have high expectations. And we do our best to exceed them. STA coverage goes beyond health benefits and can be tailored to your company's unique needs.

## An expansive plan at an economical price

Before we go into the plan options, take a look at what you and your employees can expect from our medical insurance program:

- › Access to the world's largest health network - with more than one million doctors and hospitals around the globe.
- › We are experts in helping choose or design compliant solutions.

The option to speak with a counselor about mental, emotional, and general life issues through the International Employee Assistance Program as a part of your benefits. Help is available anytime.

Quick claims payments: More than 90%<sup>1</sup> of clean customer claims are paid in 14 days or less regardless of language or currency.

Experience in establishing guarantees of payment on behalf of customers to doctors and hospitals around the world.

<sup>1</sup> Internal Cigna data as of January, 2015.





Not just health care benefits services, real life care.

## Plan Snapshot

Included below is a plan snapshot. The material presented is subject to applicable limitations and exclusions. For detailed information on the specific terms and conditions related to STA policies, please contact your sales representative.

SHORT-TERM ABROAD				
<p>“Expatriate” means an Employee who is working outside of their home country or outside of the United States for a period of at least 180 days in a consecutive 12 month period that overlaps with the plan year and their covered dependents.</p> <p>Coverage is limited to services incurred outside the employee’s home country and outside the United States to include the U.S. Virgin Islands, Puerto Rico and Guam.</p>				
Medical Plan Options	STA-Unlimited	STA-\$1M	STA-\$750K	STA-\$500K
Lifetime Maximum Benefit	Unlimited	\$1,000,000	\$750,000	\$500,000
Deductible: Individual	0	0	\$500	\$1,000
Deductible: Family	0	0	\$1,500	\$3,000
Coinsurance: (Portion by Cigna)	100%	100%	90% (after deductible) Cost sharing will apply to preventative services noted in the plan.	80% (after deductible) Cost sharing will apply to preventative services noted in the plan.
Out-of-Pocket: Max Individual	0	0	\$1,500	\$3,000
Out-of-Pocket Max: Family	0	0	\$3,000	\$6,000
Emergency Evacuation or Repatriation Benefits - 100% not subject to plan deductible				

## Not just health care benefit services, real life care

- › Advise how to recover or replace lost documents like passports and credit cards
- › Coordinate emergency travel arrangements for family members who escort another family member to the hospital
- › Provide personal emergency telephone translation services
- › Help finding the right doctor or hospital closest to your location
- › Find or replace prescription medication
- › Coordinate emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick
- › Help obtain necessary documents for medical insurance claims
- › Arrange for an emergency medical evacuation







DENTAL PLAN OPTIONS	
Benefit highlights	Outside of U.S. and employee's home country
Classes I, II, III (combined Calendar Year Max)	\$1,500
Class IV Lifetime Max (Buy-up)	\$1,000
Calendar Year Deductible	Individual - \$25 per person Family - \$75 per family
Class I – Preventative Care	100% not subject to plan deductible
Class II – Basic Restorative	80% after plan deductible
Class III – Major Restorative	80% after plan deductible
Class IV (Buy-up) – Orthodontia (Class IV Orthodontia applies only to a Dependent Child less than 19 years of age)	50% after plan deductible

**Benefits common to all plans**

- › In-patient and out-patient care
- › Pregnancy care
- › Mental illness/Substance care
- › Preventative care
- › Vision care



**Medical evacuation and repatriation insurance**

We offer evacuation and repatriation insurance and services to help your employees get transported to a facility that can handle their needs. This is included all four plan designs, however this can be removed.

## Assumptions and Conditions

**General Program Information:** Employer must maintain home country coverage for employees enrolled in Short Term Abroad. A minimum of five eligible employees must be enrolled in the program at all times. The employer must have 50 or more employees on a worldwide basis (although only five need to be enrolled for this product). The policy must be delivered to an address acceptable to Cigna. The plan design choices are made at the employer level and will apply to all employees enrolled in the program. The minimum length of assignment for each employee is six months and the maximum length is 24 months. Other products may be suitable for shorter or longer periods. Coverage is transportable anywhere in the world except the U.S. or home country.<sup>1</sup>

**Eligibility:** All full time employees traveling outside their country of residence or permanent assignment except for persons whose coverage is prohibited by applicable law. Eligible dependents must accompany the employee on international assignments. Eligible dependents include the employee's lawful spouse and children under age 26. Dependents who live in the U.S. or in the employee's country of permanent residence are not eligible for coverage.

**Effective Dates:** The program's effective date is the first day of the month. Individual coverage becomes effective either on the date the program takes effect or on the date the employee commences employment. An employee will become insured on the date they become eligible, if the employee is in active service on that date, or if the employee is not in active service on that date due to their health status.

**Contributions:** Coverage may be either contributory or non-contributory. Non-contributory coverage requires 100% participation and contributory coverage requires a minimum of 75% participation.

**Assumptions and Conditions:** Any quote and any coverage provided by Cigna is subject to legal and regulatory approval and any and all restrictions and requirements imposed therein. Any quote contemplates compliance with all applicable laws, and we reserve the right to make any necessary changes, including changes in benefit levels, premiums, exclusions, etc., in order to be and/or remain in compliance with such applicable laws. The group must have at least 50 employees worldwide. Employees must maintain home country coverage. Local Nationals are not eligible for coverage. Coverage will only be extended to members in Iraq and Afghanistan if Defense Base Act (DBA) coverage is in place. All premiums and benefits paid will be in U.S. dollars.

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<sup>1</sup> Coverage is not available where prohibited by applicable law, including but not limited to sanctions programs administered by the U.S. Department of Treasury's Office of Foreign Assets Control.



You have high expectations. And we do our best to exceed them.

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