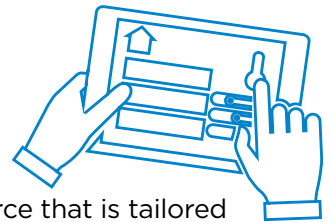


CIGNA ENVOY

For International Travelers

Our innovative self-service web portal, designed just for you.



Cigna's Medical Benefits Abroad® (MBA) plan gives you access to one central online resource that is tailored exclusively to your needs. The Cigna Envoy® website for international travelers is located at CignaEnvoy.com.

Here's what you can do.

Conduct country research to access valuable medical, safety, and cultural information for a variety of countries. Information includes:

- › Currency and exchange rates
 - › Immunization requirements
 - › Security alerts
 - › Voltage requirements
 - › Country weather and time
 - › Disease prevention
 - › And much **more**
- › **Locate and choose** a provider or hospital in advance of requiring care.
 - › **Access, from a single, convenient location,** electronic information about Cigna's MBA program. Multi-language welcome kits, claim forms and reference guides are all accessible quickly and easily with a click of the mouse.
 - › **Find customer service contact details** in one place so you have telephone, fax and address information at your fingertips.
 - › Self-service online **Certificate of Coverage** which can be used as proof/verification of coverage when traveling to a country whose consulate requires it as part of the Visa application process.

We understand our customers' needs and work together to help them achieve healthier, more secure lives.



Cigna Global Health Benefits®



Benefits you gain:

- › **Eases your administration** because you have one central source of information for your Medical Benefits Abroad.
- › **Improves service** because you can obtain the medical and country information you need before your trip.
- › **Increases control and flexibility** because you can access medical, country and customer service information at anytime, day or night.

Accessing is easy:

1. Go to **CignaEnvoy.com**.
2. Select from the 'I am a customer' box, 'I am an international traveler.'
3. Log in by entering the **username** and **password** provided by your Human Resources or Benefits manager and located below.

As an added convenience, Cigna offers the ability to submit MBA claims directly through Cigna Envoy (**CignaEnvoy.com**). All registered users can file an online claim simply by following these steps:

1. Go to **CignaEnvoy.com** and select from the 'I am a customer' box, 'I am an international traveler.'
2. Log in by entering the username and password:

Username:

Password:

3. Select the 'Claims' tile.
4. On this website, you will need to provide:
 - ✓ Details about your claim
 - ✓ Travel dates
 - ✓ Preferred payment method
 - ✓ Banking information (per payment method)
 - ✓ Other coverage information (if applicable)
5. Make note of your reference number. Use this reference number when calling customer service using the number on the back of your MBA ID card when checking on your claim status. Most claims with all the information provided are processed within 10 business days.¹

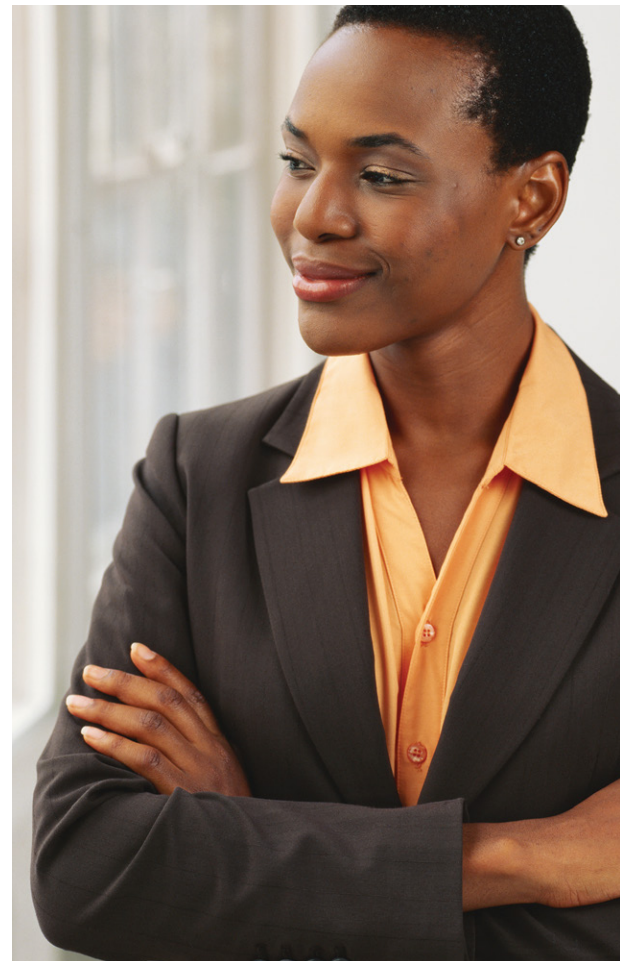
Together, all the way.®

1. Based on Cigna Global Health Benefits internal claims operations data as of October 2019.

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... and that's not all!!

With this functionality, you can easily access our **ePayment Plus®**, a payment method that services our existing electronic payment options, such as wire transfers and Electronic Funds Transfer (EFT), available in the U.S.

