



When you need care outside of the country:

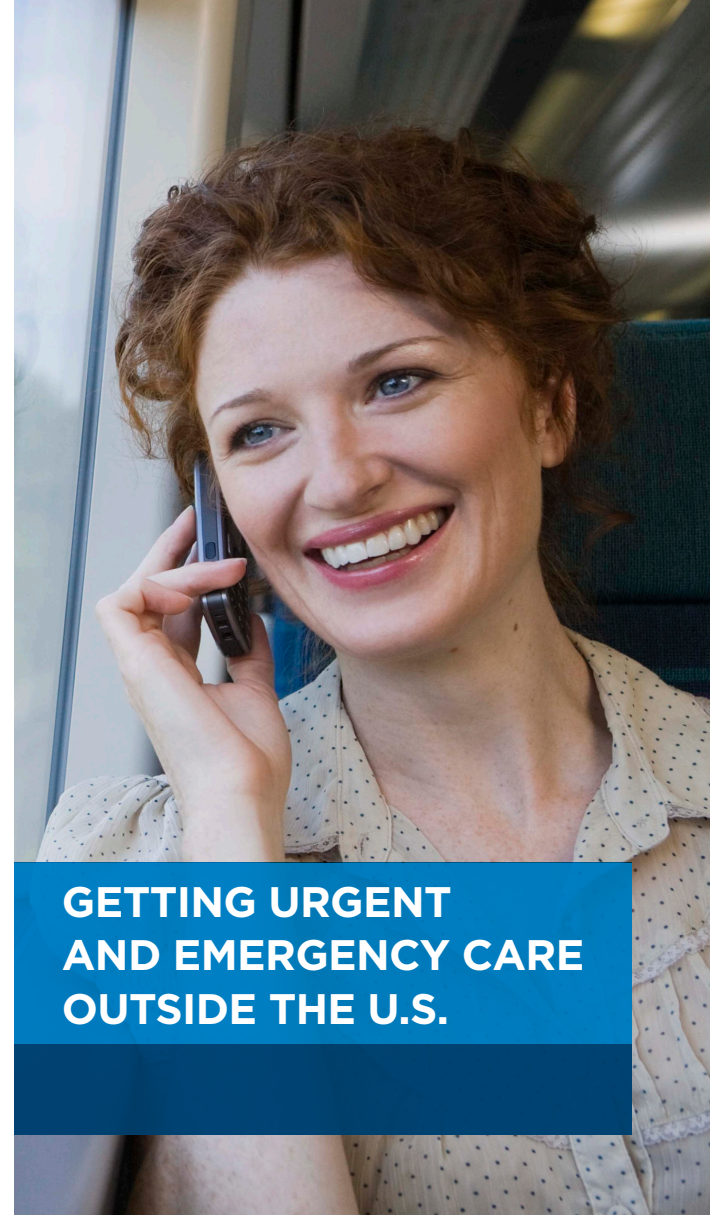
- ▶ The situation must require urgent or emergency medical care.
- ▶ If possible, contact Cigna before receiving care. If the emergency prevents you from contacting Cigna prior to care, Cigna must be contacted within 24 hours.
- ▶ You will be responsible for paying for your medical care. Once home, you can submit a claim for reimbursement, following Cigna's standard guidelines.



This brochure provides highlights only. Refer to your plan documents for the coverage terms of your specific medical plan, including a list of both covered and non-covered services.

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**GETTING URGENT
AND EMERGENCY CARE
OUTSIDE THE U.S.**



Together, all the way.®

**Offered by: Cigna Health and Life Insurance Company,
Connecticut General Life Insurance Company or their
affiliates.**

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When care is needed, call 866.763.8442.

Employees with Cigna medical coverage can call this number, 24 hours a day, seven days a week when they need to access urgent or emergency medical care outside the U.S. When determining your medical situation, consider this:

- ▶ When there's a serious accident or sudden illness, the symptoms are severe and they occur unexpectedly, seek medical help immediately. Emergency examples can include broken bones, uncontrolled bleeding, chest pain, shortness of breath, severe pain, loss of consciousness, sudden paralysis or slurred speech, and suspected overdose of medication or poisoning. In an emergency, go immediately to the nearest emergency facility, or call the local emergency services number.
- ▶ Urgent care includes injuries and illnesses that require prompt medical attention, but aren't considered emergencies. Examples include bronchitis or sinusitis, ear or eye infection, fever, minor laceration, severe sore throat, sprains or strain, stomach flu and urinary tract infection.



866.763.8442

Keep this card with your Cigna ID.
You'll need this number to access urgent or emergency care outside of the U.S.
You'll also need all the other information on your ID.

Here's how it works.

Before care: If possible, the individual should call **866.763.8442** to contact Cigna customer service before receiving care. Cigna's standard rules and guidelines for emergency/inpatient admissions also apply to receiving this kind of care while outside of the country. If the emergency prevented the individual from contacting Cigna prior to care, Cigna must be contacted within 24 hours. If you are personally unable to contact Cigna, please ask a family member or a physician to do this on your behalf.

After care: Cigna is not able to pay a foreign provider, so the individual is responsible for paying for his or her medical care. Once home, the individual can submit a claim for reimbursement, following Cigna's standard guidelines. The claim must include:

- ▶ An explanation of care outside of the U.S.
- ▶ An itemized bill, including procedure codes(s)/description of service(s) and a diagnosis code.
- ▶ A letter of medical necessity and/or procedure notes, if applicable.
- ▶ Proof of payment for the medical care.

Things to remember about 866.763.8442.

- ▶ This is the number you must use when you need to access urgent or emergency medical care outside of the U.S. The toll-free customer service number on your Cigna ID card will not work if you're out of the country.
- ▶ To reach Cigna while outside the U.S., you must first enter the "exit code" and then the "country code" of the country you're calling to, then enter **866.763.8442**.
- ▶ Keep this number with your Cigna medical ID card. When you call, you will need the information found on your ID card to submit your claim.
- ▶ The situation must require urgent or emergency medical care. Regular medical services will only be covered if they occur within the U.S., subject to your plan terms and conditions.
- ▶ If you have questions regarding claim submission once you return to the U.S., contact the customer service number on your Cigna ID card.

There are many things to consider when traveling outside the U.S. Cigna wants to make sure that how you get urgent or emergency care isn't one of them.