



Insured and/or administered by:

Cigna Global Insurance Company Limited

Medical Benefits Abroad (MBA) Cigna StudyWell Benefits at a Glance

Gonzaga University - 09968A

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers unexpected Medical Illness and Injury Services and Urgent Care worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy. This is your Benefits at a Glance (BAAG) if you are eligible for the insurance, become insured and remain insured in accordance with the terms, provisions and conditions of the policy.

Eligibility for Member Insurance

You will become eligible for insurance if:

- you are a Member of the StudyWell Association; and
- you have been identified as a participant in a study abroad program; and
- you are traveling outside your country of residence for a study abroad program and or are on Sojourn Travel before or after the program.

Schedule of Benefits

BENEFIT	BENEFIT AMOUNT
Calendar Year Medical Benefit Maximum	\$ 500,000 – per member per year
Calendar Year Deductible	\$ 0 – per member per year
Medical Evacuation/Repatriation Primary repatriation to the permanent residence after a serious medical event	\$150,000– per member per year
Emergency Family Travel Arrangements Emergency Family Travel (hospitalization in excess of 3 days, an economy round-trip airfare)	Plan pays 100%
Medical Pharmaceutical Products¹ Coverage also includes replacement of lost medical pharmaceutical products	Plan pays 100%

Prescription Drug Benefit Purchased outside your country of residence	Plan pays 100%, subject to medical maximum
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$ Unlimited calendar year maximum – per member per year
Sojourn Travel This is related to travel before or after a study abroad program	15 Days days
Mental Health	Plan pays 100%, subject to medical maximum
Substance Abuse	Plan pays 100%, subject to medical maximum
Room & Board Outside U.S.	Average semi-private room rate
Pre-Existing Conditions	Covered same as any other illness
War Risk (Medical)	Not covered
War Risk (AD&D)	Not covered
Accidental Death & Dismemberment (AD&D)	\$25,000 – per member per year
Crisis Assistance Plus (CAP)	CAP Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year. ²

All sources and disclosures are at the end of this document.

Simply register on www.cignaenvoy.com: your go-to health resource for managing your health care experience with Cigna Healthcare. You will have access to:

- Finding a doctor or facility in our network for cashless service.
- Submitting claims online for reimbursement if you have paid out-of-pocket for health care services.
- Accessing free Telehealth2 services and robust country guides. To register, please visit Cigna Envoy and select '**International Travelers Medical Benefits Abroad (MBA) Plan**' and use the following logon and password:

Logon: **09968AMBA**

Password: **Cigna1**

Our health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. Your health plan does not contain an exclusion for COVID-19 specifically or for pandemics more generally. Accordingly, your plan will provide coverage for the diagnosis and treatment of COVID-19 to the same extent as it would for any other unexpected medical condition.

Your Welcome Kit serves as a guide to all the ways Cigna Healthcare supports you while abroad. From the International Travelers Medical Benefits Abroad (MBA) section of Cigna Envoy, to searching providers, submitting claims for reimbursement and accessing Telehealth, you will have all the details you need to answer your questions in this comprehensive kit.

Assistance is available 24 hours a day, 7 days a week:

- **Phone: 302.746.3059** (outside the U.S.), **855.319.2412** (inside the U.S.)
- **In-the-Moment Support:** (emotional support) **URL: Cigna.com/ieap** / Code: **cignastudywell**

Services incurred in the U.S. by a network provider should be billed directly to Cigna Healthcare.

Cigna Global Telehealth

**Talk to a doctor anytime,
from anywhere**

With our global telehealth service, you have the opportunity to speak with licensed clinicians around the world – by phone – to discuss your symptoms and the best next steps. You can schedule an appointment from anywhere in the world, 24 hours a day.



Teladoc Global Health Complete App

Click on iOS
or Android
buttons to
download the
Cigna Envoy
app today!



Thank you for considering Cigna Healthcare

1. This Plan provides coverage only for the following Unexpected Medical Illness and Injury Services and Urgent Care for a Study Abroad Program. This Plan provides Mental Health, Substance Abuse, and Pharmacy coverage in addition to the Unexpected Medical Illness and Injury Benefits. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international trip.
2. CAP provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to impact employees while traveling (terrorism, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom* and wrongful detentions). Ransom Payments are not covered. The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

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