



Cigna StudyWell

Amerigo Education, LLC - 09448A
Buy-Up Plan





Insured and/or administered by:
Cigna Global Insurance Company Limited

Amerigo Education, LLC

Benefits at a Glance
Buy Up Plan
Policy # 09448A
Plan Start Date July 22, 2024

This plan provides minimum essential coverage.

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

Cigna Global Customer Service		
Toll Free Telephone Number:	1.800.441.2668	
Direct Telephone:	1.302.797.3100 (collect calls accepted)	
Toll Free Fax Number:	1.800.243.6998	
Direct Fax Number:	001.302.797.3150	
Secure Website:	www.CignaEnvoy.com . Registration is Required (See member kit for registration information.) Secure email available at this site.	
Mail Delivery:	Cigna Global Health Benefits P.O. Box 15050 Wilmington DE 19850-5050 U.S.A.	Cigna Global Health Benefits 300 Bellevue Parkway Wilmington DE 19809 U.S.A.

General Plan Provisions - All Amounts in U.S. Dollars

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Area of Cover	Worldwide		
U.S. Medical Network	PPO		
Eligibility	Refer to eligibility definition in the certificate		
Lifetime Maximum	\$1,000,000		
Annual Maximum	\$500,000		
Policy Year Deductible · Per Individual	\$0	\$0	\$0
· Per Family	\$0	\$0	\$0
Coinsurance (The percentage of covered expenses the plan pays)	100%	100%	100%
Out-of-Pocket Maximum · Per Individual	\$1,000	\$1,000	\$3,000
· Per Family	\$1,000	\$1,000	\$3,000

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	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Physician's Services · Physician's Office Visit · Surgery Performed In the Physician's Office	100%	100%	100%
Preventive Care · Routine Preventive Care · Policy Year Maximum: \$250 · Immunizations	100%	100%	100%
Travel Immunizations (Immunizations as required for travel)	100%	100%	100%
Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings	100%	100%	100%
Inpatient Hospital · Inpatient Hospital - Facility Services (Limited to the Semi-Private Room Rate) · Inpatient Hospital Physician Visits/Consultations · Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	100%	100%	100%
Outpatient Services · Outpatient Facility Services · Outpatient Professional Services	100%	100%	100%
Emergency Room	100%	100%	100%
Urgent Care Services	100%	100%	100%
Ambulance	100%	100%	100%



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Laboratory Services · Physician Office Visit · Outpatient Facility · Laboratory Services at an Independent Lab facility	100%	100%	100%
Radiology Services · Physician Office Visit · Outpatient Facility	100%	100%	100%
Advanced Radiology (i.e., MRIs, MRAs, CAT Scans, PET Scans) · Physician Office Visit · Inpatient Facility · Outpatient Facility	100%	100%	100%
Outpatient Therapy Services · Physician Office Visit · Outpatient Hospital Facility Policy Year Maximum:	100%	100%	100%
60 Days for all Therapies Combined			
The limit is not applicable to Mental Health and Substance Use Disorder conditions. <i>Includes: Cardiac and Pulmonary Rehab, Speech, Occupational, Cognitive, and Physical Therapy / Physiotherapy.</i>			
Chiropractic Care Policy Year Maximum: 20 Visits	100%	100%	100%
Maternity Care Services · Initial Visit to Confirm Pregnancy · All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee) · Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist · Delivery – Facility · Inpatient Hospital · Birthing Center	Not Covered	Not Covered	Not Covered



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Infertility Services	Diagnosis of Infertility is covered under general Physician Office Visits. Coverage will be provided for the following services:		
· Physician Office Visit and Counseling	Not Covered	Not Covered	Not Covered
· Lab and Radiology Tests	Not Covered	Not Covered	Not Covered
· Inpatient Facility	Not Covered	Not Covered	Not Covered
· Outpatient Facility	Not Covered	Not Covered	Not Covered
Hearing Exam · 1 Exam Every 24 Months	100%	100%	100%
Hearing Device / Aids	Not Covered	Not Covered	Not Covered
Mental Health			
· Physician Office Visit	100%	100%	100%
· Inpatient Facility	100%	100%	100%
Maximum: (combined with Substance Use Disorder)		\$10,000	
· Outpatient Facility	100%	100%	100%
Maximum: (combined with Substance Use Disorder)		Unlimited	
Substance Use Disorder			
· Physician Office Visit	100%	100%	100%
· Inpatient Facility	100%	100%	100%
Maximum: (combined with Mental Health)		\$10,000	
· Outpatient Facility	100%	100%	100%
Maximum: (combined with Mental Health)		Unlimited	



Global Medical Plan

Deductible Calculation	<p>Claims for a family member are covered at plan coinsurance:</p> <ul style="list-style-type: none"> • When that family member satisfies the Individual Deductible <p>-OR-</p> <ul style="list-style-type: none"> • When the Family Deductible is satisfied regardless of whether or not the Individual Deductible is satisfied.
Out-of-Pocket Calculation	<p>Claims for a family member are covered at 100% coinsurance:</p> <ul style="list-style-type: none"> • When that family member satisfies the Individual Out-of-Pocket Maximum <p>-OR-</p> <ul style="list-style-type: none"> • When the Family Out-of-Pocket Maximum is satisfied regardless of whether or not the Individual Out-of-Pocket Maximum is satisfied. <p>Out-of-Pocket will: Exclude deductible payments; Include copay payments; Include pharmacy copays; Include pharmacy coinsurance payments; Exclude Pre-Admission Certification/Continued Stay Review penalties.</p>
Network Accumulation	<p>Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.</p>

Certification Requirements - For services rendered inside the United States

<p>Precertification for inpatient and outpatient services received in the U.S. may be required.</p> <ul style="list-style-type: none"> • Providers must call our toll-free number, 1.800.441.2668 to pre-certify services. • You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services. • Failure to obtain precertification may affect Out-of-Pocket costs. • This is a summary only and further details can be found in the certificate booklet.



Prescription Drug Benefits		
International (Outside of the U.S.)		
Purchased outside the United States	No Charge	
Purchased Inside the United States Only		
Benefit Highlights	Network Pharmacy (U.S. In-Network)	Non-Network Pharmacy (U.S. Out-of-Network)
Prescription Drug Products at Retail Pharmacies	The amount you pay for up to a consecutive 30-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	No charge after you pay the \$10 copay	In-Network Coverage Only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the \$20 copay	In-Network Coverage Only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the \$45 copay	In-Network Coverage Only
Prescription Drug Products at Home Delivery Pharmacies	The amount you pay for up to a consecutive 90-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	No charge after you pay the \$30 copay	In-Network coverage only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the \$60 copay	In-Network coverage only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the \$135 copay	In-Network coverage only
Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only		
Prescription Drug List	Performance 3-Tier	
Dispense As Written	If you request to fill a brand name drug that has a generic equivalent available, you will be financially responsible for the difference in cost between the brand name and the generic drug, plus any required brand name drug copayment and/or coinsurance, if applicable. However, if your doctor has determined a generic drug is not an acceptable alternative for you, you will only be responsible for payment of the appropriate brand name drug copayment and/or coinsurance, if applicable	
Utilization Management	Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for your medical condition	
Step Therapy	Certain drugs are subject to step therapy requirements. To identify whether a particular drug is subject to step therapy, please refer to your prescription drug list.	
Prior Authorization	Coverage for certain drugs require your Physician to obtain prior authorization from Cigna. To identify whether a particular drug requires prior authorization, please refer to your prescription drug list.	
Quantity Limits	Includes maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits	
To see if your medication is covered, you can view Cigna's Prescription Drug List by going to www.Cigna.com/druglist and select "Legacy 3-Tier"		



Global Evacuation Plan	
Toll Free telephone number	1.800.441.2668
Emergency Medical Evacuation	100% of covered expenses for approved services.
Family Travel Arrangements	Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Return of Dependent Children	One-way Airfare at Economy Rates to return dependent children to country of residence
Repatriation of Mortal Remains	100% coverage

International Member Assistance Program (IMAP)	
Toll Free:	1.888.851.7032 or 1.877.857.2952
Reverse Charge Number:	+44 208 987 6230
Level 3 International Assist	Direct dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Referrals for 6 face-to-face sessions with licensed behavioral professional. Includes work-life referrals for childcare, eldercare, legal and financial situations.

Global Telehealth	
Teladoc Health International	<p>Available 24/7 via the Cigna Wellbeing App and Envoy Home Page (cignaenvoy.com). Global Telehealth gives you access to licensed doctors around the world.</p> <ul style="list-style-type: none"> • Video or phone consultations with licensed doctors when medically necessary • Prescriptions for common health concerns when medically necessary and permitted • Treating medical conditions like fever, rash, pain and more • Assistance with preparations for an upcoming consultation • Discussing medication plan and potential side effects • Diagnosing non-emergency health issues ranging from acute conditions to complex chronic conditions

Global Accidental Death & Dismemberment	
Member Benefit	A flat benefit amount of \$25,000
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement
Scope of Coverage	24 Hour Coverage

Additional resources

Providing 24/7/365 multilingual information and support.

Global Service Center:

1.800.441.2668 (Toll-free)

302.797.3100 (Collect)

302.797.3150 (Fax)

Website: www.cignaglobalhealth.com

Customer Portal: www.cignaenvoy.com