Medical care coverage when you travel abroad

When employees are traveling outside of the country – on business or pleasure – no one wants to think about a medical emergency. But when it happens, Cigna wants to make sure your employees' care is covered. That's why we've established a customer service number, specifically for individuals traveling outside the United States.

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.

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Getting urgent and emergency care outside the U.S.

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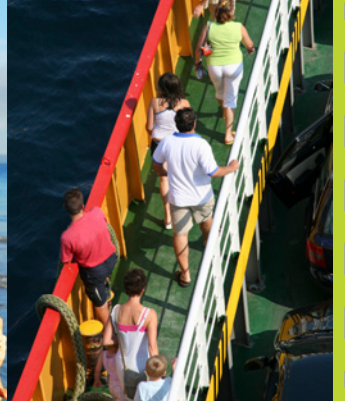

1.866.763.8442

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.

When care is needed, call 1.866.763.8442.

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.

Here's how it works.

Before care: If possible, the individual should call **1.866.763.8442** 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 1.866.763.8442.

- 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 from, then enter 1.866.763.8442.
- 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.
- 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.