



# Traveling Benefits Overview

Mosaic recognizes that traveling for business or pleasure can sometimes be stressful, especially when illness or accidents happen. When you find yourself in need of medical care while traveling, having the information you need to seek care is critical. Below are guidelines and resources to assist you in accessing care and/or emergent assistance during your travel.

If you and your dependents are currently enrolled in the U.S. Mosaic medical plan, your Cigna plan will cover medically necessary urgent or emergent care.

- Present your Cigna Insurance card to the provider, eligibility can be confirmed by calling the number listed on the back of your ID card
- Plan deductibles and co-insurance will apply
- If traveling to other countries, they may require payment up front, in these cases, please submit your receipts and copies of the treatment record you received while accessing care to Cigna for reimbursement.
- Reimbursements may take up to 60 days or longer depending on Cigna receiving all the necessary documents from you or the provider.

Also, Mosaic provides employees coverage for unexpected illness or injury while traveling on business through the Cigna Medical Benefits Abroad plan. This plan includes hospital or outpatient care, emergency dental care and replacement of lost medications at no cost to you.

If you require medical transportation services back to the U.S., travel or security assistance, Mosaic provides you and your family support with Global Guardian and Travel Assistance by IMG at no cost to you.

Below please find a helpful quick guide, for plan details contact the supplier listed below.

Medical Coverage During Travel Abroad for U.S. Employees			
Supplier	Coverage	Eligibility	Contact
<b>Cigna - Domestic Plan (Group # 3333319)</b>	<u>Business/Pleasure Travel:</u> Medically necessary urgent or emergent care while temporarily traveling abroad*. Your annual deductible and co-insurance will apply.	Enrolled employees and covered dependents	800-244-6224 or 001-302-797-3535 (outside N.A.)
<b>Cigna - Medical Benefits Abroad (04662-MBA)</b>	<u>Business Travel:</u> For unexpected illness or injury while travelling on business, including hospital or outpatient care, emergency dental treatment or a replacement prescription.	Employees only traveling on business	800-243-1348 or 001-302-797-3535 (outside N.A.)
<b>Global Guardian</b>	<u>Business Travel:</u> In the event of a crisis or civil unrest, contact Global Guardian when immediate help is needed during a travel crisis, anywhere in the world.	Employees and family while traveling on business	001-703-566-9463 or <a href="mailto:operationscenter@globalguardian.com">operationscenter@globalguardian.com</a>
<b>IMG - Travel Assistance Program</b>	<u>Business Travel:</u> Medical assistance, emergency medical transport, travel assistance, and security services	Employees and covered dependents	(855) 847-2194 or (317) 927-6881 (outside N.A.) or <a href="mailto:assist@imglobal.com">assist@imglobal.com</a>



## 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.

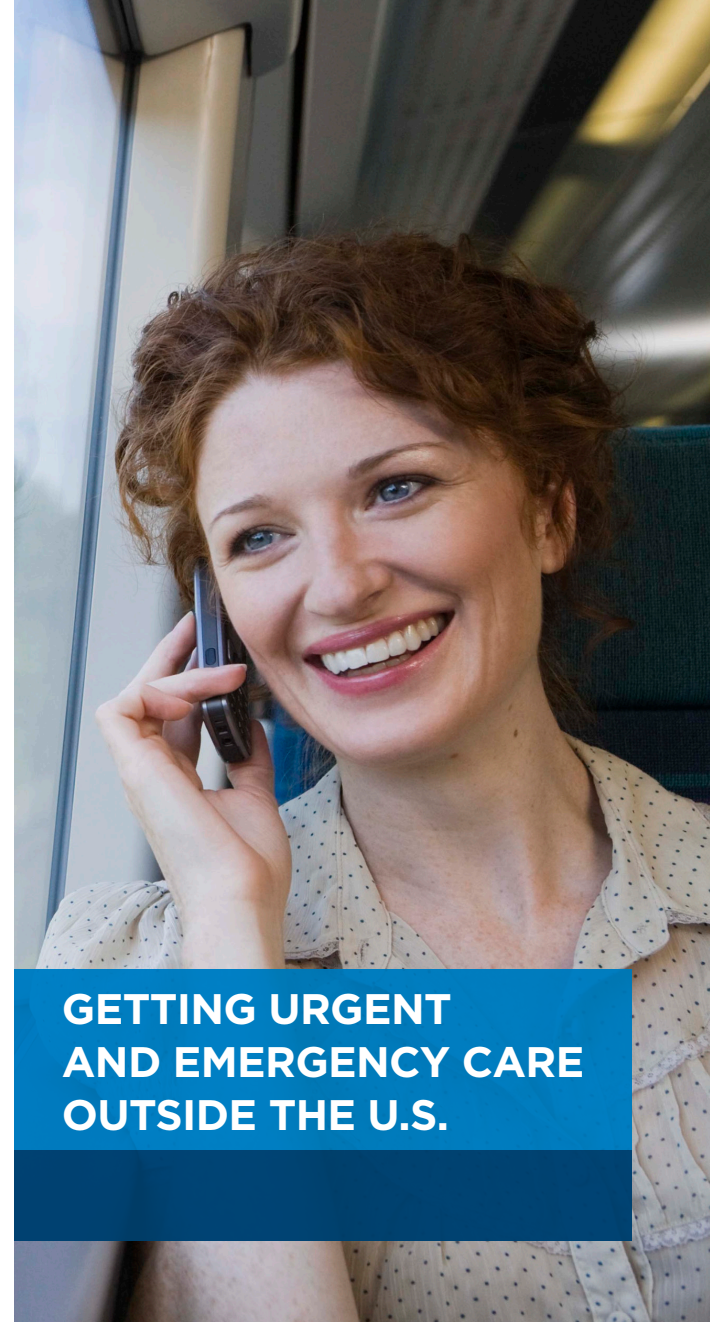
### When you need care outside of the country:

- ▶ 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.

Together, all the way.®



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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.

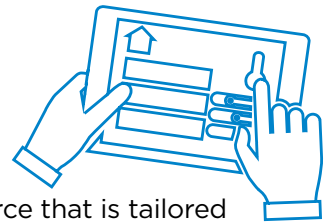
- › This is the number you must use when you need to access urgent or emergency medical care outside of the U.S. The toll-free customer service number on your Cigna ID card will not work if you're out of the country.
- › To reach Cigna while outside the U.S., you must first enter the "exit code" and 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.
- › 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.**

# 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<sup>1</sup>

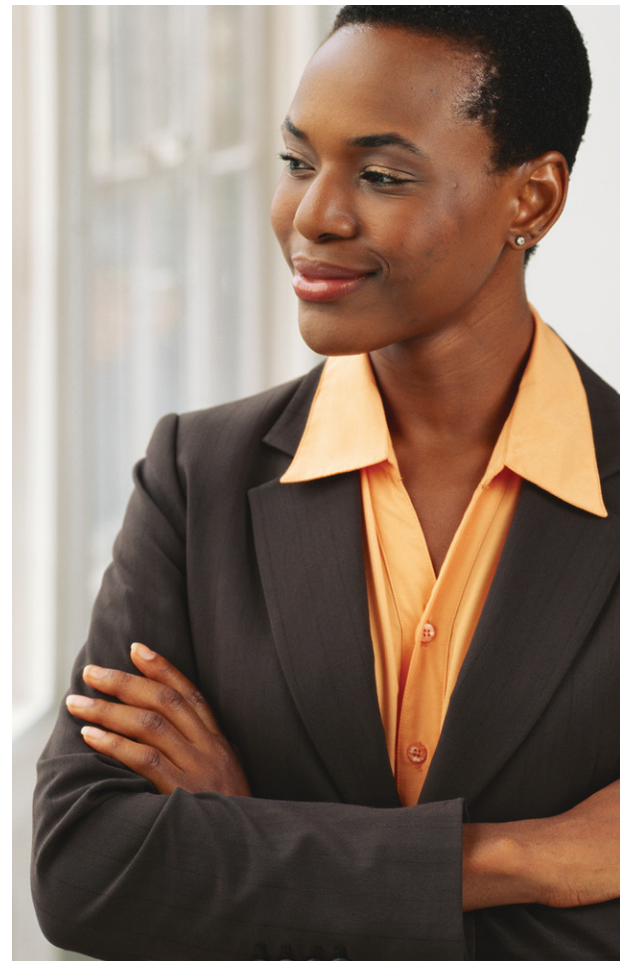
## Together, all the way.®

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.





## Medical Benefits Abroad

Policy No:

Employer:

To verify benefits, please see the contact information on the back of this card.

### Teladoc Global Health Complete app



You can now access Global Telehealth 24/7 in addition to visiting a provider.

Code: MBA01350-704161

All benefits are subject to verification of eligibility, definitions, exclusions, and contract limitation. Card possession does not certify eligibility for benefits.

#### Members and Providers

Fax Claims: 1.800.243.6998 (toll-free) or 001.302.797.3150 (direct fax)  
Contact: 1.800.243.1348 (toll-free) or 001.302.797.3535 (outside the U.S.)  
302.797.3535 (inside the U.S.)  
Mail Claims: Cigna PO Box 15111, Wilmington, DE 19850-5111  
Courier: Cigna 300 Bellevue Parkway, Wilmington DE 19809-3718  
Website: [www.CignaEnvoy.com](http://www.CignaEnvoy.com)  
US Provider: Payor ID# Cigna – 62308

Preferred care network in the U.S.: **Cigna HealthCare PPO**  
For U.S.-inpatient services pre-authorization required.



**AWAY FROM HOME CARE**



INTERNATIONAL MEDICAL GROUP®

TRAVEL ASSISTANCE SERVICES



GLOBAL  
*peace of mind*®

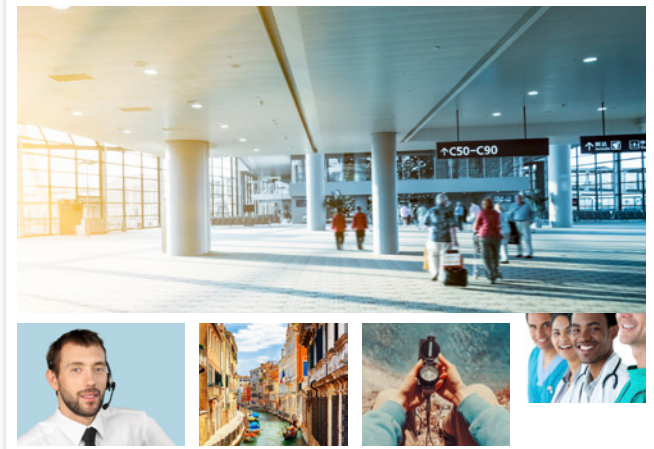


WWW.IMGGLOBAL.COM



## UNDERSTANDING YOUR NEEDS. EXCEEDING YOUR EXPECTATIONS.

Congratulations, you now have access to IMG's Travel Assistance Services, an indispensable offering available to you and your dependents. IMG has extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. Our team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, our onsite 24/7/365 US-based call center is available day or night to provide high-quality care you can depend on.



## MEDICAL ASSISTANCE SERVICES

In a medical emergency, you need someone you can trust to guide you through the process. With a proven track record of providing superior assistance, IMG's medical services are designed to deliver the support you need.

### ■ CONVALESCENCE ARRANGEMENTS

IMG can coordinate accommodations before and/or after a medical procedure, and pre-payment of arrangements when necessary.

### ■ DENTAL REFERRAL

Referrals are available to you upon request and includes referral to and coordination with emergency dentists.

### ■ INPATIENT MONITORING

IMG will assist with members who are formally admitted on an inpatient basis. IMG can facilitate clear and concise communication between local facilities and provide the standard of care or information that you would expect in situations where medical treatment is necessary. Services include determining the medically-appropriate treatment, selecting the facility, calculating the expense, and providing medical monitoring.

### ■ MEDICAL MONITORING

In the unfortunate event of hospitalization and necessary clinical observation, IMG medical staff will monitor your care. The nurse case manager will obtain medical information, assess the adequacy of the treatment facility, determine the need for transfer or evacuation, and coordinate with the treatment facility medical staff and IMG medical staff. Arrangement for transfers is available for situations that require it.

### ■ MEDICAL PAYMENTS

To reduce admission or treatment delays, improve your patient experience, and to ensure an expedited claims process, IMG can place Guarantee of Payments (GOP) to healthcare providers. There is no coverage for medical expenses available through this program, and all costs will be the responsibility of the company or member.

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## MEDICAL ASSISTANCE SERVICES (CONT.)

### ■ MEDICAL REFERRAL

This service is available upon request and includes referral to and coordination with preferred primary care physicians, clinics, hospitals, and healthcare providers worldwide.

### ■ GENERAL MEDICAL ADVICE

IMG can provide general medical advice on your medical care. This can include direction to care, along with other research and information about your medical condition.

### ■ OUTPATIENT MONITORING

IMG will assist with the arrangement of medically-appropriate treatment through a physician or other healthcare provider. This service may also include an expense guarantee (GOP) and medical monitoring.

### ■ PRESCRIPTION TRANSFER AND SHIPPING

IMG can facilitate the shipment or replacement of prescriptions or other important items (e.g. eyeglasses) for individuals within set locations and predetermined schedules.

### ■ PREAUTHORIZATION OF MEDICAL CARE

IMG can determine if a service, treatment, or Durable Medical Equipment (DME) is medically necessary in a given situation and can provide a guarantee of payment for the services provided.

### ■ DISPATCH OF MEDICAL PROFESSIONAL

IMG will dispatch a medical professional near you. The type of advanced practitioner will depend on location, situation, and individual case.

### ■ REPLACEMENT OF MEDICAL DEVICES

When your treatment or diagnosis necessitates medical equipment that is not available locally, IMG can secure or procure and deliver the requisite equipment.

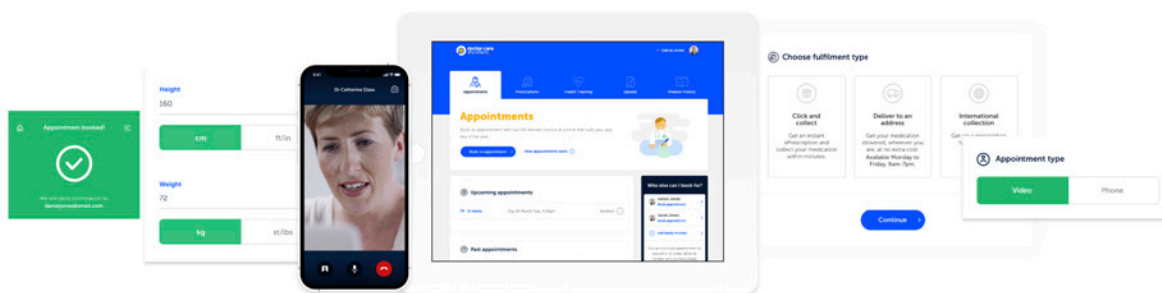
### ■ TELEPHONE INTERPRETATION

This service offers a multilingual, 24/7 service that provides translation services during international travel in the event of a medical situation or accident.

### ■ TELEMEDICINE

Access the care you need when you're on the go through our virtual telemedicine platform. You can engage with a qualified physician to address non-emergency situations from the comfort of your couch, saving you time and money. Using HD video, our medical professionals can provide live guidance and advice around your medical concern—you can even fill a prescription in the US or abroad.\*

\*This service does not provide care or advice to urgent medical situations. Medical emergencies should utilize local emergency responders or seek care at a nearby hospital. Prescription solutions are only available in select locations.



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## EMERGENCY MEDICAL TRANSPORT SERVICES

In a medical emergency, IMG coordinates and provides Emergency Medical Transport Services that have a proven track record of helping members get the care they need. IMG also helps contain program costs and coordinates communications across borders and between constituents at every step of the way home.

### ■ EMERGENCY MEDICAL EVACUATION

IMG can coordinate and provide transportation to a hospital or medical facility to treat an unforeseen sickness or injury which is acute or life-threatening when adequate medical treatment is not available in the immediate area. IMG will coordinate and provide transportation to the closest hospital or medical facility capable of providing that treatment.

### ■ \$25,000 EMERGENCY HOSPITALIZATION

During an emergency medical evacuation, IMG can provide up to a \$25,000 guarantee of payment for a member's admittance to a receiving hospital. You must be traveling outside your home country and the United States to be eligible. This benefit can only be used with an approved Emergency Medical Evacuation.

### ■ DISPATCH OF A PHYSICIAN

If the local attending physician and IMG cannot adequately assess the member's need for medical evacuation and transportation, IMG will coordinate and dispatch a physician to assist in the assessment.

### ■ RETURN OF DEPENDENT CHILDREN

IMG can arrange the transport of dependent children to the member's home or their home in the event the member is hospitalized due to an unforeseen sickness or injury which is acute or life-threatening, and the children are left unattended as a result. IMG will also coordinate and provide a qualified escort to accompany the children during their return.

### ■ MEDICAL REPATRIATION

If IMG determines that it is medically necessary for a member to return to their place of permanent residence because of a hospitalization of an unforeseen sickness or injury which is acute or life-threatening, IMG will coordinate and provide transportation to return the member to their permanent residence via:

- i. One-way economy transportation; or
- ii. Commercial upgrade based on your condition as recommended by the local attending legally qualified physician and approved by IMG.

If IMG determines that it is medically necessary for the member

to return to their place of permanent residence for continued treatment of an unforeseen sickness or injury which is acute or life-threatening, IMG will coordinate and provide transportation to the hospital or medical facility closest to the member's permanent place of residence capable of providing that treatment.

### ■ REPATRIATION OF REMAINS

In the event of death, IMG will arrange and coordinate the preparation and transportation of mortal remains to the deceased's place of residence or to the place of burial.

### ■ RETURN OF TRAVEL COMPANION

If a member is hospitalized with an acute or life-threatening injury or sickness, IMG can arrange for a travel companion to accompany them on their medical evacuation or repatriation trip home or to a medical facility near their home.

### ■ VEHICLE RETURN SERVICES

In the case of a medical evacuation, medical repatriation, or return of remains, IMG can coordinate the return of a member's unattended vehicle to their home or place of rental. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the vehicle(s) during the return will be the member's responsibility. The request for the vehicle return service must occur at the time of medical evacuation, medical repatriation, or return of remains.

### ■ VISIT OF A FAMILY MEMBER OR FRIEND

If the member is traveling alone and is hospitalized due to an unforeseen sickness or injury which is acute or life-threatening and an emergency evacuation or repatriation is not imminent, or in the event the member passes away while on a trip, upon IMG's determination, IMG will coordinate and provide one round-trip economy airfare ticket to bring a person of the member or family's choice to their location.

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## TRAVEL ASSISTANCE SERVICES

Travel incidents can range from slightly inconvenient to severely disruptive. IMG's Travel Assistance Services offer the right mix of technology, customer service, and custom communications to help keep you safe, healthy, and connected while traveling.

### ■ LOST DOCUMENT & LOST LUGGAGE ASSISTANCE

IMG will assist with arrangements to replace or forward copies of lost or stolen documents, including passports, driver's licenses, and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles such as luggage.

### ■ EMERGENCY CASH & BAIL ASSISTANCE

If your wallet is stolen, IMG can help arrange an emergency cash advance. IMG can also provide assistance with obtaining bail bonds, where available.

### ■ CONSULATE AND EMBASSY LOCATIONS

IMG provides specific information on consulate and embassy locations based upon your travel destination.

### ■ IDENTITY THEFT ASSISTANCE

IMG provides informational details on potential threats as well as mitigation in the event of a stolen identity. In the event an ID theft incident occurs during travel, IMG can provide guidance in taking the necessary steps to recovery.

### ■ PRE-TRIP AND CULTURAL INFORMATION

Prior to travel, IMG can provide traveling employees with certain country-specific information:

- » Passport and visa information: Provides details on required documentation when entering and exiting foreign countries.
- » Foreign currency exchange rates
- » Weather forecasts
- » General Information on local customs
- » General information on business etiquette
- » Information on national holidays and standard business hours
- » Travel advisories
- » Customs information
- » Local voltage information

### ■ LANGUAGE INTERPRETATION SERVICES

IMG will provide multilingual, 24/7 translation services during international travel in the event of a medical situation or accident.

### ■ LEGAL REFERRALS

IMG can provide referrals to legal personnel as necessary if needed during your travels.

### ■ PET HOUSING & RETURN

IMG can assist with pet-friendly hotel accommodations, boarding facilities, and travel home for pets when necessary.

### ■ TRAVEL INTELLIGENCE

IMG can provide you with automated alerts about potentially disruptive local events and relevant information to help you prepare for, monitor, and respond to potential travel risks. Before you travel, we can also provide information about visas, passports, immunization requirements, and local customs. You can also obtain 24-hour pre-departure information on weather, currency, or holidays.

### ■ URGENT MESSAGE RELAY

IMG will relay emergency messages on your behalf to your family and place of work.

BE There. 



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## SECURITY SERVICES

### ■ POLITICAL EVACUATION/REPATRIATION

In the case of a threatening security or political emergency situation due to governmental or social upheaval at your location, IMG will coordinate and provide transportation to remove you from the area. Emergency political evacuation/repatriation services are provided by IMG security personnel to the nearest safe location and then to your primary home if needed. The decision to evacuate/repatriate will be made by IMG security personnel in consultation with local governments and security analysts.

If you are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits IMG's ability to fully provide services, IMG shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. IMG cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but

not limited to, flight conditions or where rendering of service is prohibited by local laws or regulatory agencies.

IMG retains the discretion to limit member to one (1) emergency evacuation and/or repatriation attributable to any single political emergency situation.

### ■ NATURAL DISASTER EVACUATION

In the event of a natural disaster situation, IMG will, on a best-effort basis, coordinate and provide for your evacuation from a safe departure point we designate as a safe haven of our selection. If evacuation becomes impractical due to hostile or dangerous conditions, IMG will maintain contact and advise you until evacuation becomes viable or the natural disaster situation has passed. IMG will only coordinate and arrange for a natural disaster situation evacuation up to and including seven (7) days from the date the official disaster declaration is issued.

## ACCESSIBLE TECHNOLOGY

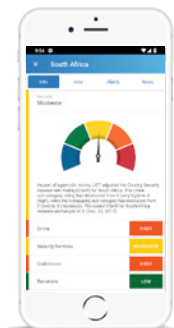


### ■ IMG TRAVEL INTELLIGENCE

The IMG Travel Intelligence app gives you the tools and information you need to stay informed and minimize risk when away from home. This stand-alone mobile app provides 24/7 support to keep users up-to-date about global developments no matter where they are in the world.

#### **IMG Travel Intelligence provides 24/7 support and allows you to:**

- » Stay up-to-date on global developments with timely alerts about security & travel-related incidents nearby
- » Access detailed country and city intelligence, such as risk ratings, travel advisories, political & security concerns, travel logistics, cultural norms, weather threats, & location-specific health intelligence
- » Receive immediate assistance in the event of a crisis via the in-app emergency hotline
- » Stay informed of travel disruptions, including airline delays & cancellations
- » Access pre-trip checklists, including reminders to prepare & store travel documents pertaining to the destination
- » Locate hospitals, police stations, & other safe haven information, as well as local emergency phone numbers



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## CONTRACTUAL LIMITATIONS

Travel Assistance Services will not be provided or available for any loss or injury that is caused by, or results from:

- Normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion
- Mental or nervous condition, unless hospitalized
- Traveling against the advice of a physician
- Traveling for the purpose of medical treatment
- Active participation in war and/or terrorism

### NOTE

*These descriptions are informational only and the services agreement is the only source of all available services, which are subject to specific terms and conditions.*

*IMG will provide travel assistance services such as lost luggage assistance, urgent message relay, and pet housing & return. Third-party costs related to travel assistance services are the responsibility of the Member. IMG will provide emergency medical assistance services and payment for third-party expenses related to a qualified medical evacuation, medical repatriation, return of dependent children, return of travel companion, dispatch of physician, \$25,000 emergency hospitalization, return of mortal remains, vehicle return services, political or natural disaster evacuation, or visit of a family member or friend; however, any medical expenses related to these services would be the responsibility of the Member. Please contact your primary health insurance provider for consideration of medical coverages, or contact IMG for a custom out of country medical quote. Emergency medical services must be arranged by IMG-designated personnel to be eligible for services under this program. All services must be provided or coordinated by IMG or our designated security provider. No claims for reimbursement will be accepted. Travel is defined as 180 miles or more from your primary residence for up to 100 consecutive days.*



 WORRY LESS.  
*Experience more.*





BE  There.

## INTERNATIONAL MEDICAL GROUP® TRAVEL ASSISTANCE SERVICES



Please cut out and fold in half.

### INTERNATIONAL MEDICAL GROUP® TRAVEL ASSISTANCE PROGRAM

Toll free from within the U.S.:

**+1 (855) 847-2194**

From anywhere in the world:

**+1 (317) 927-6881**

**assist@imglobal.com**

Name \_\_\_\_\_ Company \_\_\_\_\_

*This is not a medical insurance card. Valid until termination of policy.*

## Attention

### THIS IS NOT A MEDICAL INSURANCE CARD

The participant is entitled to IMG Travel & Medical Assistance Services.

El participante tiene derecho a los servicios de asistencia médica y de viaje de IMG.

Le participant a droit aux services de voyage et d'assistance médicale IMG.

参与者有权享受IMG旅行和医疗援助服务。

W W W . I M G G L O B A L . C O M

*All services must be provided by International Medical Group (IMG).  
No claims for reimbursement will be accepted.*

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W W W . I M G G L O B A L . C O M