

## INTERNATIONAL PLAN (NON-US TOUCHING)

### Frequently Asked Questions International Assignees with Cigna Global Health

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**1. What are the key enterprise benefits of a global healthcare provider for assignees?**

- Fair and consistent, market competitive healthcare globally
- Improved support of assignee and family health and wellbeing while on assignment
- Enhanced member services and healthcare experiences while on assignment
- Greater governance and compliance of our assignee healthcare provisions

**2. Who is Cigna Global Health?**

Cigna Global Health is one of the largest health service companies in the world with over 220 years of corporate experience and approximately 84 million customer relationships worldwide. It has over 50 years of experience in global health benefits covering over 926,000 members in 192 countries. For further information, visit the Cigna Global Health website at [www.cigna.com](http://www.cigna.com).

**3. When will assignees transition to Cigna Global Health?**

As of March 1, 2017, assignees from some specific payroll countries have not yet transitioned. All other assignees will transition based upon the arrival date of the final physical move to the host location.

**4. My international assignment was recently authorized, what do I do?**

Prior to receiving your welcome information from Cigna Global Health, you may visit the [International Assignees section of Employee Benefits on caterpillar.com](#) for information, to watch the recorded PowerPoint presentation and review the summary of benefits.

**5. When should I expect to receive information from Cigna Global Health?**

You will be provided with welcome information from Cigna Global Health and a full membership pack once Cigna Global Health is aware of your eligibility for the Cigna Global Health plan.

**6. How do I receive my insurance card?**

You will receive a welcome email directly from Cigna Global Health that will include your membership identification number and information in order to establish an online account. From there, you can access your Cigna Global Health insurance card, as well as additional information regarding your Cigna Global Health benefits. In addition, Cigna Global Health will mail a hard copy of your insurance card to the host location residence address.

**7. What if I have questions about my coverage with Cigna Global Health?**

Once you have received your welcome email from Cigna Global Health, you will be able to log onto [CignaEnvoy.com](http://CignaEnvoy.com) where you can view the benefit provisions, coverage information and country guides and search for local healthcare providers. Cigna Global Health also operates a 24-hour helpline where you can obtain additional information.

Non-U.S. International Assignees:  
+44 1475 492197

**8. Will pre-existing illnesses be covered under the Cigna Global Health plan?**

If you are concerned about an existing healthcare condition, please contact Cigna Global Health for assistance with transition of care.

**9. Who should I contact if I need medical services prior to my assignment effective date?**

The current healthcare provider continues to be responsible for all aspects of your coverage until your assignment arrival date. Pre-notification for treatments required up to the arrival date should be arranged via your current carrier,

and all claims for treatment incurred up to the transition date should be submitted to your current carrier for reimbursement.

**10. What happens if I or an eligible dependent is in the middle of treatment when my assignment begins?**

Upon receipt of your welcome email, you can contact Cigna Global Health for assistance with the transition of your insurance. Cigna Global Health may approach your medical provider and inform them they will be covering the medical costs from the agreed transition date. All calls are treated in confidence and no medical information will be shared with Caterpillar.

**11. Who should I contact if I want to plan treatment post-assignment start date?**

As soon as you receive your welcome email from Cigna Global Health, you can make contact to discuss medical issues related to treatment. Pre-notification for treatment(s) should be arranged with Cigna Global Health once you have received the welcome email from Cigna Global Health. Cigna Global Health will be responsible for any claims incurred after your assignment arrival date.

**12. Will my spouse and children also have coverage?**

Yes, if your spouse and children are eligible dependents under the Cigna Global Health plan. Information for eligible dependents must be included on the data collection form sent to Global Mobility.

**13. Is Cigna Global Health able to provide coverage everywhere?**

Cigna Global Health has a number of joint ventures throughout the world who partner with them to provide an easier way for members to receive medical treatment globally. In some countries, assignees are provided with a separate card or a joint card for one of the CignaLinks partners. Assignees are encouraged to use this when obtaining treatment (e.g members in the Middle East will be provided with a local SAICO card, and members in China will be provided with a joint card with the QHMS logo). Using CignaLinks makes the claims processing easier as the provider will bill Cigna Global Health directly, so assignees will have no out-of-pocket expenses. Current CignaLinks partners are in the following areas:

- Africa (Kenya, Morocco, Nigeria, South Africa, Tanzania) – Medical Services Organization (MSO)
- Australia – Grand United (GU)
- Brazil – Gama Saude
- Canada – Cowan Insurance
- China – Quality HealthCare Medical Services (QHMS)
- Middle East (Bahrain, Kuwait, Saudi Arabia, UAE, Oman) – Saudi Arabia Insurance Company (SAICO)
- Singapore, Malaysia and Indonesia – Parkway Health
- Spain – Cigna Spain
- United Kingdom – Cigna UK

**14. When will I receive my local mandatory plan membership card?**

If you are in a country where a local mandatory plan membership is required, Cigna Global Health will include the information regarding this membership within your welcome emails and through their CignaLinks partners. For example, SAICO in Abu Dhabi, Saudi Arabia and Dubai.

**15. In some locations, there can be significant differences in charges for services compared to home country providers. How does Caterpillar and/or Cigna account for these differences?**

Caterpillar recognizes there can be differences globally. You are highly encouraged to work with Cigna **prior** to receiving services to ensure you are maximizing the benefits being provided by Caterpillar, as well as being good stewards of your healthcare spend. However, neither Caterpillar nor Cigna dictate how much a provider will charge for services in any specific location.

Assignees are provided with an annual home leave, which provides an opportunity to address any personal matters, including healthcare. Assignees may choose to receive some of their medical, vision and dental services at home as opposed to their assignment location due to personal preference, medical history, etc. In addition, the goods and service calculation takes into account for some variances such as routine out-of-pocket expenses, including over-the-counter drugs and doctor visit co-pays.

**16. What should I do if I experience a medical emergency?**

In the event of a medical emergency, you should contact the Cigna Global Health helpline or International SOS immediately. Cigna Global Health will work in partnership with International SOS to provide emergency support as needed. If you (or a family member) require emergency medical treatment and suitable treatment is not available locally, Cigna Global Health will arrange for repatriation to the nearest medical center or to your home payroll country. It is important you let family and colleagues know you are covered by Cigna Global Health. You should always carry your Cigna Global Health virtual membership card or have your membership number and contact details for Cigna Global Health readily available.

**17. How long will it take to register for the online membership portal, Cigna Envoy, and download my virtual membership cards?**

Once you receive your welcome email from Cigna Global Health, you will be able to register with Cigna Envoy. It should take less than 10 minutes to complete the registration and retrieve membership card(s). You can also download the Cigna Envoy App on iPhones and Android phones after you have registered.

**18. I will be repatriating. What do I need to do?**

It is critical your Cartus consultant is aware of your physical arrival upon your return to your home payroll country so your end of assignment PCF can be finalized. This will allow for your Cigna Global Health benefits to terminate.

**19. How can I refill prescription drugs while on assignment?**

You should contact Cigna Global Health for assistance in filling prescriptions.

**20. How do I fill prescription drugs prior to starting an international assignment?**

You should continue to work with your current carrier prior to the assignment.

**21. Who do I contact if I have healthcare-related questions?**

Cigna Global Health also operates a 24-hour helpline where you can obtain additional information.

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**22. Will my 'home leave visits' or 'R&R trips' under the Global Mobility program personal vacation be covered under the Cigna Global Health Plan?**

The Cigna Global Health Plan will provide coverage anywhere within your area of cover (worldwide excluding US/Canada/Carribbean). It will provide coverage while on assignment in your host location, during business travel to other locations and during your home leave visit, R&R trip or personal vacation. If you travel to the US/Canada/Carribbean which are outside of the area of coverage, Cigna will provide a 30 day 'emergency' cover only, which is a reduced coverage level for emergency treatment only.

**23. How do I initiate the appeals process for a claim which was not paid at 100%?**

If you believe you have a medical claim that was not paid correctly by Cigna, please contact Cigna for assistance with filing a claim determination appeal.