

Caterpillar Assignee Briefing

Cigna global health
benefits®

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International Client Manager



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Caterpillar (ROW) Plan Design (1)



Global Plan Benefits

Medical

Annual benefit

Up to £5,000,000 per year of insurance

In-patient/Day case health care benefits

Hospital charges, parental accommodation*, surgeon and anaesthetists fee, specialist physician fees, surgical procedures, cancer treatment, rehabilitation and physiotherapy, diagnostic testing, in-patient cash benefit*, home nursing, surgical appliances, hospice and palliative care*, organ transplant*, psychiatric care* and private ambulance

All in-patient benefits are paid in full, exceptions are noted with *

*Parental accommodation - paid in full up to 30 days per year of insurance

*In-patient cash benefit - £100 each night up to 30 nights per year of insurance

*Palliative care - £40,000 per year of insurance

*Organ transplant - up to £700,000 per lifetime

*Psychiatric care - up to £7,000 per year of insurance

Out-patient health care benefits

Non-surgical and minor surgical procedures and treatment, consultations with medical practitioners and specialists, diagnostic tests, cancer treatment, prescribed medicines, drugs and dressings, complimentary medicine (including Chinese medicine), physiotherapy, chiropractic, osteopathy and chiropody treatment, alternative therapies, annual routine tests *, well child tests , vaccinations , emergency dental treatment and psychiatric care*

Global Plan Benefits

Medical

All outpatient benefits are paid in full, exceptions are noted with *

*Annual routine tests - one eye test and hearing test for children under the age of 15.

*Psychiatric care – Cigna Healthcare will pay 50% of valid expenses per treatment up to £7,000 per year of insurance

Maternity benefits	Routine maternity cover and complicated maternity cover
Other benefits	International emergency services
Wellness benefits	Pap smear, prostate cancer screening and mammograms for breast cancer screening or diagnostic purposes
Additional assistance services	Local provider assistance, country guides, E-Cleveland 2nd opinion programme, health risk assessment,
EAP	Employee assistance programme: Telephone counselling

Global Plan Benefits



Dental Care

Class one	Investigative and preventative treatment.
Class two	Basic restorative treatment, periodontal treatment and treatment of dental injury.
Combined limit for class one & class two 80% reimbursement, up to £1,400 per year of insurance	
Class three	Major restorative treatment.
Combined limit for class three & orthodontic 50% reimbursement, up to £1,400 per year of insurance	



Vision Care

One eye examination per year of insurance by an optometrist or an ophthalmologist – paid in full

Expenses for

- Lenses to correct vision;
- Eyeglass frames;
- Prescription sunglasses.

Up to £150 per year of insurance

Global Plan Benefits



View benefits at

Cigna Envoy member portal, Cigna Healthcare handbook (pdf), benefits.cat.com, and Cigna Healthcare benefits booklet (sent in your enrolment/ welcome e-mail)

Medical



- Full refund on most medically necessary treatment - (see schedule for any limits)
- Emergency evacuation cover
- Preventative wellness benefits included - (see schedule for any limits)

Dental



- Annual exams and treatment covered
- Most treatment subject to co-pay contributions, annual limit £1,400

Vision



- Annual exam and contribution toward prescription lenses (Up to £150 per annum)



Call Cigna Healthcare if you are unsure if treatment is covered

Employee Assistance Programme (EAP)

- Confidential advice, coaching and support throughout the lifecycle of an assignment
- Work and family life, cultural adjustments, transitions including repatriation

Cigna Healthcare Member Services (2)




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Partnerships



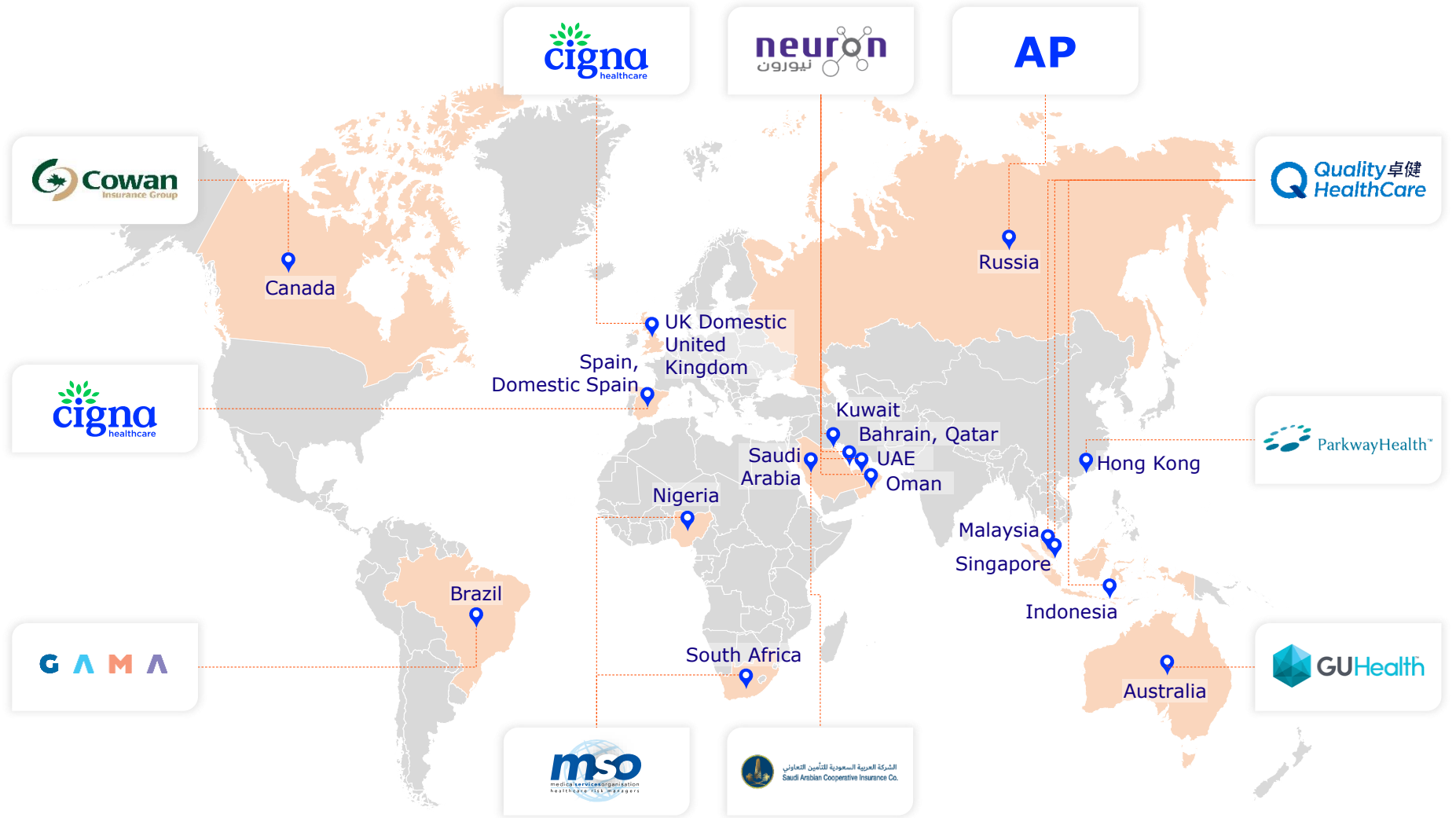
Easy access to affordable quality care



Local presence and compliance



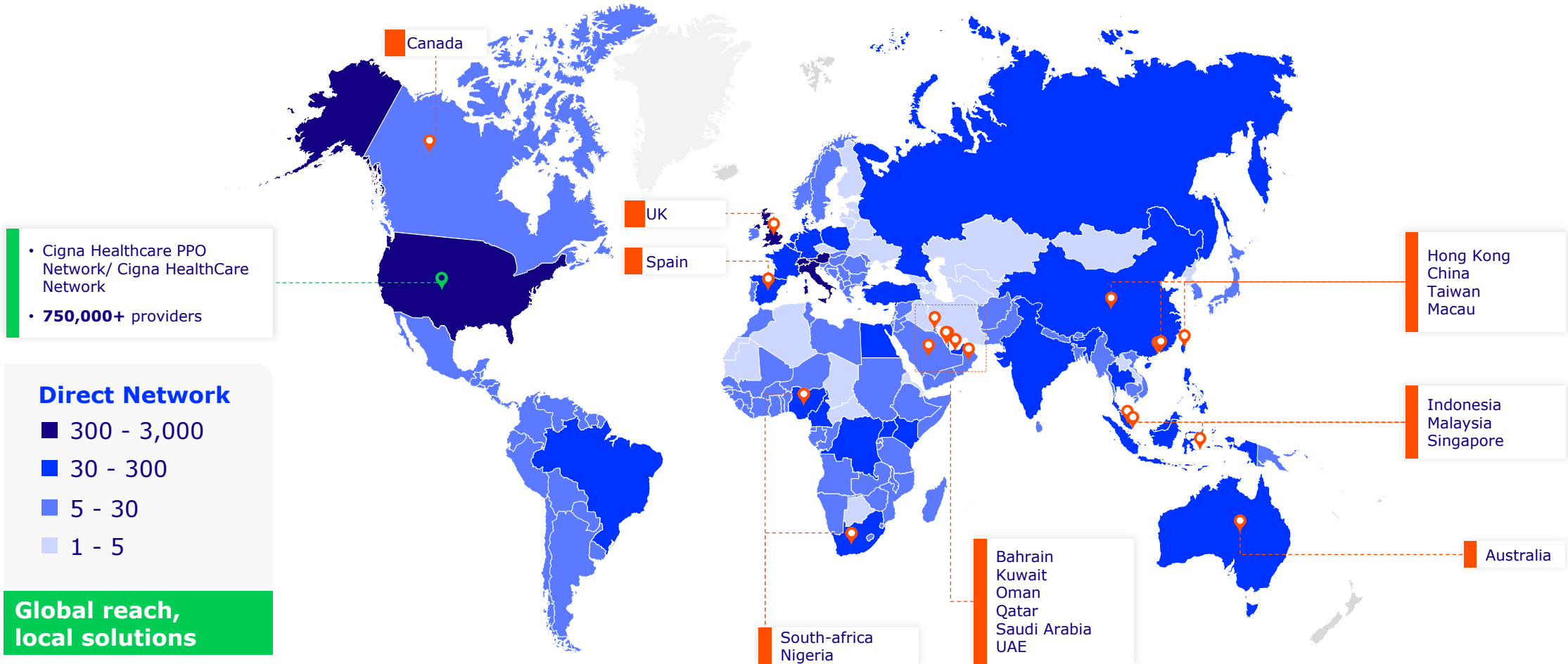
Integrated solutions



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Global Access to Health Services

 CignaLinks® Network  Cigna Healthcare US Network



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CignaLinks®



Integrated

solution with local partners



Greater cost

savings



Compliance

with local regulations



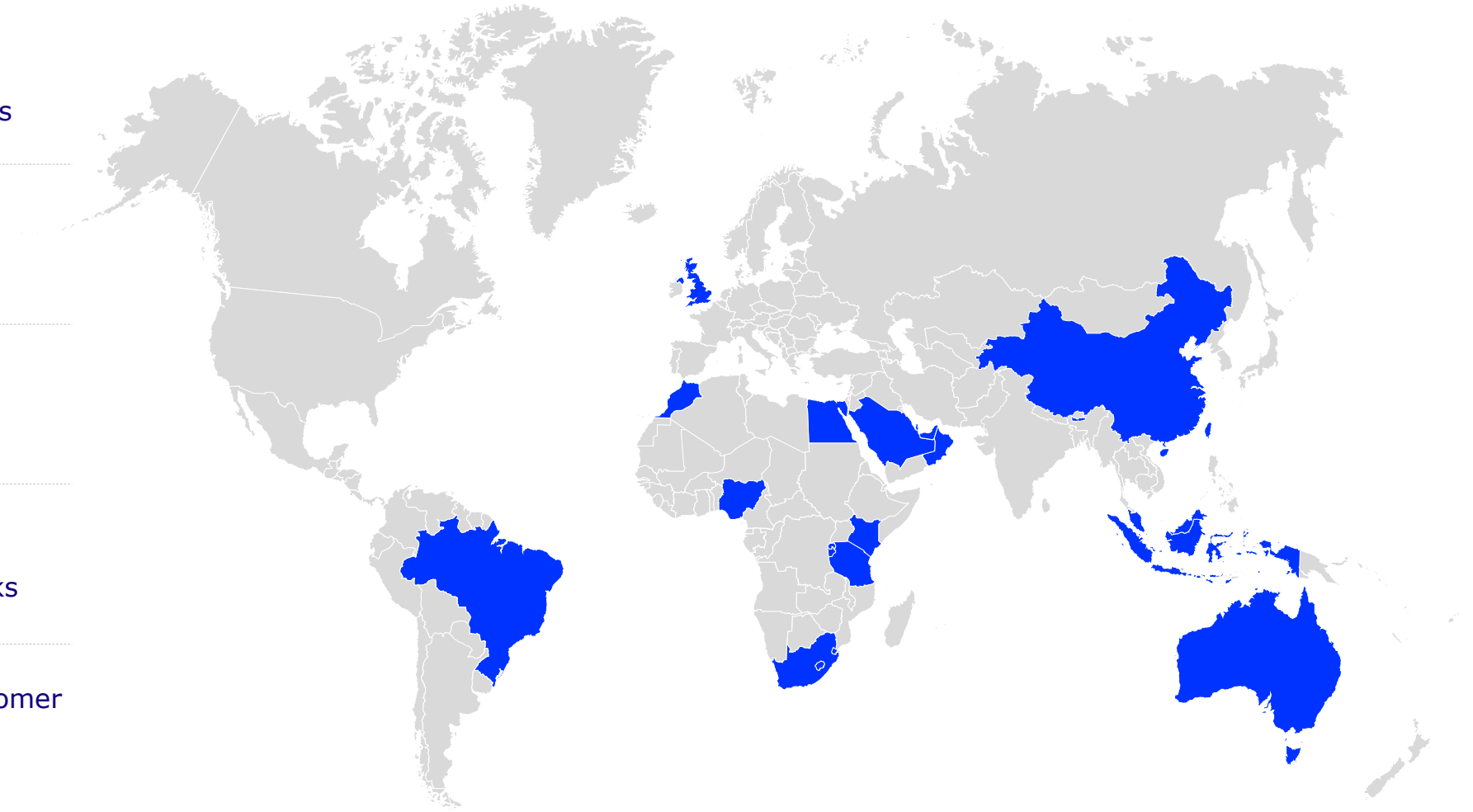
Access to

local provider networks

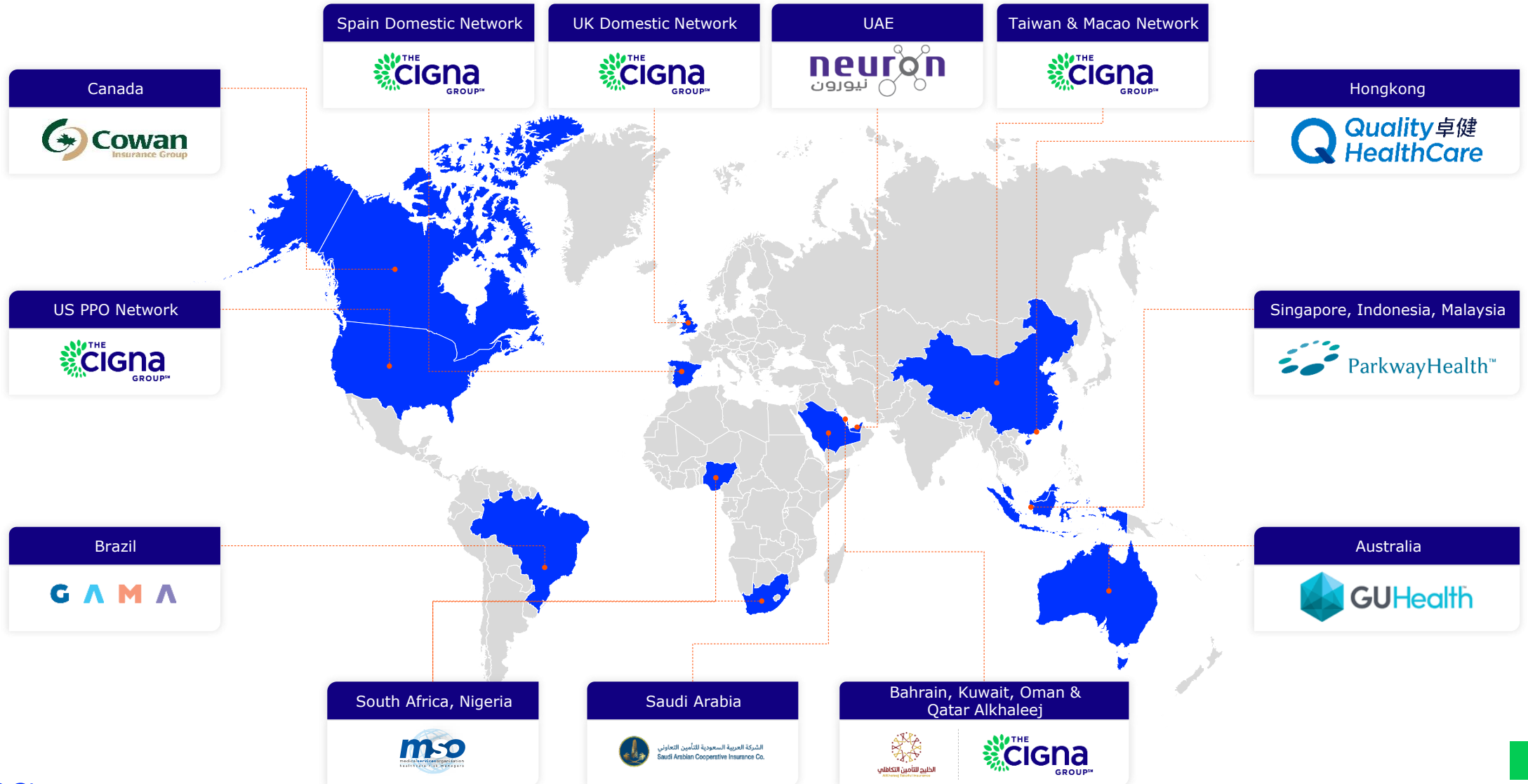


Local knowledge and customer

service













CignaLinks® At A Glance



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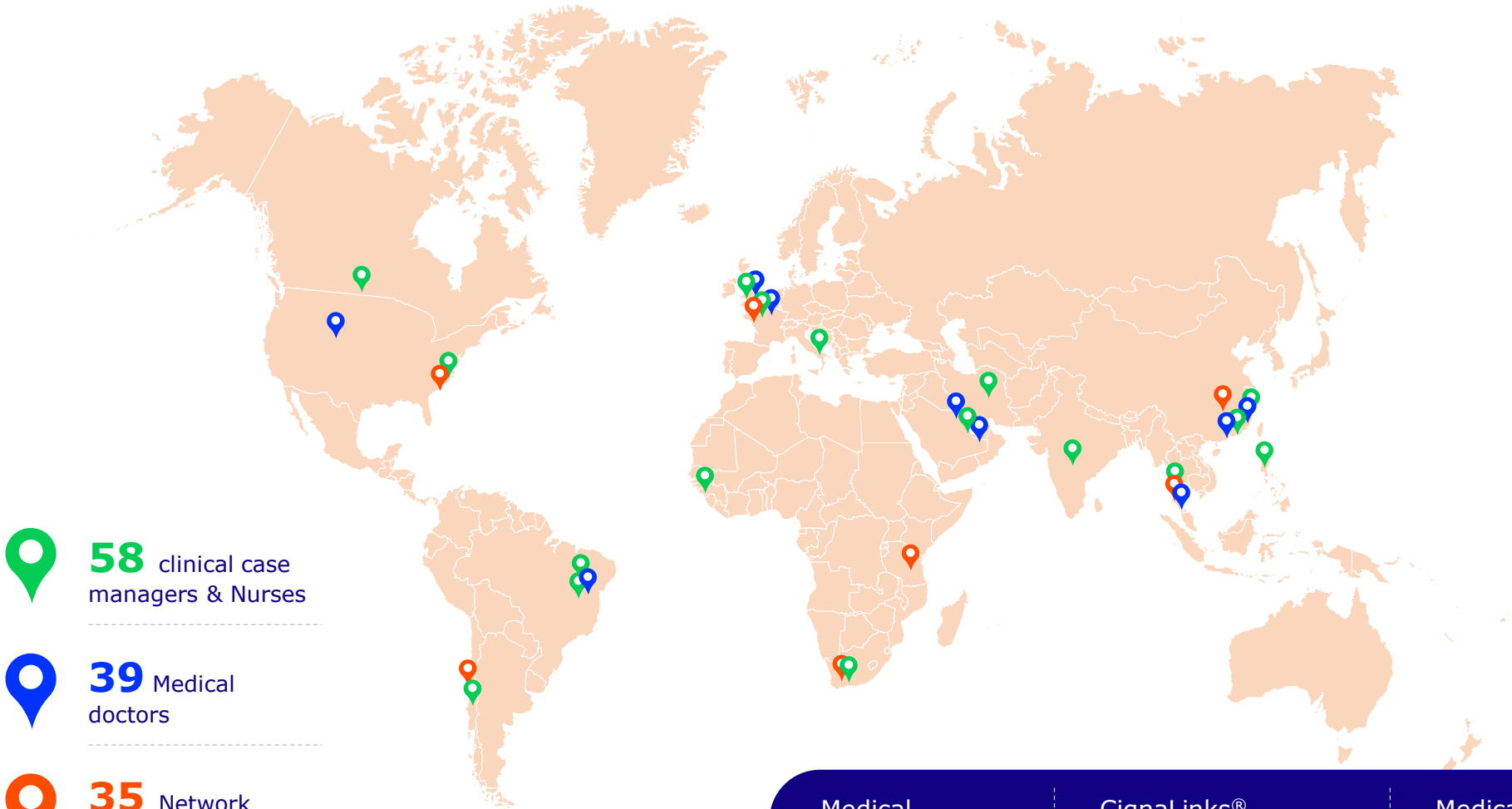
Where is CignaLinks® Available

Alliances	Countries	Compliance	Local Presence	Network Savings	Claims Processed by CL Partners
 Cigna Healthcare UK	UK	○	●	●	○
 SAICO	KSA	●	●	●	●
 QHMS	Hong Kong	○	●	●	●
 ParkwayHealth™	Singapore, Malaysia, Indonesia	○	●	●	●
 GUHealth	Australia	●	●	●	●
 MSO	South Africa and Nigeria	○	●	●	●
 GAMA	Brazil	○	●	●	●
 Cigna Healthcare Spain	Spain	○	●	●	●
 Cowan	Canada	○	●	●	●
 Neuron	Dubai, Abu Dhabi	●	●	●	●

Global Medical Support Team



In-house team
Employed by Cigna Healthcare



-  **58** clinical case managers & Nurses
-  **39** Medical doctors
-  **35** Network Managers

Medical correspondents | CignaLinks® medical consultants | Medical specialists



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Cigna Envoy Registration and User Guide



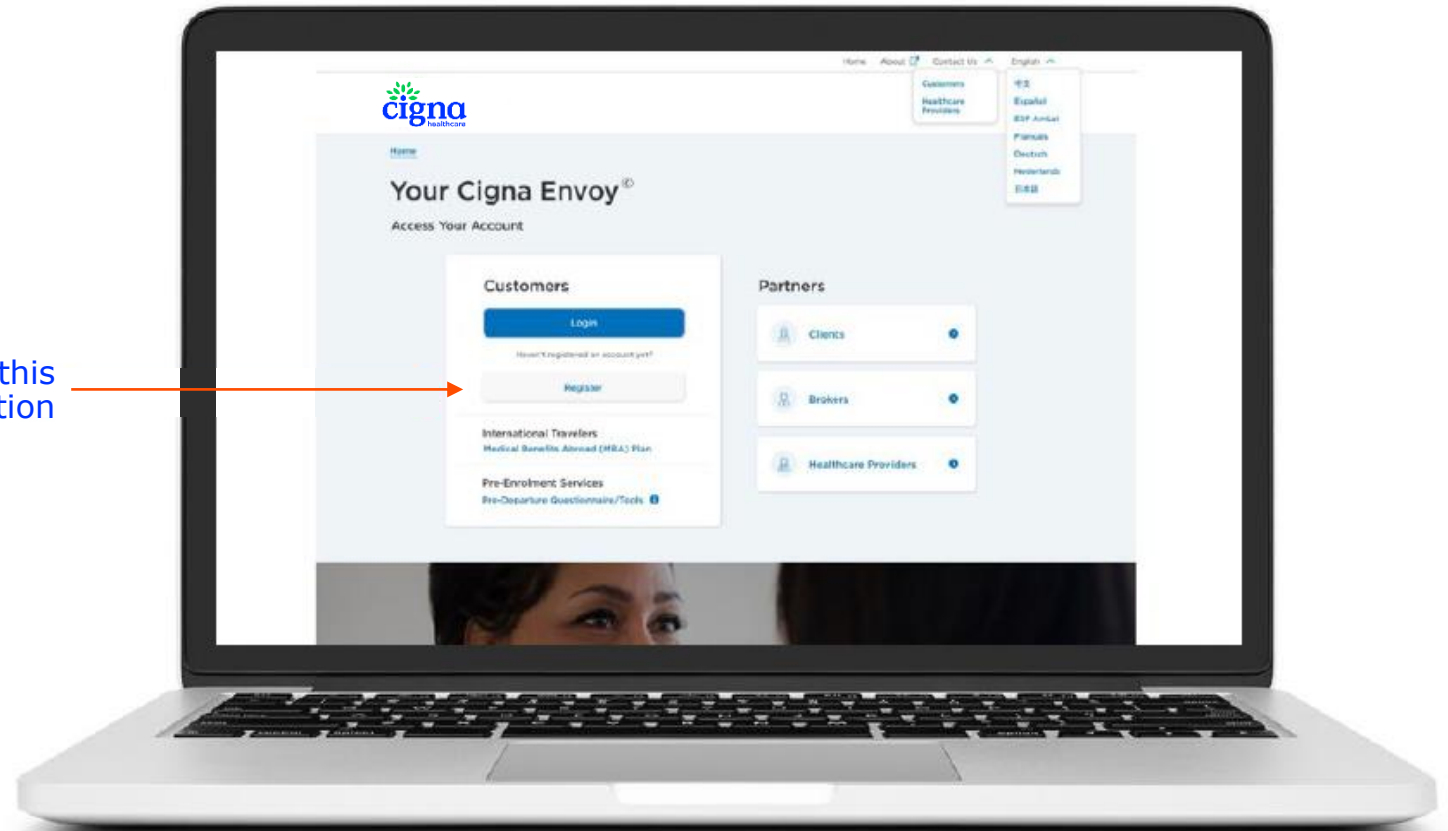
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Registration

To register for Cigna Envoy, from your web browser navigate to www.CignaEnvoy.com and select **“Register”**.

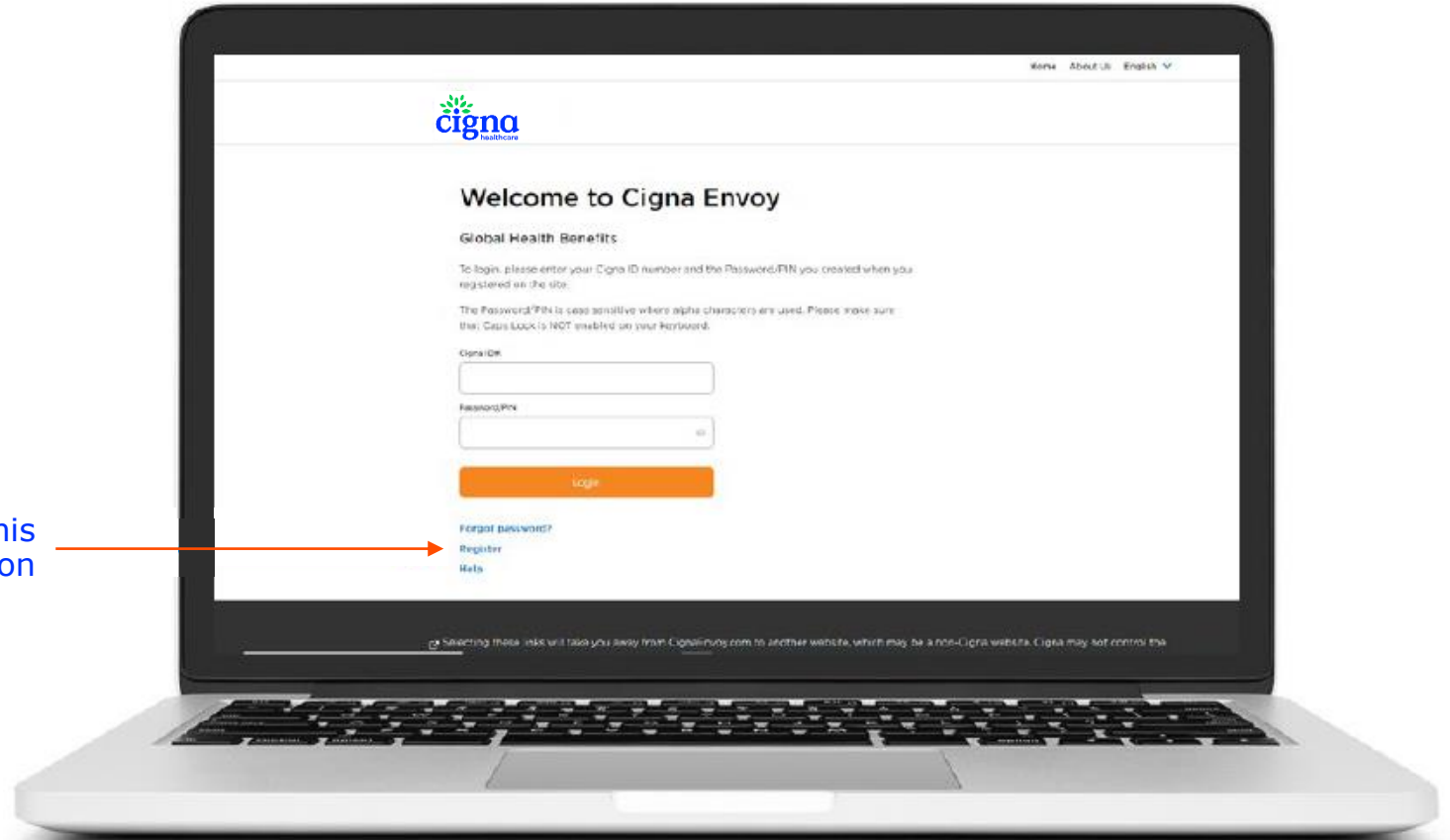
Click this option



Registration

To register for Cigna Envoy, select **“Register”**.

Click this option

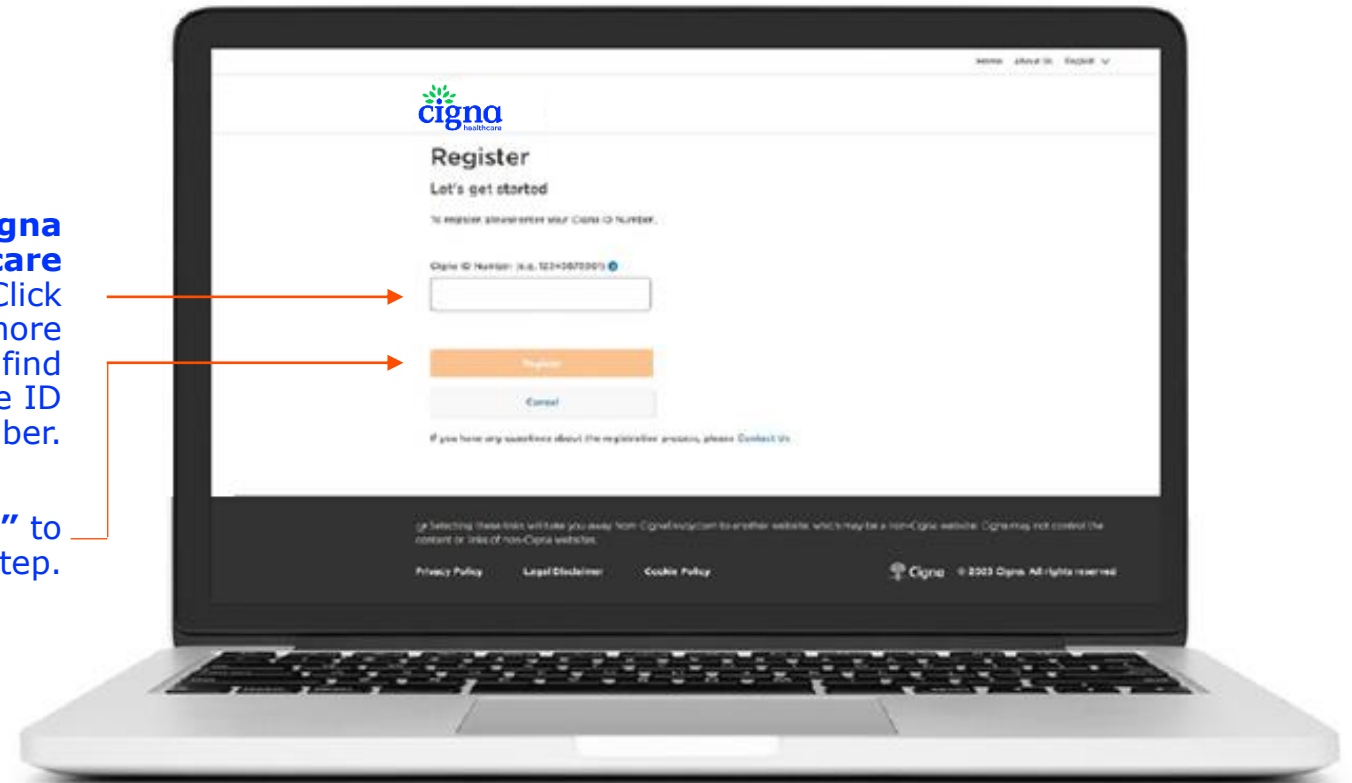


Registration

Enter your Cigna Healthcare ID number into the “Cigna Healthcare ID Number” field

Enter your **Cigna Healthcare membership ID**. Click (i) icon for more information of how to find your Cigna Healthcare ID number.

Then click “**Register**” to proceed to next step.



Registration

Enter your **personal information** from your membership card. Once all information is entered click the **“Register”** button to proceed.

Please ensure that your personal details are entered exactly as shown on your Cigna Healthcare ID card.

“Policy holder” is the name of your employer. Please enter exactly as it appears on your membership card.

Then click **“Register”** to proceed to next step.

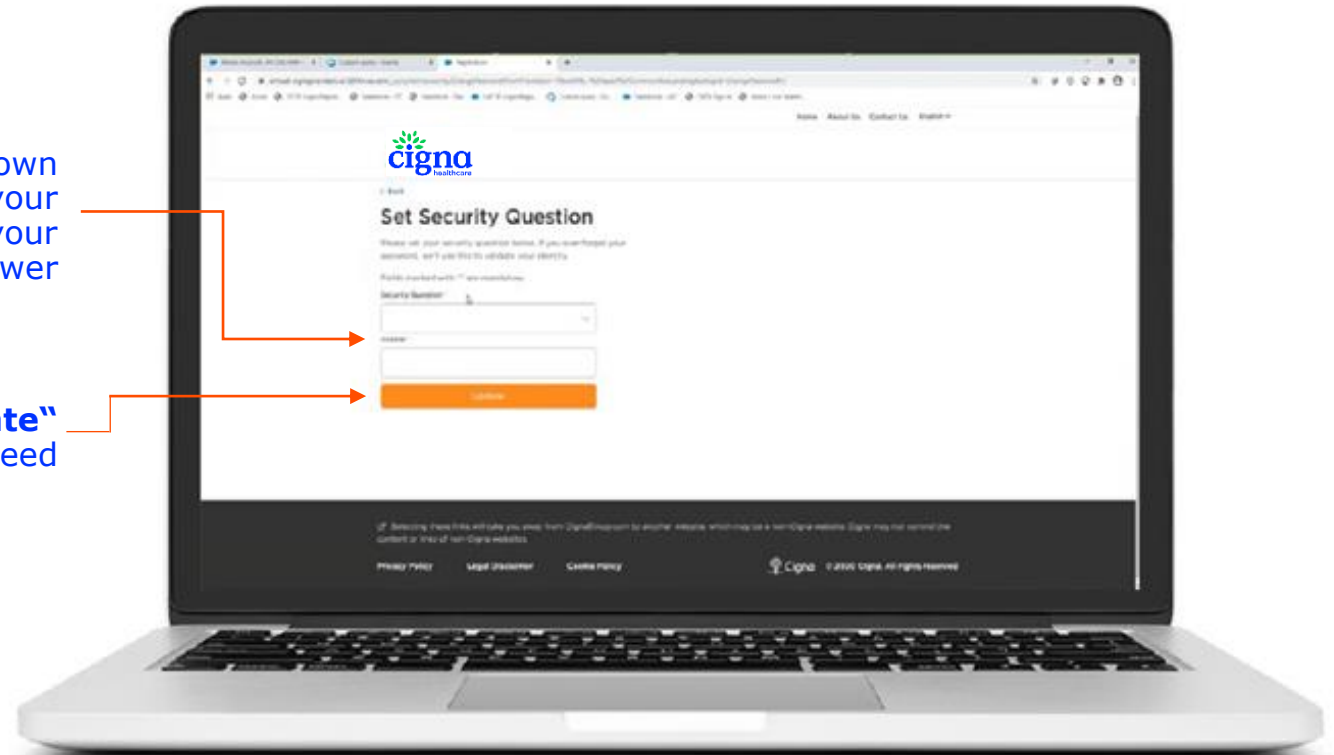
The image shows a laptop screen with the Cigna Healthcare registration form. The form is titled "Identification details" and includes the following fields: "First Name", "Last Name", "Birthdate", "Policy Holder", "Email address", and "Confirm email address". A Cigna Healthcare ID card is displayed on the right side of the form. Red arrows point from the text instructions to the corresponding fields on the form.

Registration

You will then receive a welcome email containing a link to choose a security question for your account. If ever you forget your password, you can answer this question to gain access to the site. Once all information is entered click the **"Update"** to proceed.

Click on the drop-down box to choose your question, and enter your answer

Click **"Update"** to proceed



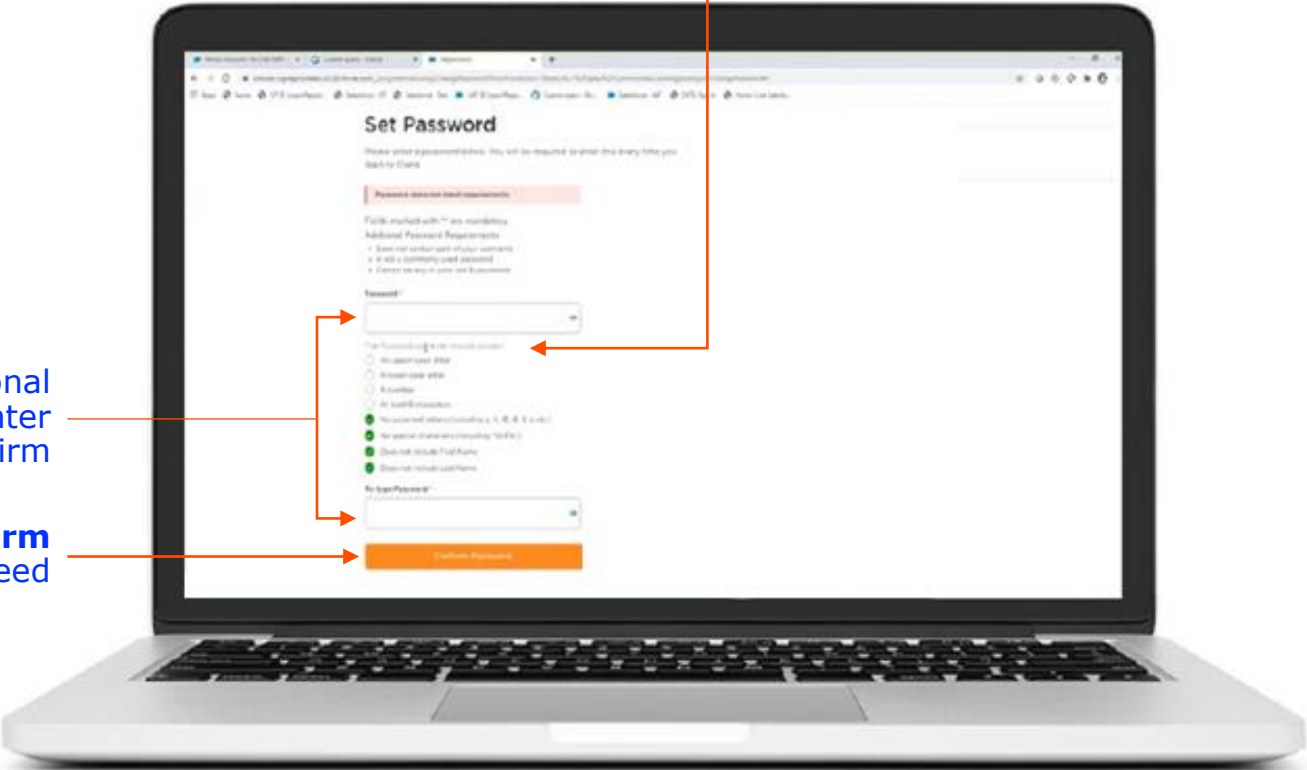
Registration

You can now create your own **password**. Once all information is entered correctly click the "**Confirm Password**" to proceed.

Please take note of password requirements

Enter your own personal password, then re-enter to confirm

Click "**Confirm Password**" to proceed



Registration

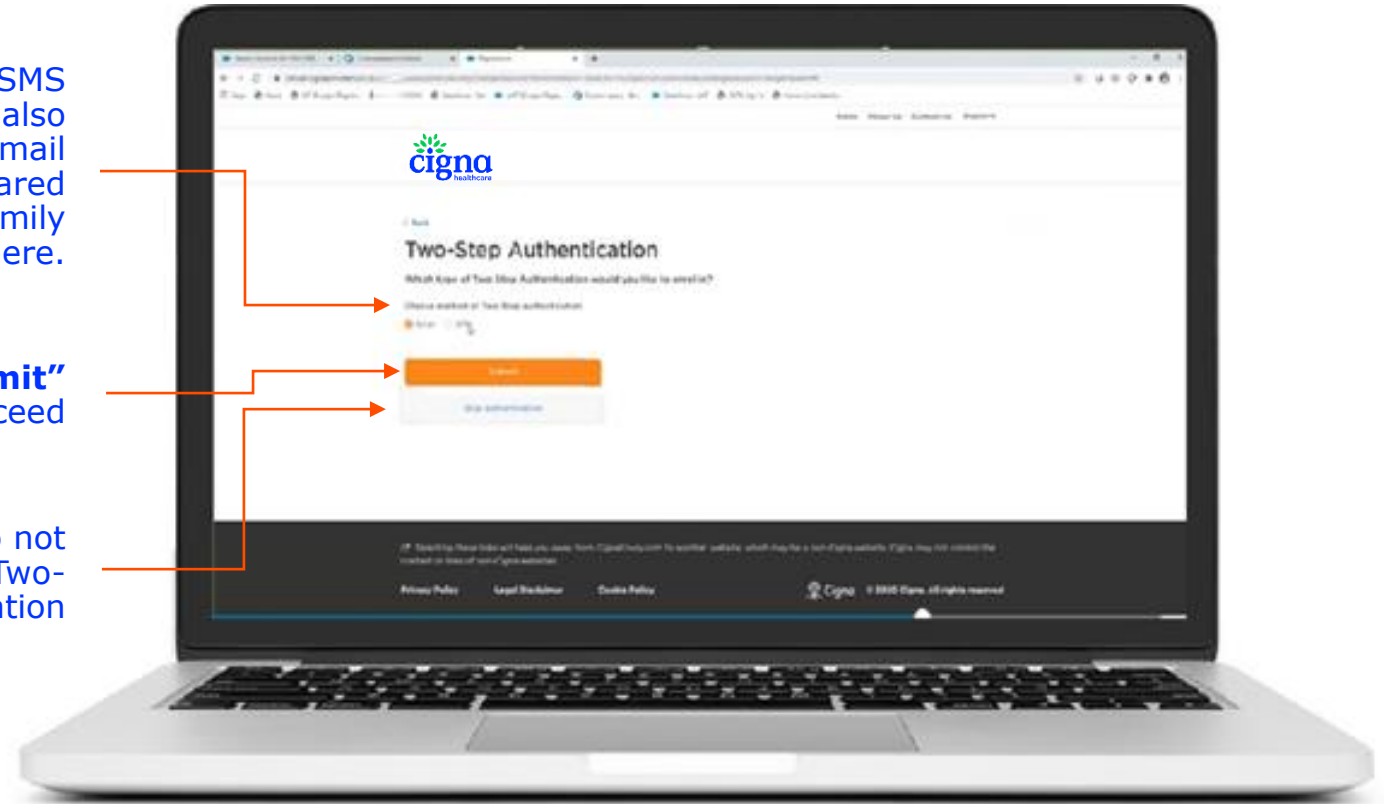
Two-Step Authentication

At this stage, you have the option to register for Two-Step authentication.

Please select either SMS or email - is it also possible to use an email address that is shared amongst other family members here.

Click **"Submit"** to proceed

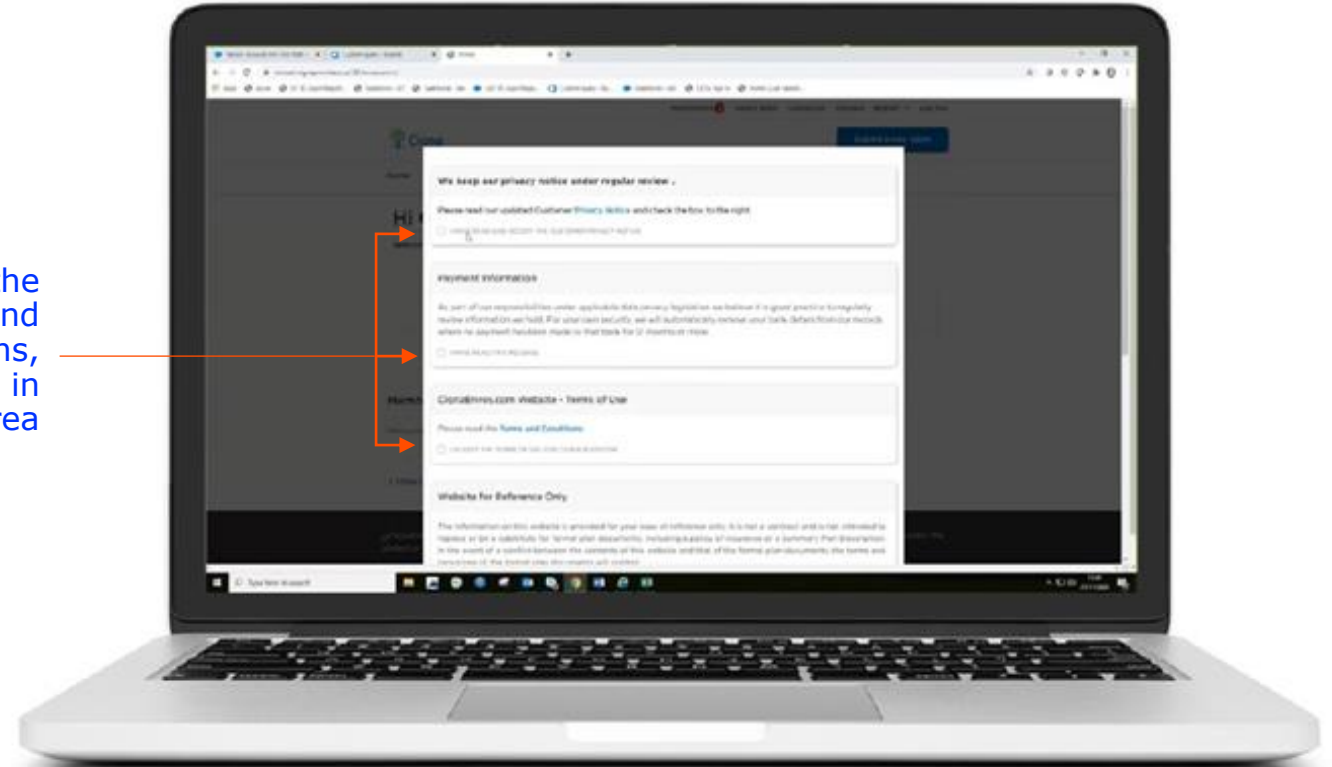
Click here if you do not wish to register for Two-Step Authentication



Registration

Please read **Terms and conditions** and tick the corresponding boxes to accept. As the messages are clicked, they are cleared from the screen.

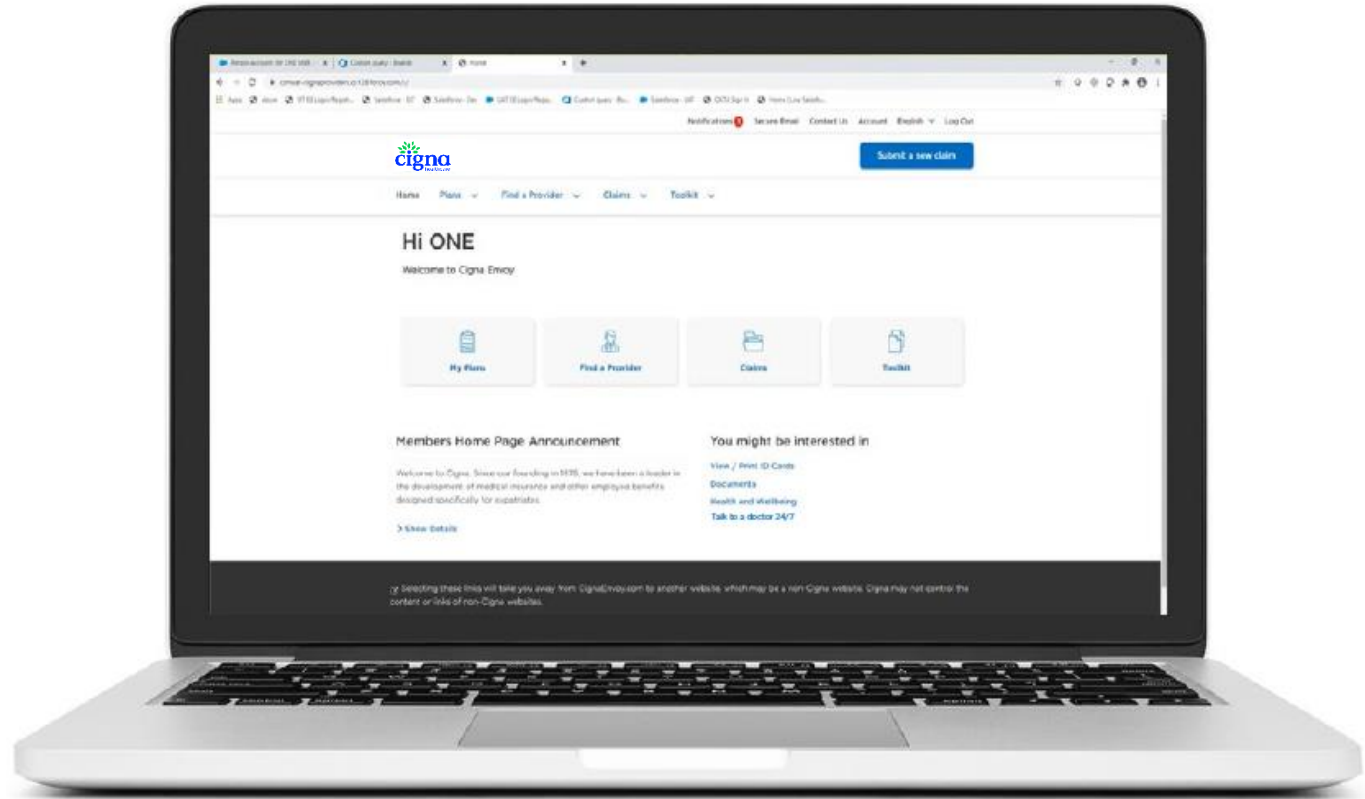
Please read the mandatory messages and Terms and Conditions, and click **"tick boxes"** in each area



Registration

Congratulations!

You have now registered for Cigna Envoy.

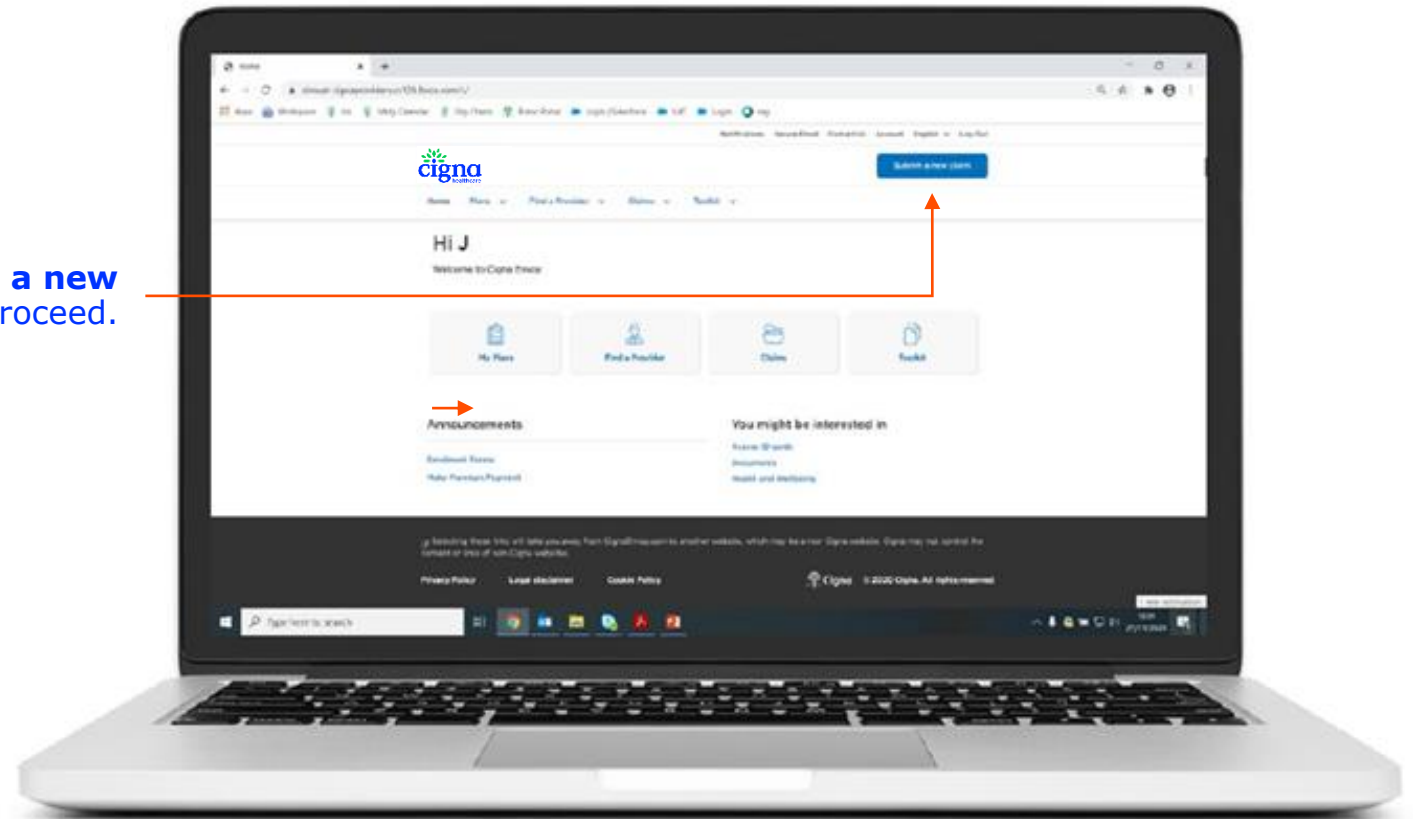


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Submit a New Claim

How to submit a **new claim** through Envoy.

Click **"Submit a new claim"** to proceed.

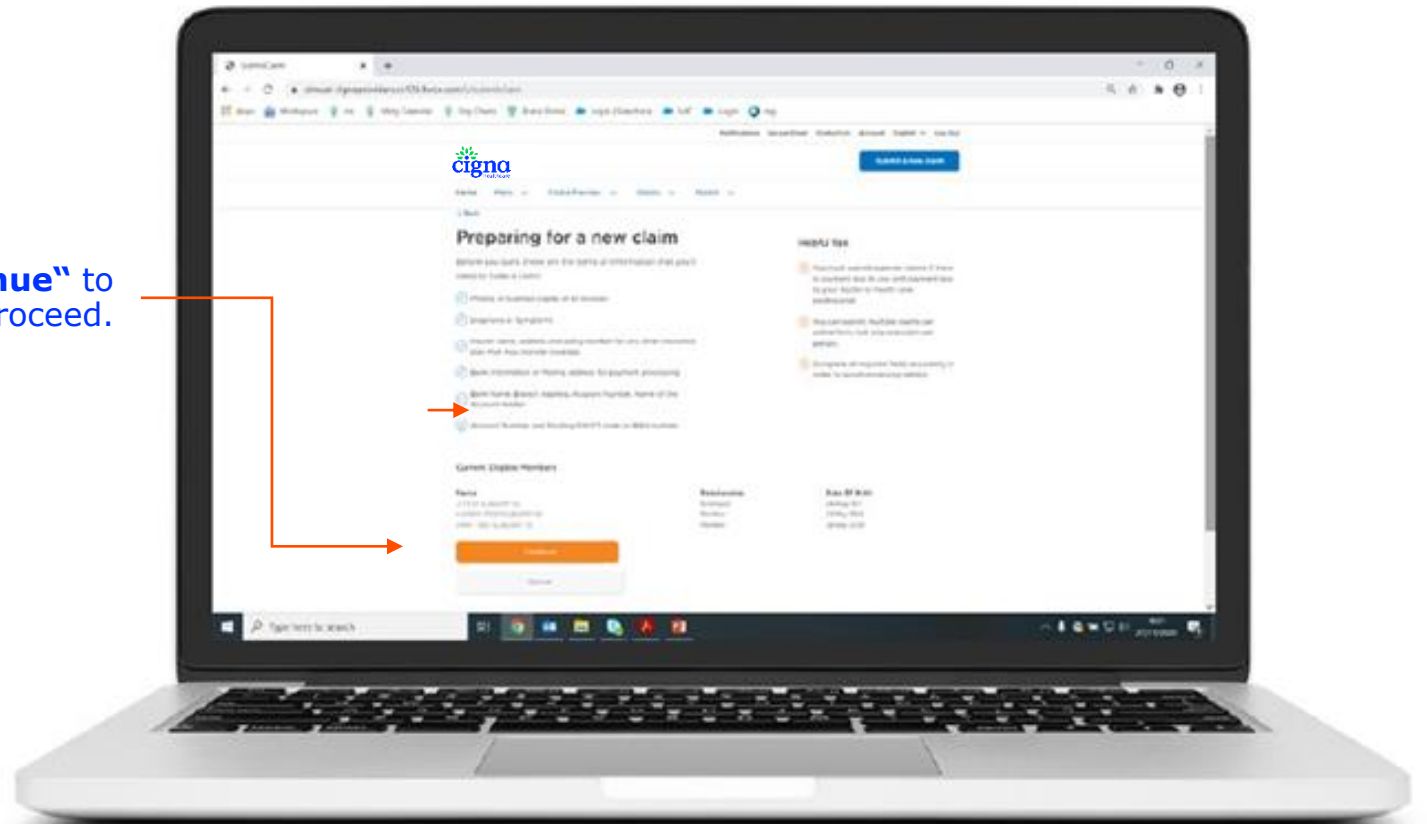


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Submit a New Claim

This screen shows the information you'll need to submit a new claim. It also details the current eligible members and includes some helpful tips.

Click "**continue**" to proceed.

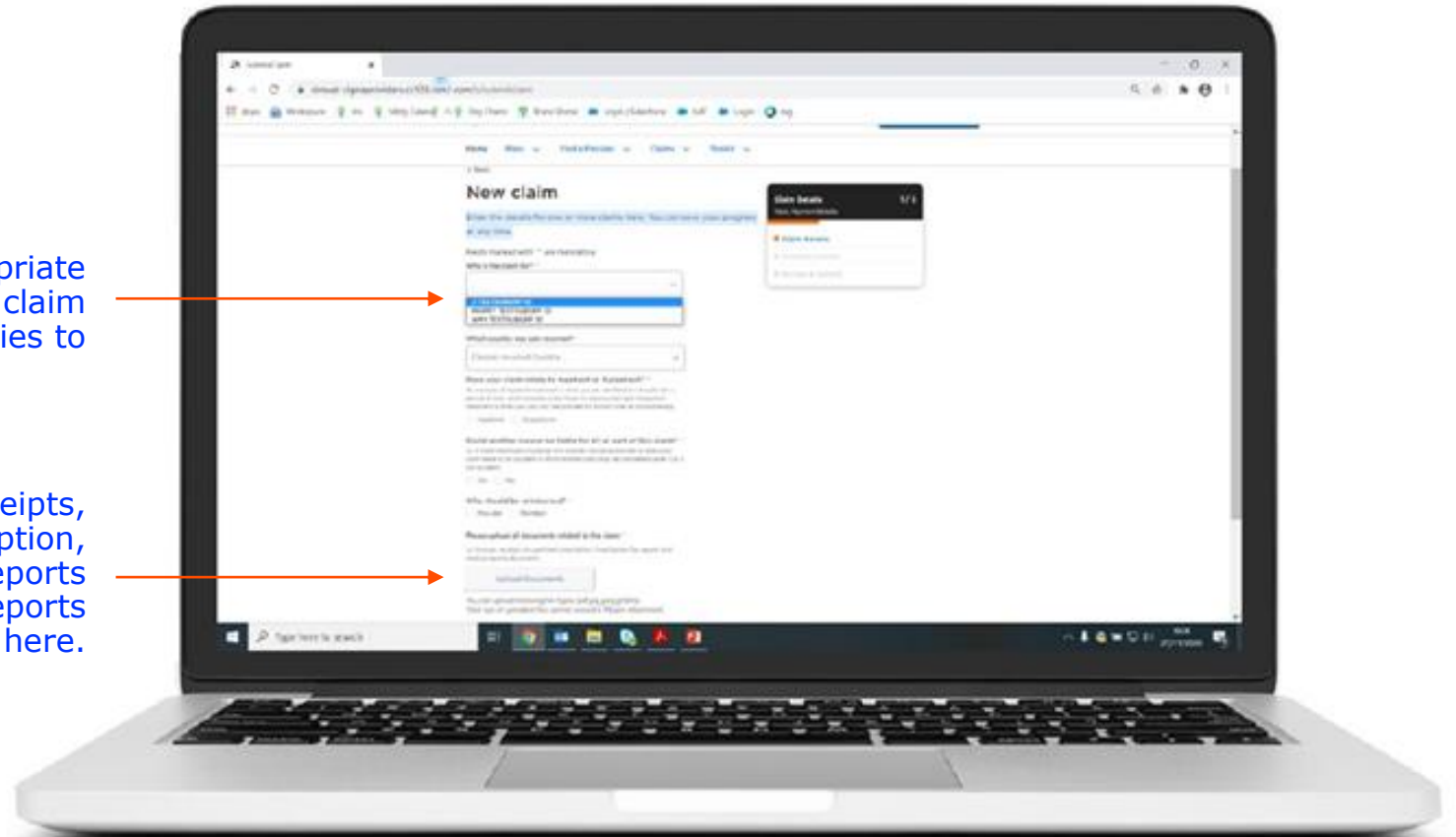


Submit a New Claim

Enter the details for one or more claims. You can save your progress at any time.

Select the appropriate member that the claim applies to

Upload invoices, receipts, any pertinent prescription, investigation/ lab reports and medical reports documents here.



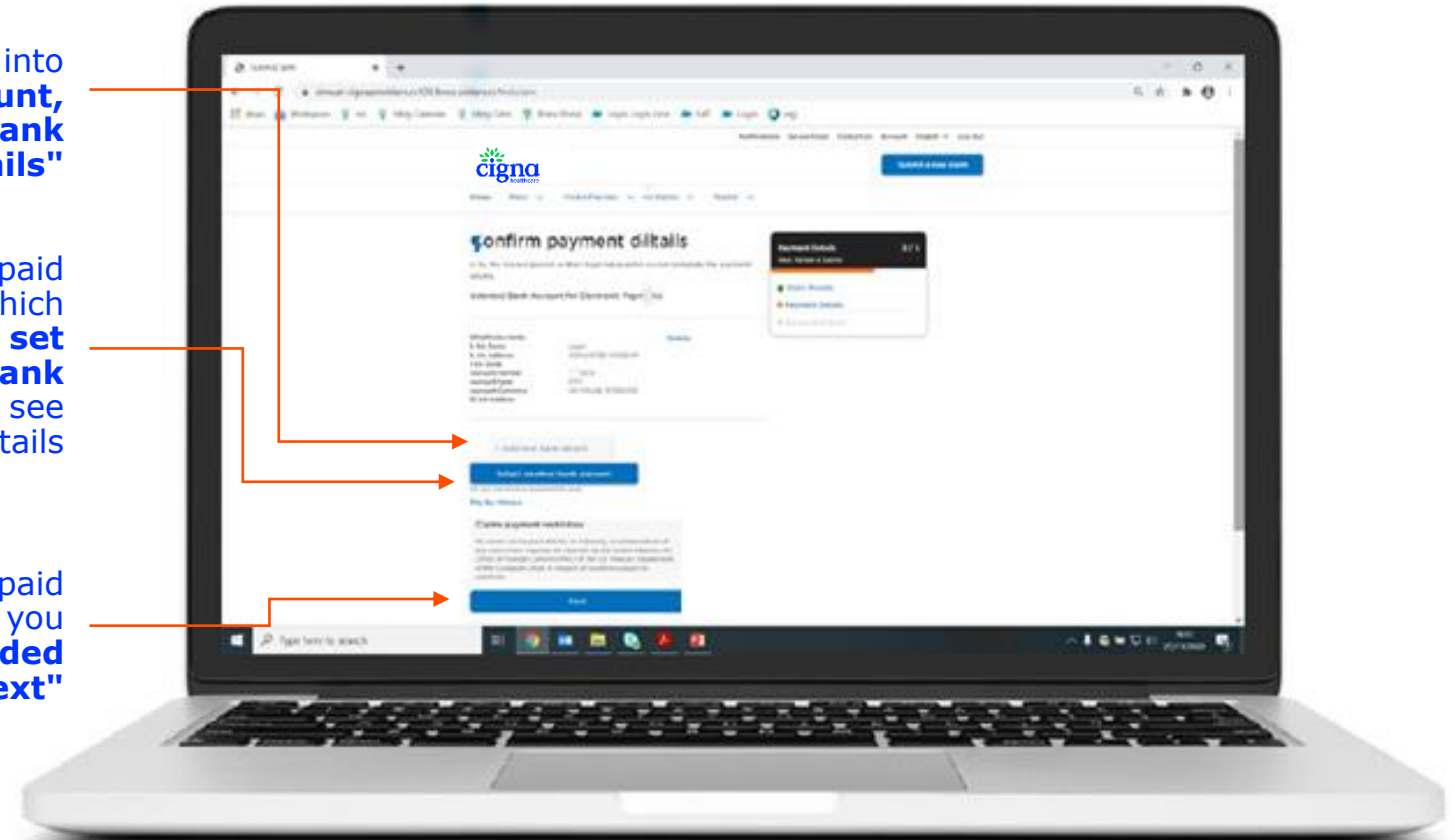
Submit a New Claim

You will now move on to the "Payment Details" screen.

If you wish to be paid into a **new bank account**, click "**Add new bank details**"

If you wish to be paid with another bank which you **already have set up**, click "**another bank account**". Please see next page for details

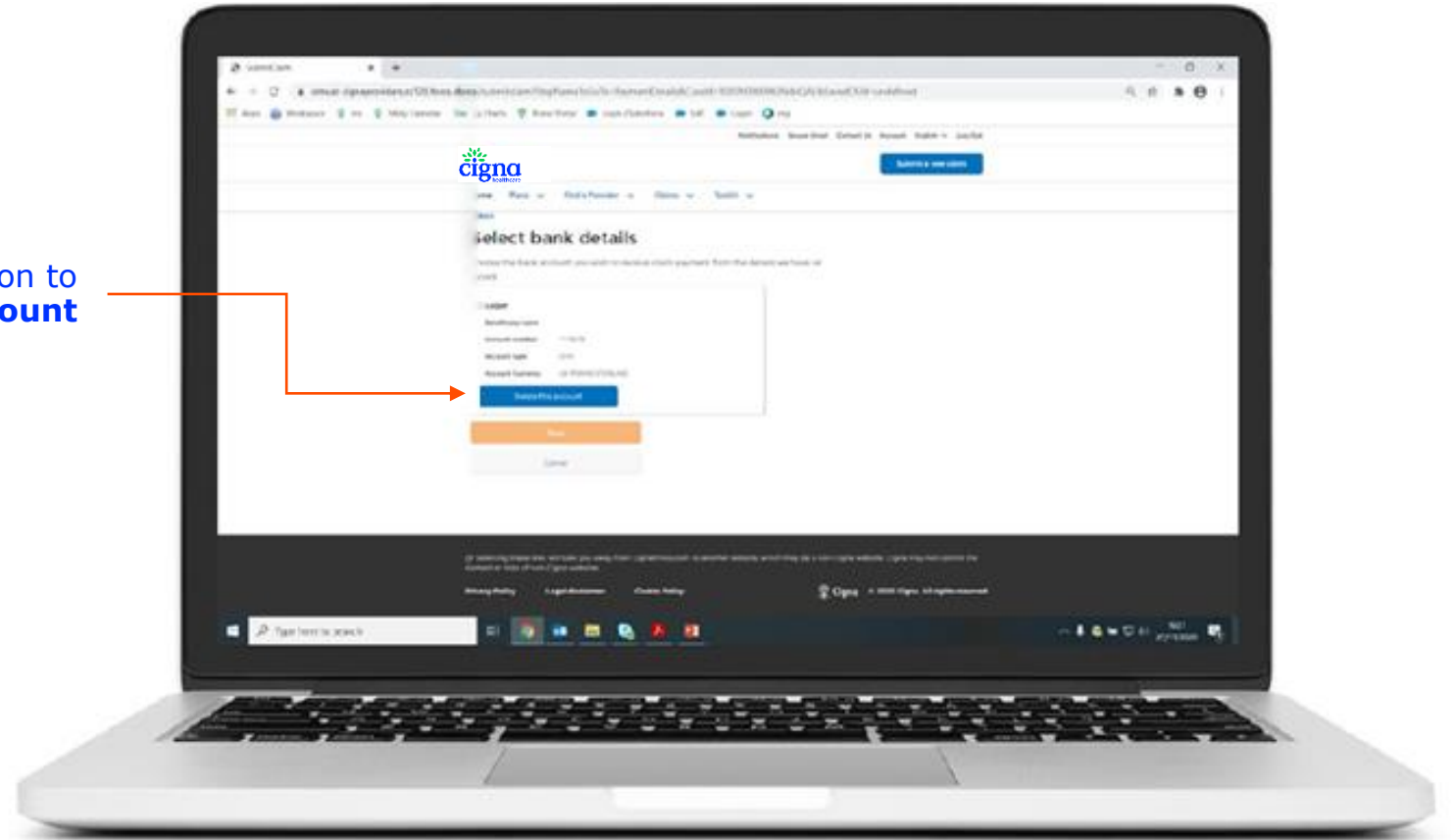
If you wish to be paid with the bank details you have **previously added** click "**Next**"



Submit a New Claim

If you selected **"Select bank details"**, you will see a list of all available banks.

You have the option to **delete an account**



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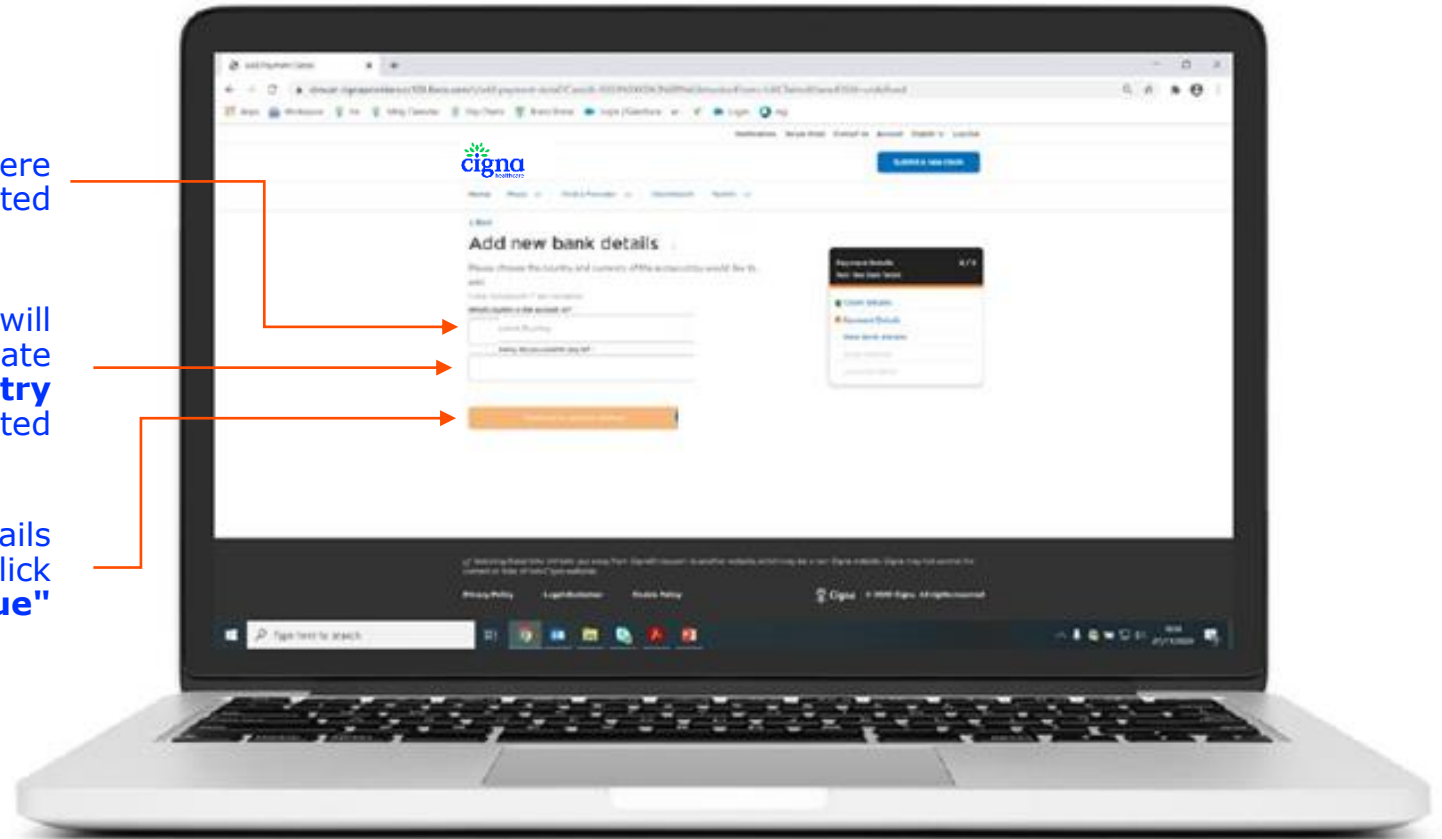
Submit a New Claim

If you selected **"Add new bank details"**, you will see the below screen.

Enter the country where your bank is located

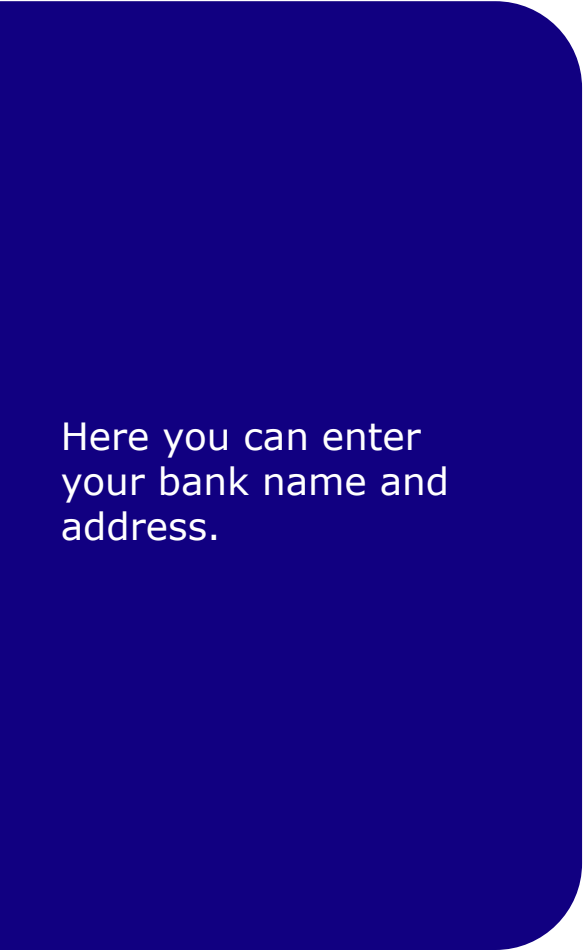
The currency will automatically populate based on the **country account** selected

Please check your details are correct and click **"Continue"**



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Submit a New Claim



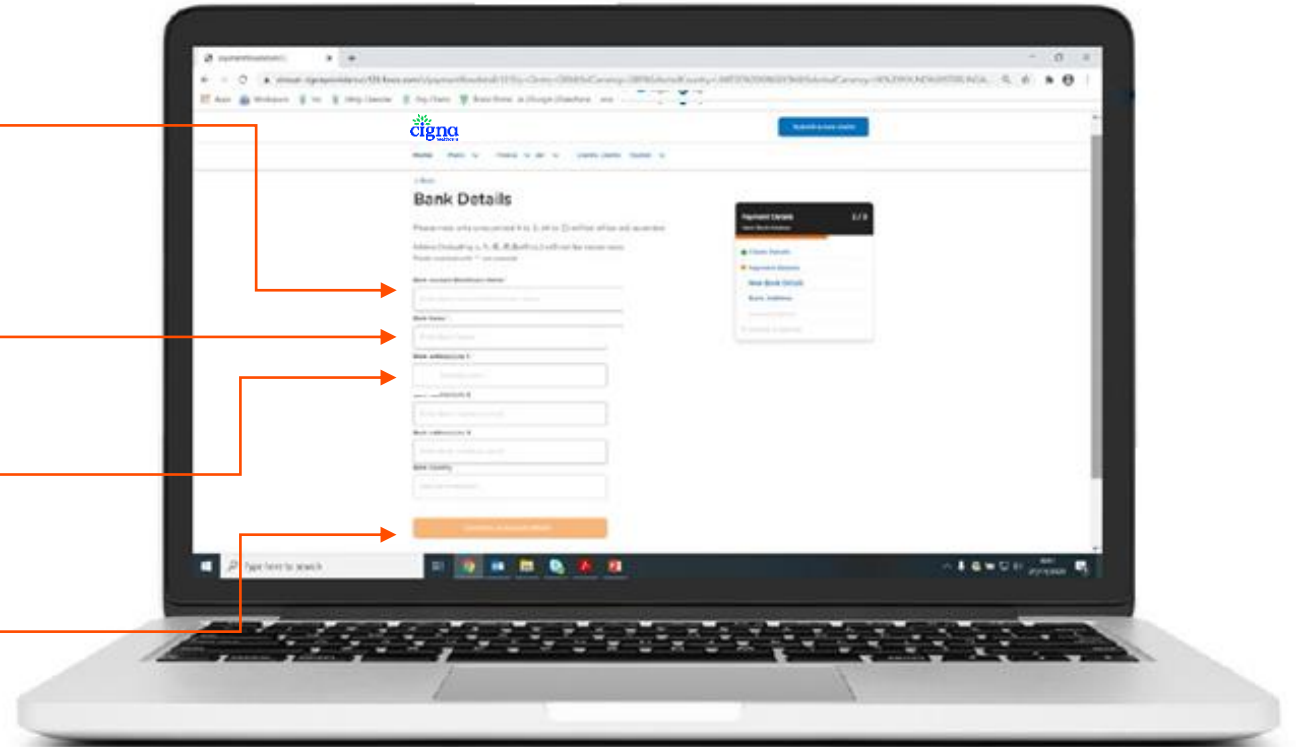
Here you can enter your bank name and address.

Enter your name as it is shown on your bank account

Enter the bank name

Enter the bank address

Please check your bank details are correct and click "**Continue**"

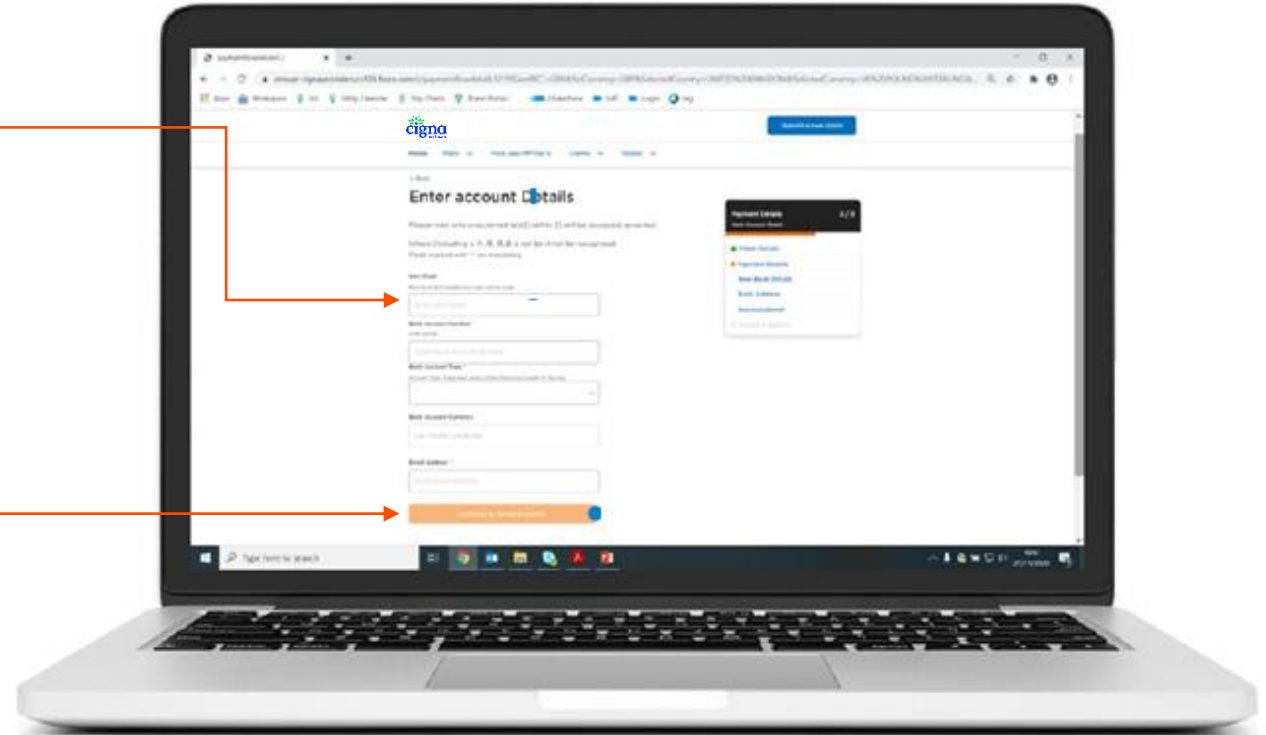


Submit a New Claim

Please enter your bank account details.

Enter your bank account details.

Please check your bank details are correct and click "**Continue**"



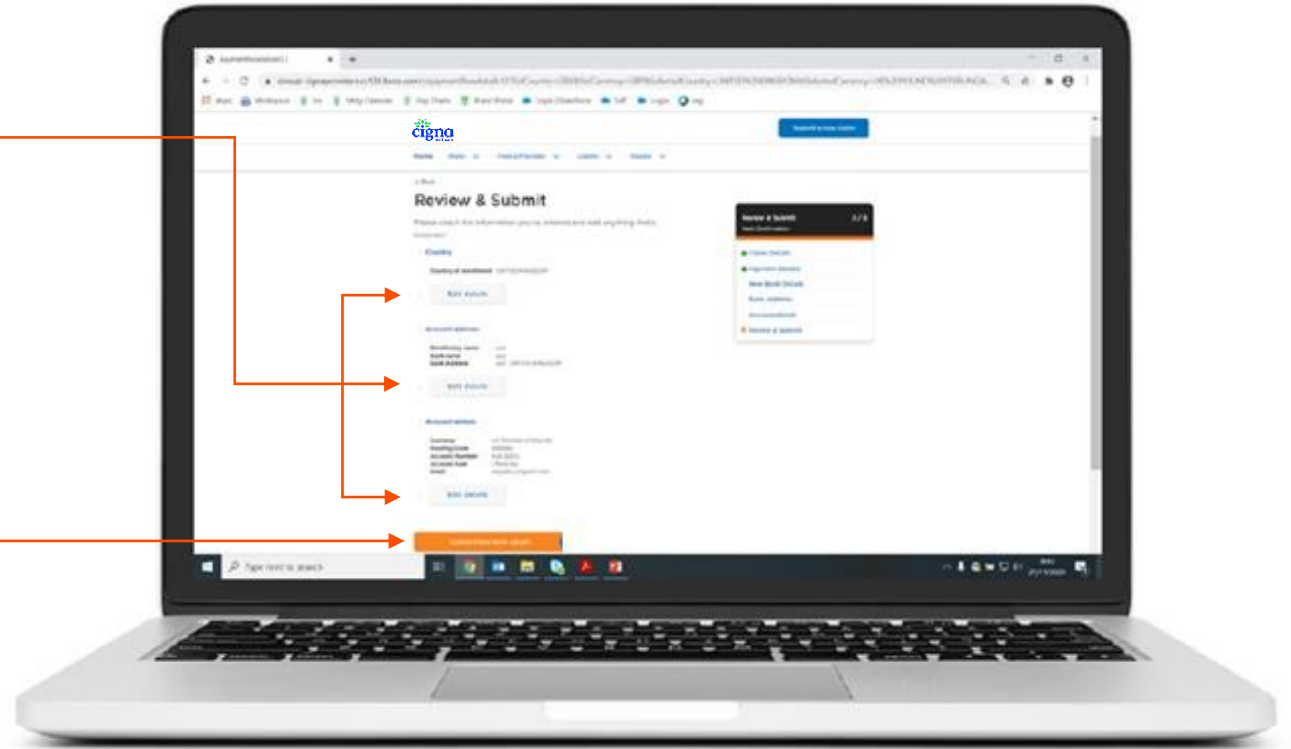
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Submit a New Claim

Review your submission and **check that all Information Is correct.**

If you need to change any information select **"Edit"**

Please review all information and if you are happy with your submission, click **"Submit"**

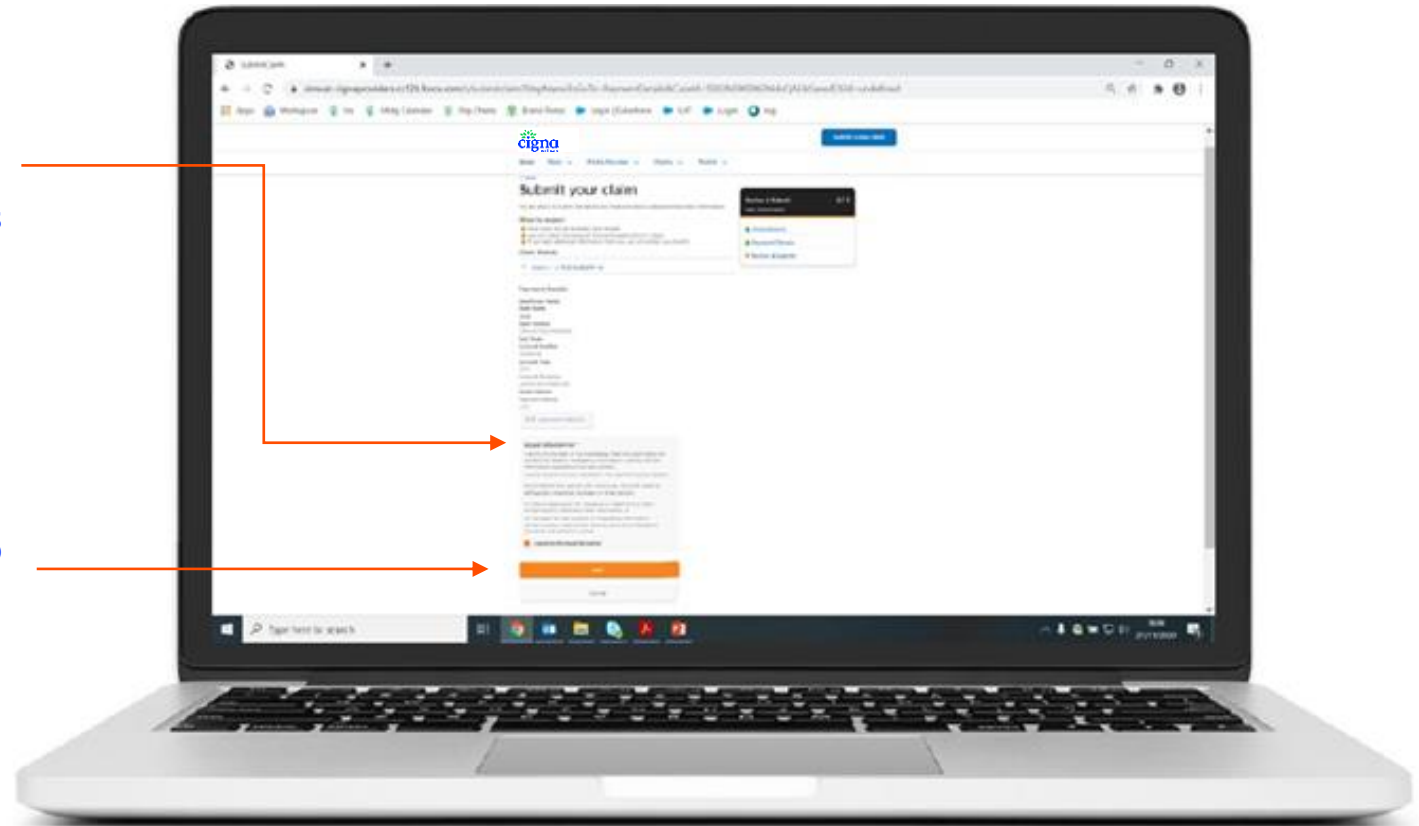


Submit a New Claim

Accept the terms and click "**Continue**" to confirm the legal disclaimer.

Please read and agree to the legal terms

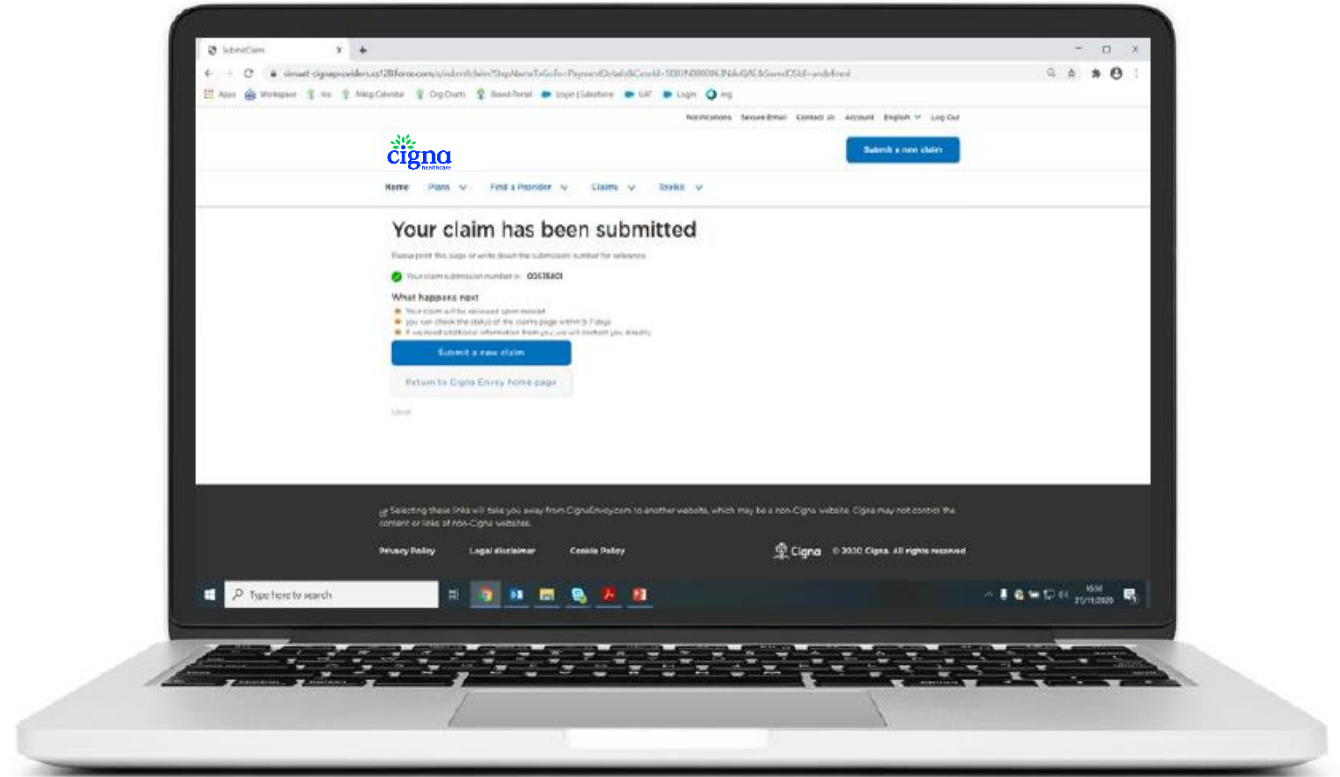
Click "**Next**" to proceed



Submit a New Claim

Congratulations!

Your claim has now been submitted.

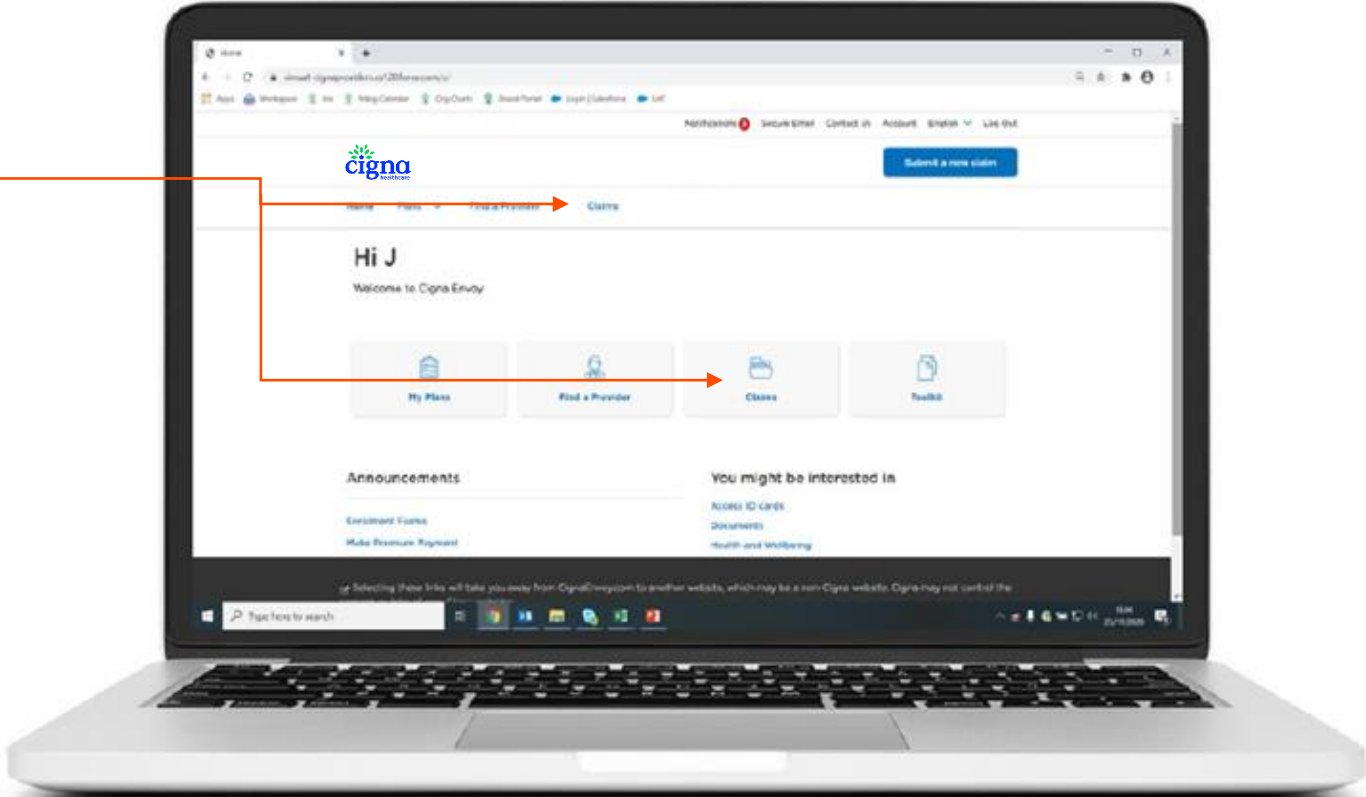


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Check Your Claim Status

How to check status of existing claims.

Click on "claims"



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Check Your Claim Status

"Claims" shows you the status of all recently submitted claims. You can narrow down the search results by using the filters available.

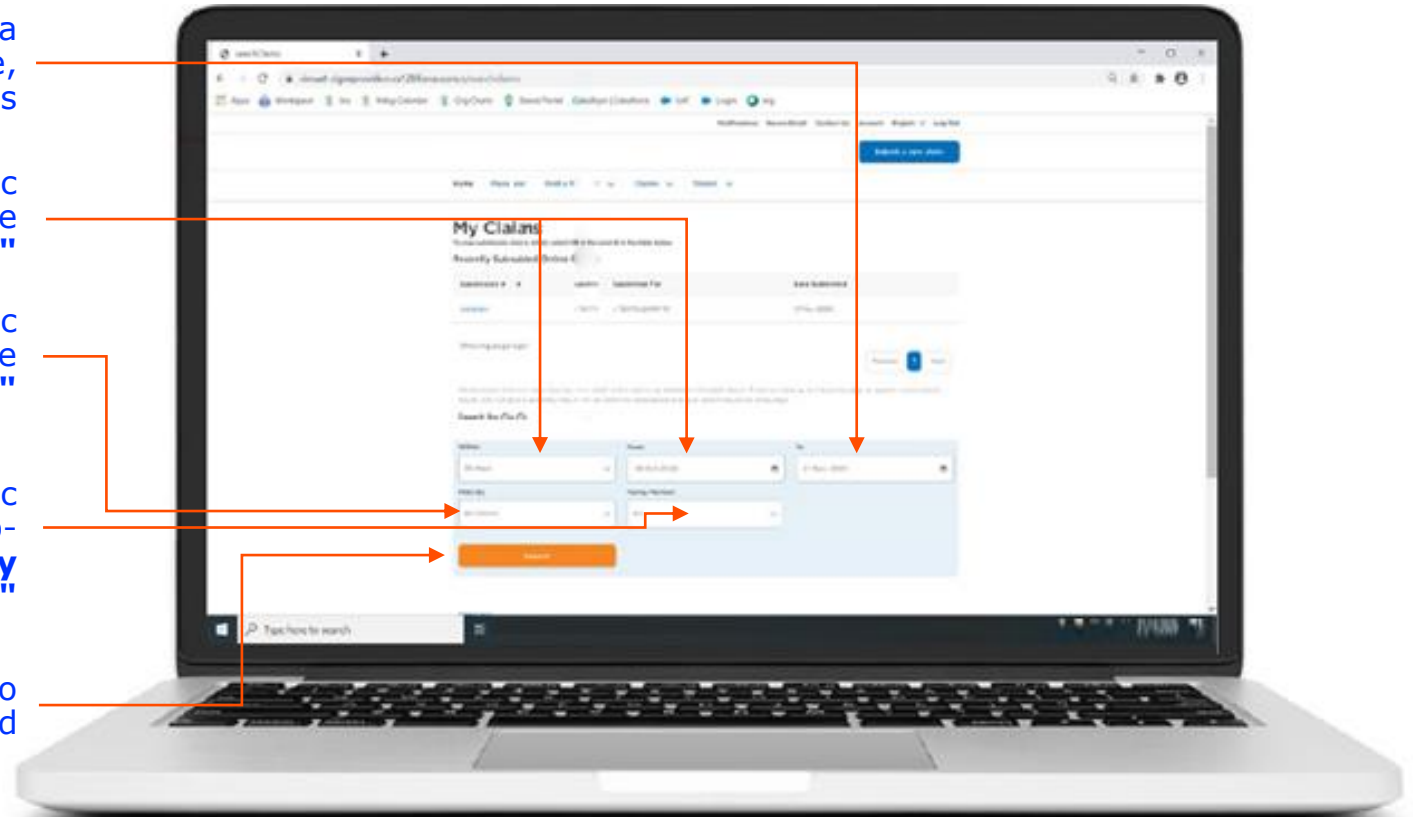
To review by a specific date range, select the dates

To review by a specific time frame, use the drop-down **"Within"**

To review by a specific claim type, use the drop down **"Filter by"**

To review by a specific person, use the drop-down **"Family Member"**

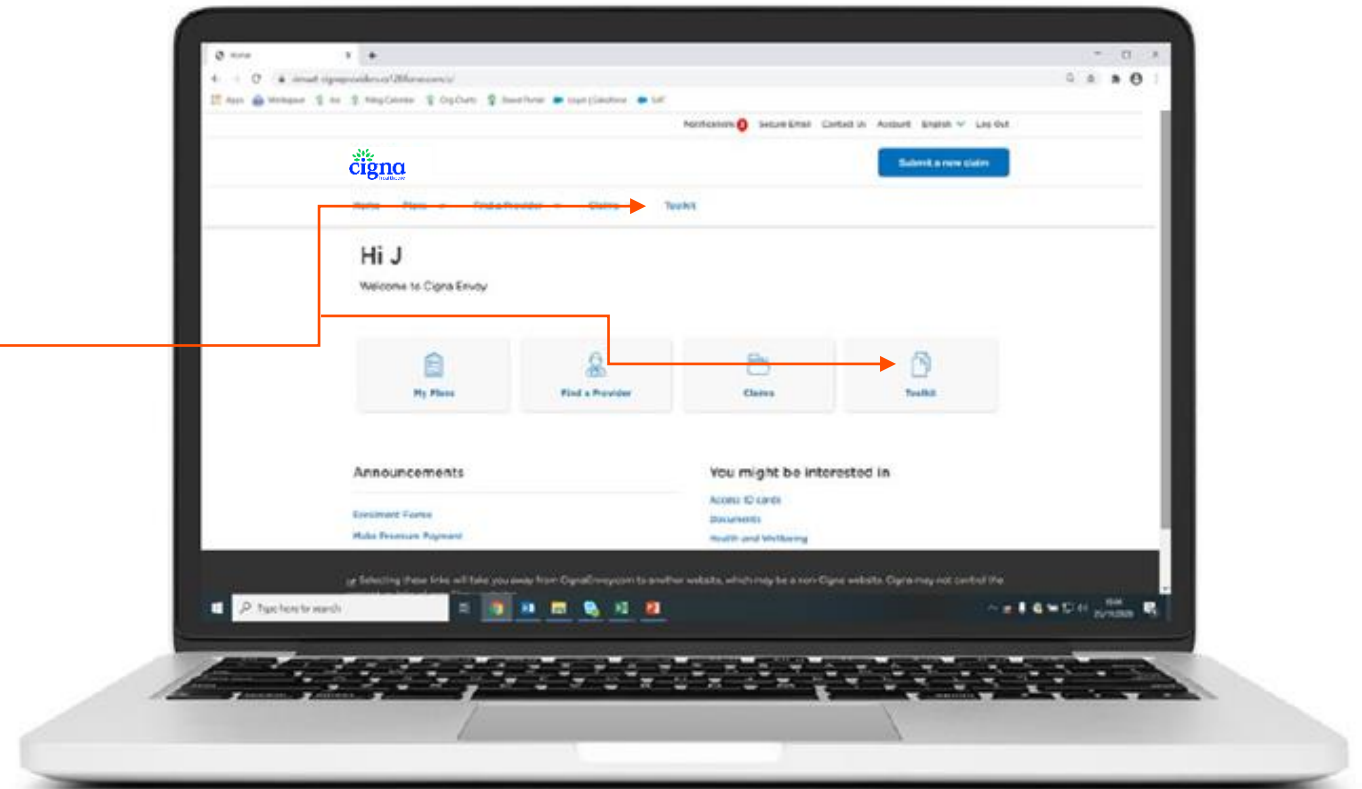
Click **"Search"** to proceed



Find Your Policy Documents

Your policy documents can be located in your "**Documents**" section under "**Toolkit**".

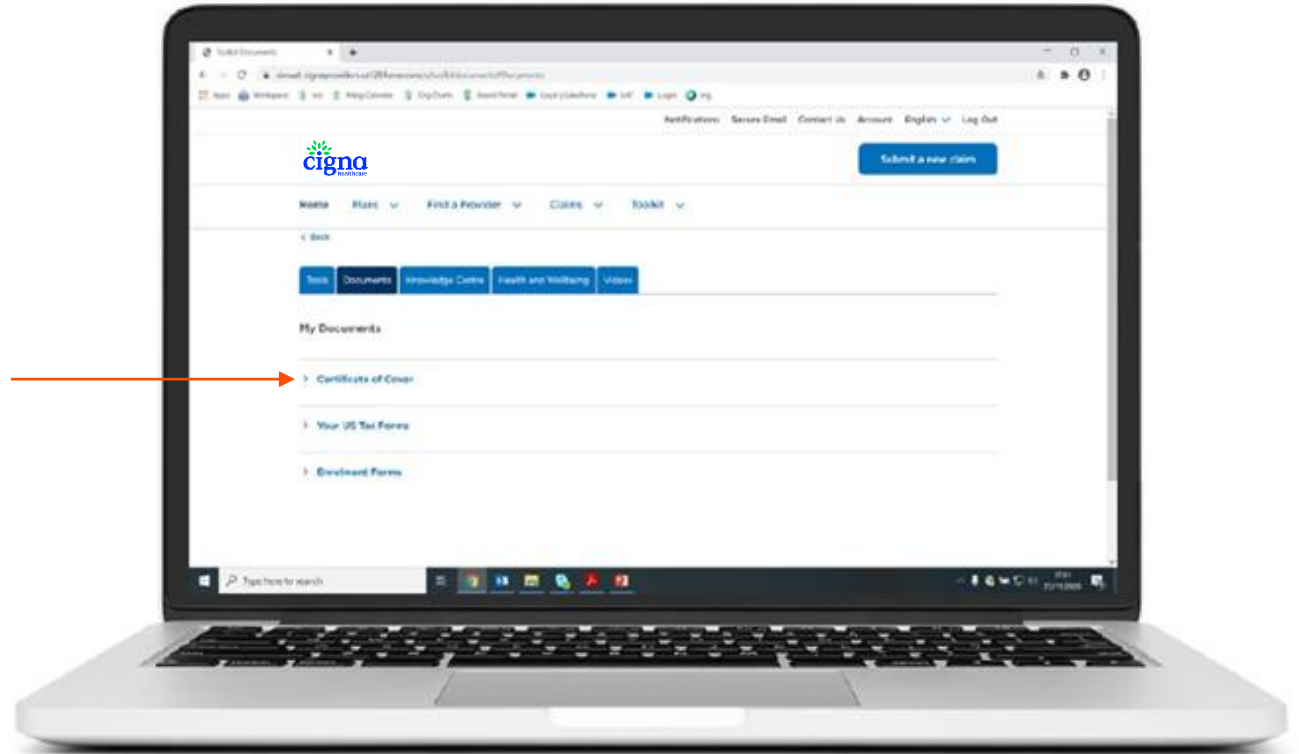
Your policy documents can be located by selecting "**Toolkit**" and then "**Documents**".



Find Your Policy Documents

You can access your policy booklet and other useful information.

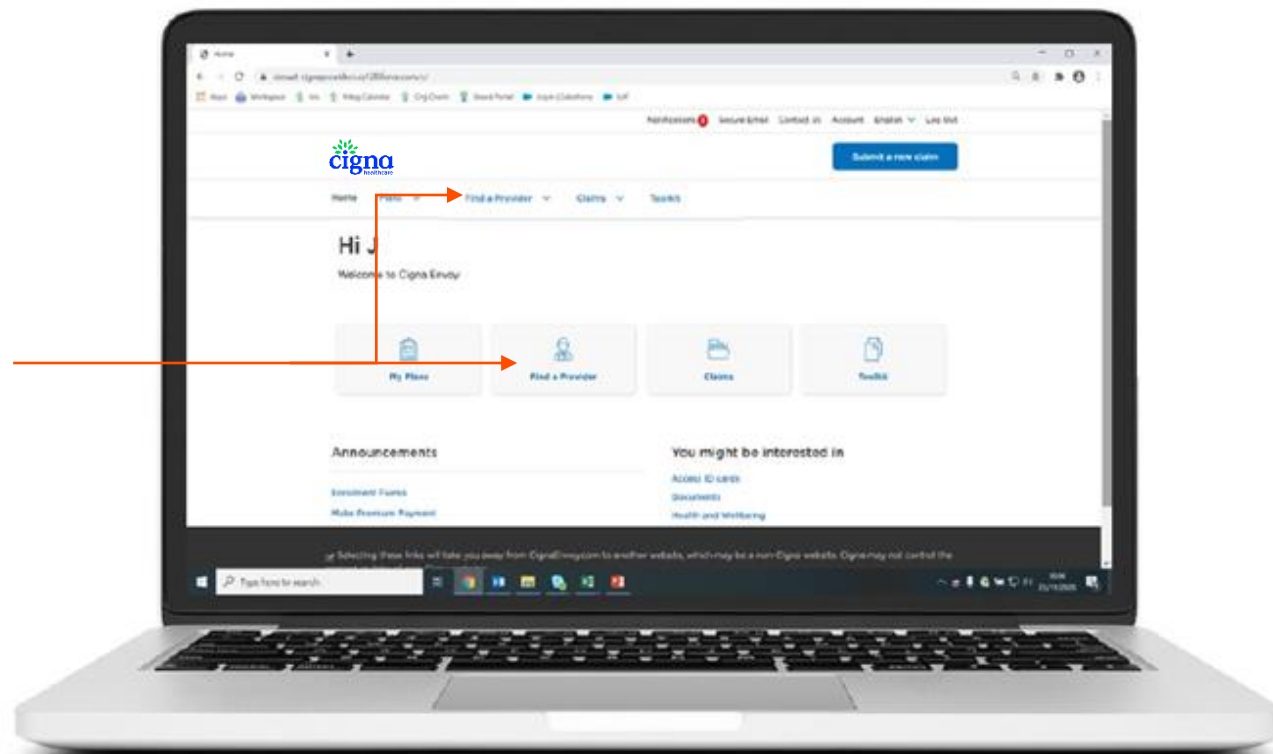
Your policy documents and certificate of insurance are located here.



Find A Healthcare Facility

To find health care locate providers within the Cigna Healthcare network.

You can locate a health care provider near your location by selecting either **"Find a Provider"** here

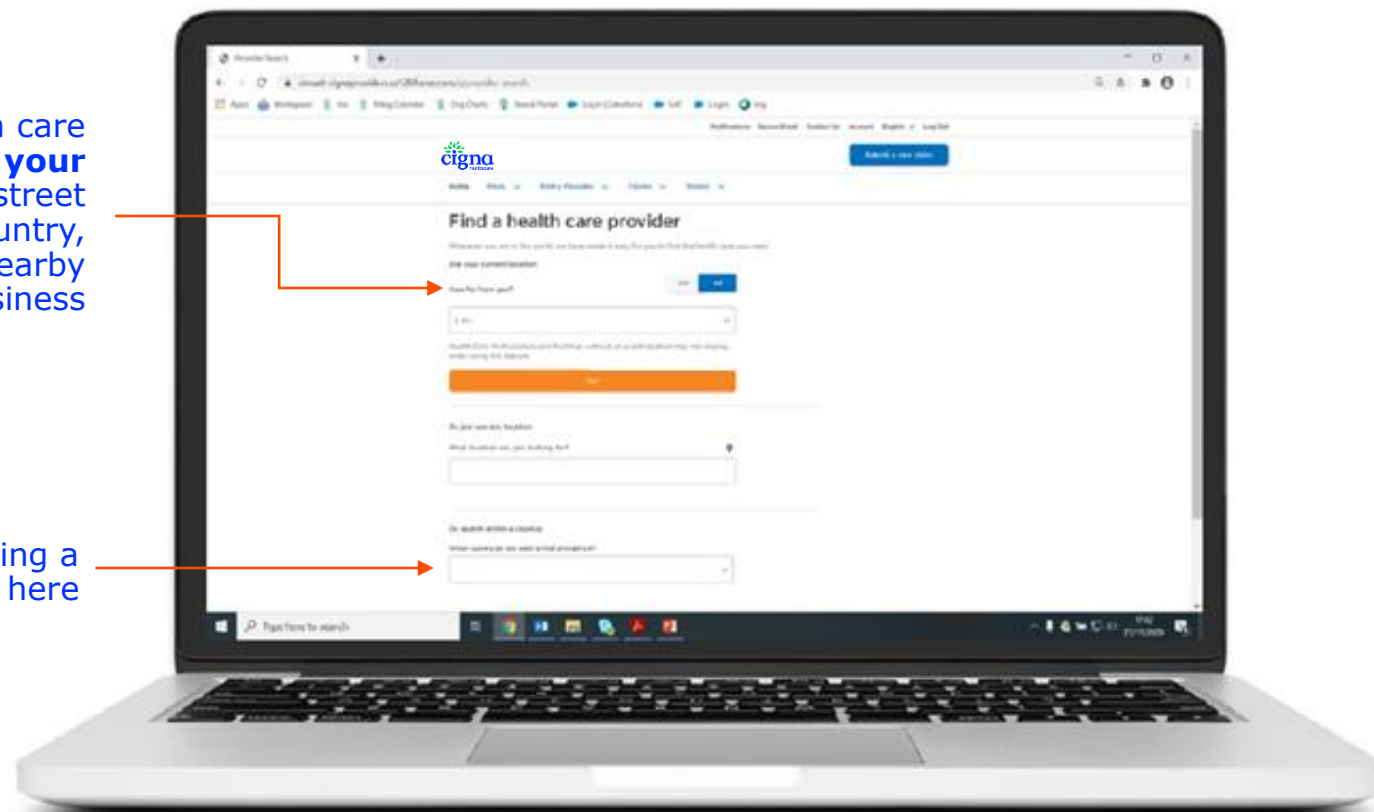


Find A Healthcare Facility

Enter location
and/or country.

You can find a health care provider **near your location** using a street address, city, country, landmark or nearby business

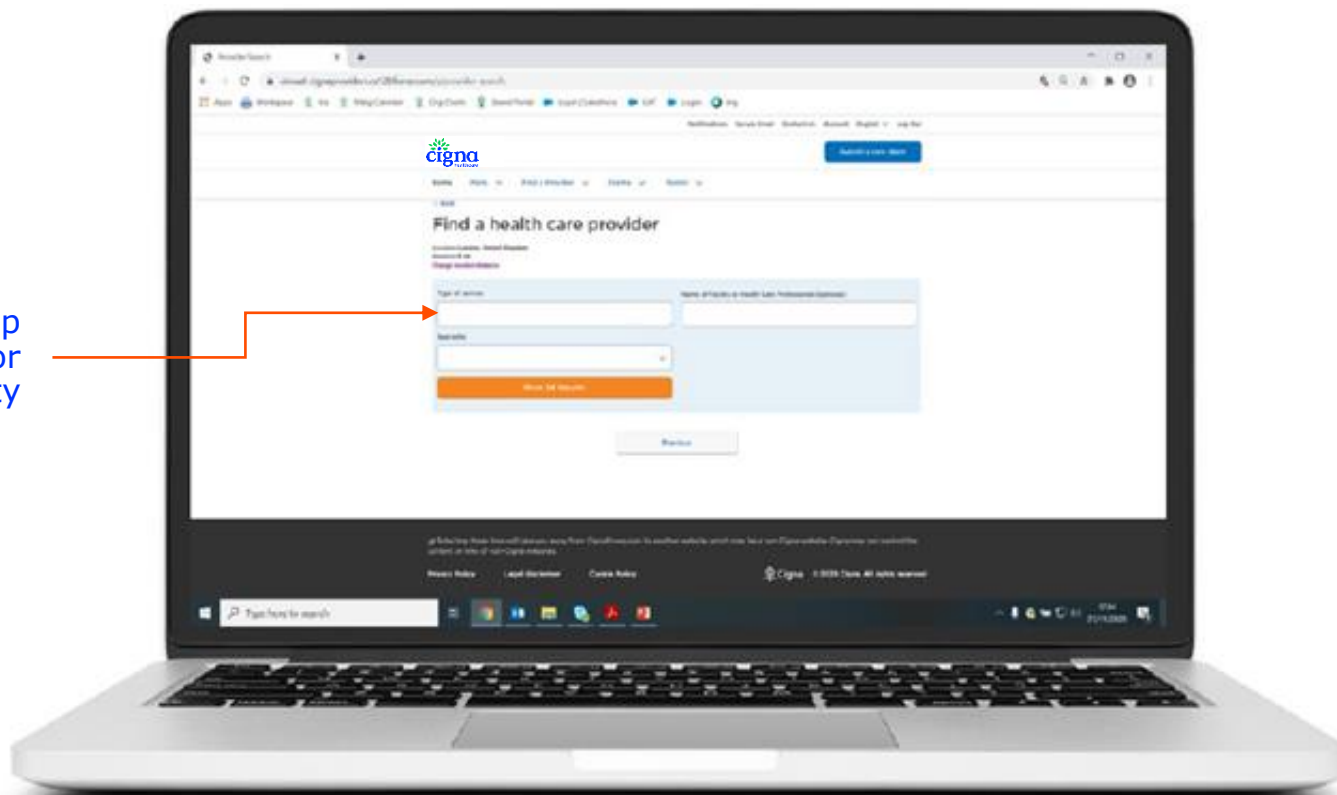
Or by selecting a country here



Find A Healthcare Facility

Choose type of facility, speciality or doctor's name.

Choose from the drop down list of facilities or speciality

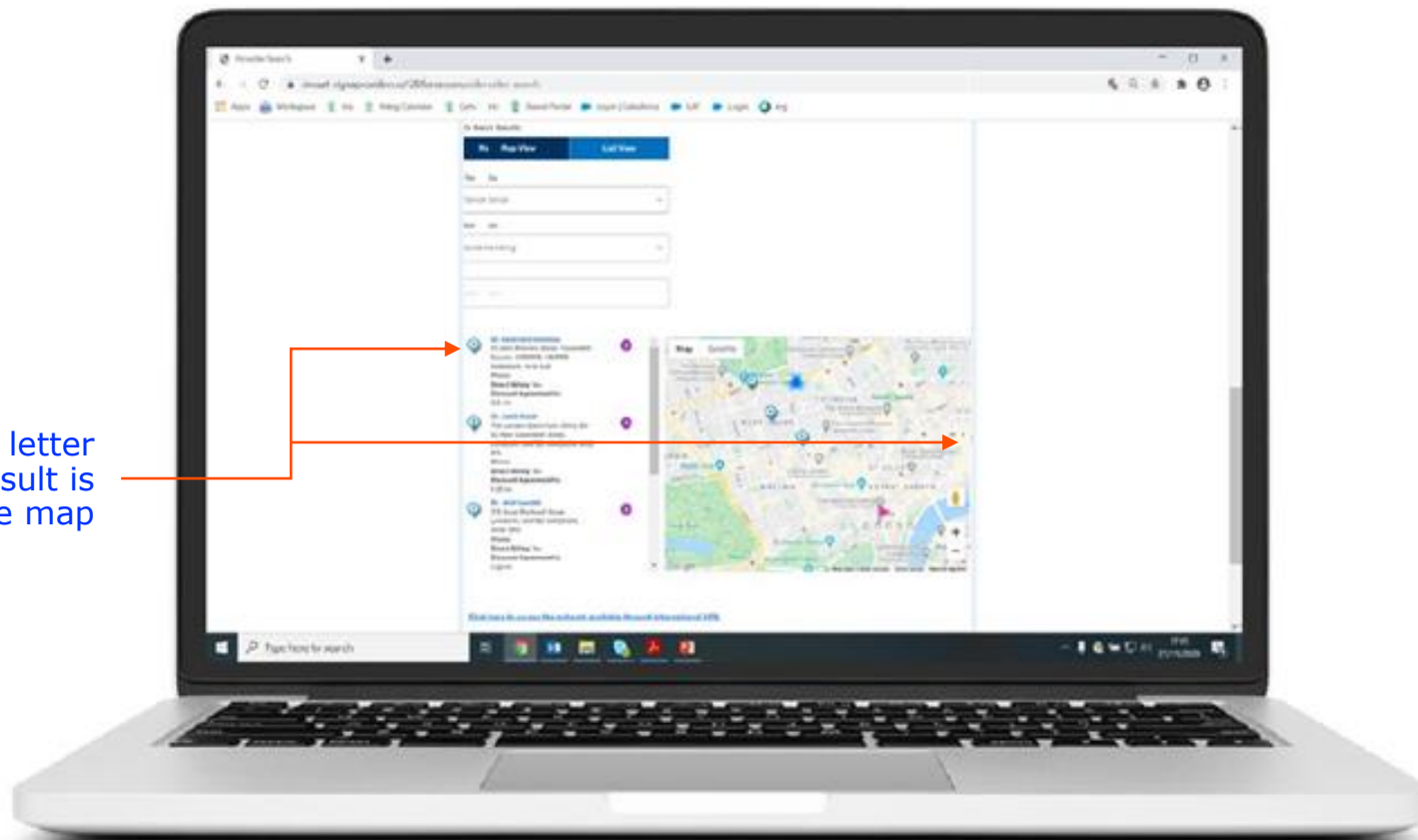


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Find A Healthcare Facility

The results of your search will be displayed.

The corresponding letter for each search result is shown on the map



Health and wellbeing



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Global Telehealth Network Highlights

Access to care



Global Telehealth provider: Advance medical

- International health care services provider with more than 600 employees
- Half of team are physicians spanning across the globe (i.e. US, Europe, China, Middle East)
- Providing expert consultations since 1999
- Same partner CGHB uses for the decision support program



Two access options to advance medical's provider network

- Customers can choose to schedule a telephone or video consultation
- Network consists of both GPs and specialists (Internal medicine, gastroenterology, pediatrics, orthopedics & mental health)
- Referral to Cigna Healthcare's provider network, for specialist referrals



Languages supported by telehealth doctors

- Primary languages supported are English and Spanish, scheduled within one day
- Additional languages for telephonic consultations are available, scheduled within 1-3 days
- Hindi and Arabic, French, German, Mandarin Chinese


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Free Doctor Consultations!

Live video & telephonic doctor consultations



Why Global Telehealth?

24/7/365 access to a doctor within 24-72 hours*, available globally in multiple languages.



What is it?

Cigna Healthcare customers can see a licensed doctor with private, online, and live appointments via a secure video or phone conversation.

- **Diagnosis for non-emergency health issues** - Ranging from acute conditions to complex chronic conditions and pediatric care
- **Prescriptions on common health issues** - When clinically necessary
- Available thru the **Cigna Wellbeing™** app from the Apple App StoreSM or Google PlayTM.
- **110+ board certified doctors via Advance Medical** – Internal medicine, gastroenterology, orthopedics, mental health specialists and paediatricians
- **Affordable and convenient** alternative to doctor or clinic visits - No deductibles or coinsurance, no need to leave the house
- Mobile app access to real-time scheduling



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Global Telehealth

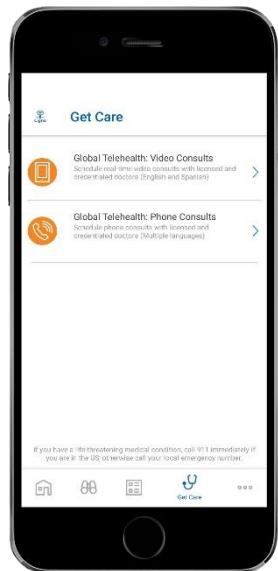
After logging in to the **Cigna Wellbeing app**, tap on **get care** at the bottom navigation menu and select **video** or **phone consultation**

For a video consultation tap on **schedule consultation** and select the date and time that is most convenient for you

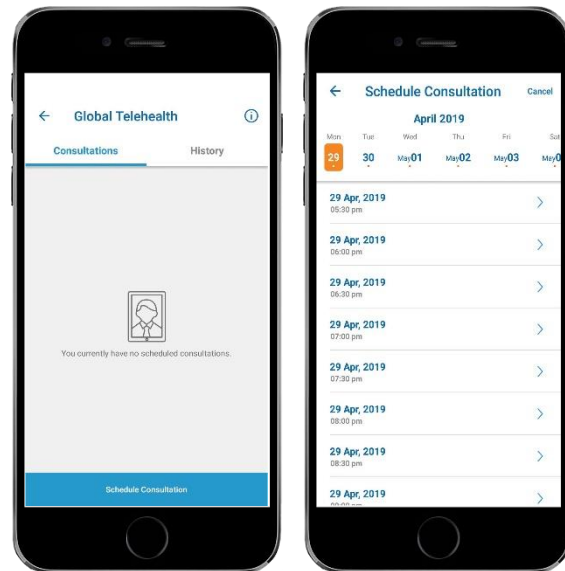
Provide a description of the reason for your appointment, upload any relevant files, enter the additional details required and tap on **submit**

For a phone consultation, call the direct phone line to schedule an appointment or enter your details and request for a doctor to call you

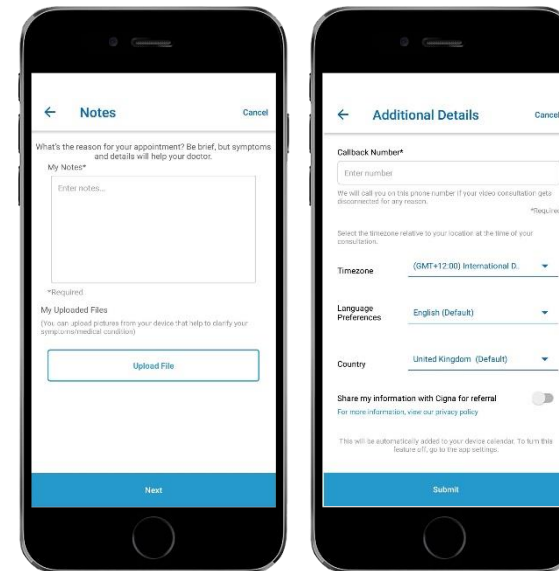
1



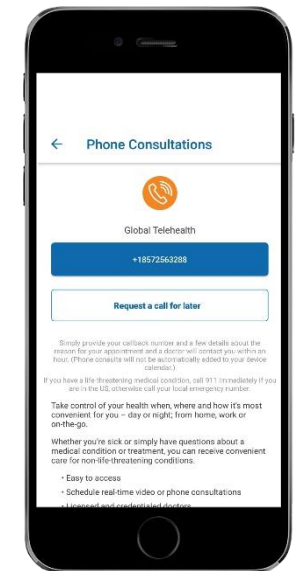
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3



4



Global Telehealth

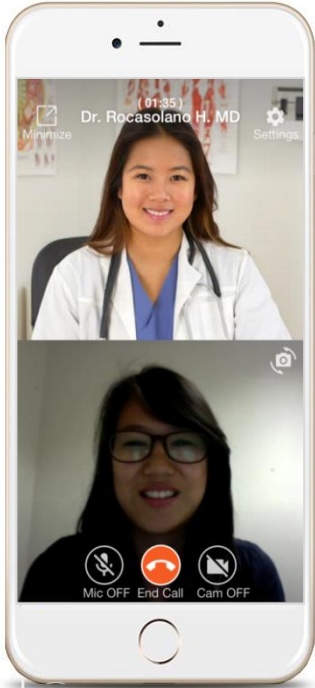
The telehealth consultation

Phone consultation



The Telehealth doctor calls you to start the consultation

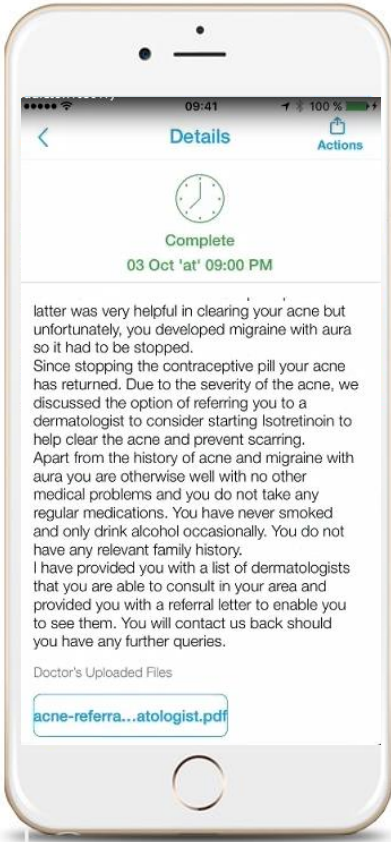
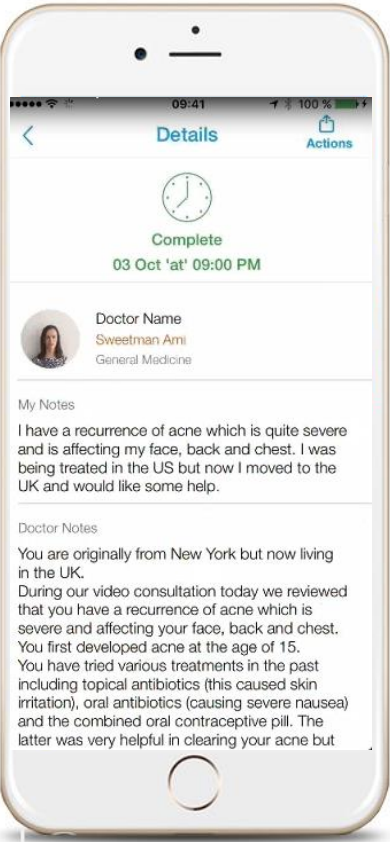
Video consultation



Log back into the app 10 mins before the scheduled time

Global Telehealth

The outcome of a telehealth consultation




advance|medical

Medical prescription Date: 10/03/18

Patient: Jill Smith

Address: Wiener Hauptstraße 10/A/4/15, 1014 Wien, Austria

Contact details: 552 9142123 **DOB:** 25/9/1980

Prescription:
 Doxycycline 100mg tablets:
 Take 2 tablets on day 1 of treatment and
 Then take 1 tablet per day for 6 days
 Dispense 8 tablets in total.

Dr.: Dr Jude McSharry

License No.: GMC: 7113216

Address: Advance Medical, Tower point, 44 North Road Brighton, BN1 1YR, UK

Contact details: +447738843641


 Electronic signature



Post visit

Upload medical notes and prescription(s) and sick leave certificates

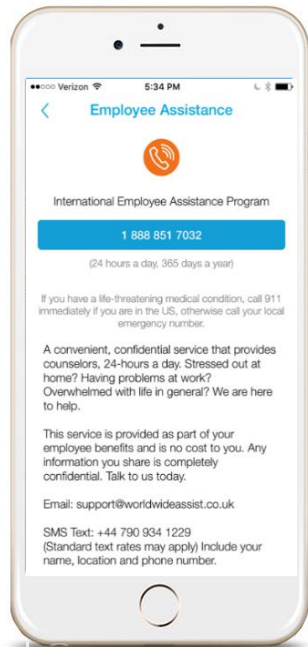
Provide your email address to receive the documentation via email.

International Employee Assistance Program



Stress and worries are part of personal and professional life but can sometimes be overwhelming.

Did you know you are only **1 click** away from feeling supported and being listened to?



- 

Free & confidential support
- 

For you and your dependents for work or personal matters**
- 

Any time, any day. Programme available 24/7
- 

Up to **6** telephonic sessions included per topic
- 

You can contact EAP via the Cigna wellbeing app



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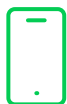
** Personal matters such as bereavement, relationship concerns, family matters

24/7 Resources -Who to Call



Cigna Healthcare customer service (24/7)

- Request membership cards
- Status of claims
- Provider searches / bookings
- Confirmation of benefit coverage
- Cigna Healthcare website: www.Cignaenvoy.com



Always telephone if you need immediate assistance



International EAP - 24hr counselling & support

- Personal and family work/life advice and support
- Caterpillar have another IAP for face to face counselling in addition to the Cigna Healthcare service.



International SOS

Emergency medical assistance and medical advice



In case of emergency - Call your local emergency provider as designated by your location



Cigna Healthcare

By phone:



Outside the USA
+44 (0) 1475 492 197
+1 800 253 7052



Via email:

ice.team@cigna.com

International EAP

By phone:



+44 (0) 2089876550 (*contact your international operator and request reverse charge/collect call or dial us and we will call you back)



Via email:

support@worldwideassist.co.uk



ISOS:

+44 (0) 2079 398 871
(tell them you are a member of the Caterpillar group)

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FAQ's



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Benefit questions



I have questions on my coverage with Cigna Healthcare, what should I do?

You should call the 24 hour helpline on +44 (0) 1475 492197 or alternatively, log on to our Cigna Envoy site at www.CignaEnvoy.com where you can view your benefits, coverage, country guides and search for providers near you.



Will pre-existing illnesses be covered under the Cigna Healthcare health care plan?

Yes. There will be no penalty or waiting period for any existing medical conditions.



If I am travelling on business, will Cigna Healthcare cover me?

Yes. Cigna Healthcare will provide coverage for any medically necessary expenses providing these are incurred with in your area of cover or, emergency care can be sought for up to 30 days outside of the area of cover allocated.

Eligibility



When will I receive my ID card?

You will receive a Welcome email with instructions on how to log onto Cigna Envoy to retrieve a virtual ID card and those for all your eligible dependents shortly after being enrolled to plan or, if you have requested a new pack to be sent to you.



Can my spouse and children be covered?

Yes, if Caterpillar has agreed to provide this benefit to them. Children up to the age of 25 can be covered.



If my family are remaining at home whilst I am on assignment, does the above also ring true?

Generally, yes, Cigna Healthcare can cover trailing dependents in your home country however, these requests are reviewed on a case by case basis.

Claims



How will claims be paid?

Cigna Healthcare will pay claims by direct transfer or cheque and will endeavour to refund you in the currency of your choice. There are a small number of tertiary currencies which Cigna Healthcare is unable to pay out in. If your chosen currency is not available then we will reach out to you for an alternative. Please remember to provide full bank details when requesting a bank transfer.



The claims process

The claims process is very simple, and it is explained in full in the member guide.

- If you are a registered user of www.CignaEnvoy.com, you can submit your claims through the secure web portal. You can also view claims which have previously been submitted online.
- You can use the Cigna Healthcare mobile app to send claims for payment using your mobile device.
- We do provide claim forms for people wishing to use them and send to us either by post or by email, but this is not always necessary.

Providing we have the following data, we can process your claim:

- Details of the treatment you received (e.g. consultation, x-ray)
- Details of your symptoms/condition (e.g. stomach ache, back pain)
- The invoice from the doctor/dentist
- Confirmation of how you want us to reimburse your claim
- Your e-mail address in case we need to contact you with questions



Finding Doctors



Can I choose the medical provider of my choice?

Yes. However, if you contact the Cigna Healthcare helpline before treatment, Cigna Healthcare will arrange payment direct to the service provider (wherever possible) eliminating the need to pay large medical bills out of your pocket.



Can I use my same doctors as I was before joining Cigna Healthcare?

Yes. If you need help finding a doctor Cigna Healthcare can help.



Who do I call if I need help finding a doctor?

You should call the 24 hour helpline on +44 (0) 1475 492197 or alternatively, log on to our Cigna Envoy site at www.cignaenvoy.com where you can view your benefits, coverage, country guides and search for providers near you.



What if I am ill and do not know where to go for medical treatment?

Contact the Cigna Healthcare helpline and they will refer you to the nearest suitable medical practitioner.



How do I pre-notify Cigna Healthcare before my treatment takes place?

You can request pre-notification via CignaEnvoy or by calling the customer services helpline.



Guarantee of Payment



How do I request a guarantee of payment?



For non-urgent queries you should contact Cigna Healthcare via email at ice.team@cigna.com, at least 7 working days prior to your date of treatment.



For urgent and or emergency situations, please call our customer service team on +44 (0) 1475 492197 if outside of the USA or 1 800 253 7052 if inside the USA

The following information will need to be provided at the time of your request:

- The date of service of your proposed treatment/surgery
- The name of the procedure that you are having carried out
- Your diagnosis or the name of your condition
- The name of the clinic or hospital where the treatment will take place including contact details of your treating physician or their assistants



Exclusions ?

There are some exclusions to your plan where Cigna Healthcare can not preauthorise treatment for or make reimbursement for namely:



Non medically necessary treatments



Administration costs (i.e. costs or fees incurred for filling in a claim form)



Experimental treatments



Do I need a referral?

Though you may want your personal doctor's advice and assistance in arranging care with a specialist, you do not need a referral to see an in-network or out-of-network specialist.

Complaints



What do I do if I have a complaint about Cigna Healthcare?

If you have any cause for complaint, or wish to highlight any concerns, please contact Cigna Healthcare in the first instance:



In writing Cigna Healthcare global health benefits, 1 Knowe Road, Greenock, PA15 4RJ.



By phone +44 (0)1475 492197



By email ice.team@cigna.com

We endeavour to acknowledge your complaint within 5 business days of it being received by us and aim to resolve all complaints fairly, consistently and promptly.

If the complaint is not resolved to your satisfaction, you can refer your complaint to the financial ombudsman service (FOS) at:

The financial ombudsman service

South Quay Plaza

183 Marsh Wall

London E14 9SR or complaint.info@financial-ombudsman.org.uk

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Thank you

