



P.O. BOX 15050  
Wilmington, DE 19850

August 1, 2022

Account Number	<b>09477A</b>
Policyholder	<b>Embassy of Oman Cultural Division</b>
Policy Effective Date	<b>September 1, 2022 – September 1, 2023</b>

To Whom It May Concern:

This letter serves as verification of medical and repatriation/evacuation benefits provided under a group insurance policy issued to the Embassy of Oman Cultural Division by Cigna Health and Life Insurance Company (CHLIC). Coverage under the policy is subject to all terms, provisions, and conditions of the policy provided that the policy is in effect between CHLIC and the plan sponsor on the claim service date. The policy covers medical expenses worldwide, except where coverage or services are prohibited by applicable law or authority.

Cigna health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. This Cigna health plan does not contain an exclusion for COVID-19 specifically or for pandemics more generally. Accordingly, this plan will provide coverage for the diagnosis and treatment of COVID-19 in the same extent as it would for any other medical condition.

The policy complies with applicable provisions of the Patient Protection and Affordable Care Act. Coverage in the United States is provided under the Cigna Open Access Plus Network.

CHLIC does not guarantee or represent that any particular benefits will be paid. Payment is based on the terms of the group plan and the patient's eligibility for benefits on the date of service.

Below is a brief summary of benefits, if additional benefit specifics are needed, please contact the Cigna Global Call Center at 800.441.2668.

<b>BENEFIT HIGHLIGHTS</b>	<b>INTERNATIONAL</b>	<b>U.S. IN-NETWORK</b>	<b>U.S. OUT-OF-NETWORK</b>
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Calendar Year Deductible	\$0	\$0	\$0
Coinsurance Percentage of Covered Expenses the Plan Pays	100%	100%	80% of the Maximum Reimbursable Charge

Mental Health and Substance Use Disorder: Treated as any other illness

Medical Evacuation and Repatriation: 100%

Sincerely,

Ann Asbaty, Company Representative

Cigna products and services are provided by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

© 2022 Cigna.