



Insured and/or administered by:

Cigna Health and Life Insurance Company
Life Insurance Company of North America

Embassy of Oman Cultural Division

Benefits at a Glance

Global Plan for Students

Policy # 09477 A001-A006

Plan Start Date September 1, 2022

This plan provides minimum essential coverage.

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

Cigna Global Customer Service		
Toll Free Telephone Number:	1.800.441.2668	
Direct Telephone:	1.302.797.3100 (collect calls accepted)	
Toll Free Fax Number:	1.800.243.6998	
Direct Fax Number:	001.302.797.3150	
Secure Website:	www.CignaEnvoy.com . Registration is Required (See member kit for registration information.) Secure email available at this site.	
Mail Delivery:	Cigna Global Health Benefits P.O. Box 15050 Wilmington DE 19850-5050 U.S.A.	Cigna Global Health Benefits 300 Bellevue Parkway Wilmington DE 19809 U.S.A.

General Plan Provisions - All Amounts in U.S. Dollars

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Area of Cover	Worldwide		
U.S. Medical Network	OAP		
Eligibility	Refer to eligibility definition in the certificate		
Lifetime Maximum	Unlimited		
Calendar Year Deductible			
· Per Individual	\$0	\$0	\$0
· Per Family	\$0	\$0	\$0
Coinsurance (The percentage of covered expenses the plan pays)	100%	100%	80%
Out-of-Pocket Maximum			
· Per Individual	\$1,000	\$1,000	\$5,000
· Per Family	\$2,000	\$2,000	\$10,000



Global Medical Plan	
Deductible Calculation	Claims for a family member are covered at plan coinsurance: <ul style="list-style-type: none"> • When that family member satisfies the Individual Deductible -OR- • When the Family Deductible is satisfied regardless of whether or not the Individual Deductible is satisfied.
Out-of-Pocket Calculation	Claims for a family member are covered at 100% coinsurance: <ul style="list-style-type: none"> • When that family member satisfies the Individual Out-of-Pocket Maximum -OR- • When the Family Out-of-Pocket Maximum is satisfied regardless of whether or not the Individual Out-of-Pocket Maximum is satisfied. Out-of-Pocket will: Exclude deductible payments; Include copay payments; Include pharmacy copays; Include pharmacy coinsurance payments; Exclude Pre-Admission Certification/Continued Stay Review penalties.
Network Accumulation	Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.
Certification Requirements - For services rendered inside the United States	
Precertification for inpatient and outpatient services received in the U.S. may be required. <ul style="list-style-type: none"> • Providers must call our toll-free number, 1.800.441.2668 to pre-certify services. • You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services. • Failure to obtain precertification may affect Out-of-Pocket costs. • This is a summary only and further details can be found in the certificate booklet. 	



	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Physician's Services			
· Physician's Office Visit	100%	100%	80%
· Surgery Performed In the Physician's Office	100%	100%	80%
Preventive Care			
· Routine Preventive Care - Adult	100%	100%	100%
· Immunizations - Adult	100%	100%	100%
· Routine Preventive Care - Child	100%	100%	100%
· Immunizations - Child	100%	100%	100%
Travel Immunizations (Immunizations as required for travel)	100%	100%	100%
Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings	100%	100%	100%
Inpatient Hospital			
· Inpatient Hospital - Facility Services	100%	100%	80%
· Inpatient Hospital Physician Visits/Consultations	100%	100%	80%
· Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	100%	100%	80%
Outpatient Services			
· Outpatient Facility Services	100%	100%	80%
· Outpatient Professional Services	100%	100%	80%
Emergency Room	100%	\$250 per visit copay, then 100%	\$250 per visit copay, then 100%
Urgent Care Services	100%	100%	80%
Ambulance	100%	100%	100%



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Laboratory Services			
· Physician Office Visit	100%	100%	80%
· Outpatient Facility	100%	100%	80%
· Laboratory Services at an Independent Lab facility	100%	100%	80%
Radiology Services			
· Physician Office Visit	100%	100%	80%
· Outpatient Facility	100%	100%	80%
Advanced Radiology (i.e., MRIs, MRAs, CAT Scans, PET Scans)			
· Physician Office Visit	100%	100%	80%
· Inpatient Facility	100%	100%	80%
· Outpatient Facility	100%	100%	80%
Short-Term Rehabilitation			
· Physician Office Visit	100%	100%	80%
· Outpatient Hospital Facility	100%	100%	80%
Calendar Year Maximum:	60 Days for all Therapies Combined		
<p>The limit is not applicable to Mental Health and Substance Use Disorder conditions. Note: The Short-Term Rehabilitation Therapy maximum does not apply to the treatment of Autism <i>Includes:</i> Cardiac and Pulmonary Rehab, Speech, Occupational and Cognitive Therapy</p>			



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Short-Term Rehabilitation - Physical Therapy / Physiotherapy · Physician Office Visit · Outpatient Hospital Facility Calendar Year Maximum: Unlimited for all Therapies Combined	100% 100%	100% 100%	80% 80%
Chiropractic Care Calendar Year Maximum: Unlimited	100%	100%	80%
Maternity Care Services · Initial Visit to Confirm Pregnancy · All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee) · Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist · Delivery – Facility · Inpatient Hospital · Birthing Center	100% 100% 100% 100% 100%	100% 100% 100% 100% 100%	80% 80% 80% 80% 80%



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Infertility Services	Diagnosis of Infertility is covered under general Physician Office Visits. Coverage will be provided for the following services: <ul style="list-style-type: none"> · GIFT, ZIFT, etc. · In-vitro · Artificial Insemination 		
· Physician Office Visit and Counseling	100%	100%	80%
· Lab and Radiology Tests	100%	100%	80%
· Inpatient Facility	100%	100%	80%
· Outpatient Facility	100%	100%	80%
Hearing Exam · 1 Exam Every 24 Months	100%	100%	80%
Hearing Device / Aids · Limited to Dependent Children Under 24 Years · 1 Per Ear Every 36 Months up to \$1,000	100%	100%	80%
Mental Health · Physician Office Visit	100%	100%	80%
· Inpatient Facility	100%	100%	80%
· Outpatient Facility	100%	100%	80%
Substance Use Disorder · Physician Office Visit	100%	100%	80%
· Inpatient Facility	100%	100%	80%
· Outpatient Facility	100%	100%	80%



Prescription Drug Benefits		
International (Outside of the U.S.)		
Purchased outside the United States	No Charge	
Certain preventive care medications covered under this plan and required as part of preventive care services (detailed information is available at www.healthcare.gov) are payable at 100% with no copayment or deductible, when purchased from a Network Pharmacy. A written prescription is required.		
Purchased Inside the United States Only		
Benefit Highlights	Network Pharmacy (U.S. In-Network)	Non-Network Pharmacy (U.S. Out-of-Network)
Prescription Drug Products at Retail Pharmacies	The amount you pay for up to a consecutive 30-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	No Charge	You pay 20% not subject to plan deductible
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the \$10 copay	You pay 20% not subject to plan deductible
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the \$10 copay	You pay 20% not subject to plan deductible
Prescription Drug Products at Home Delivery Pharmacies	The amount you pay for up to a consecutive 90-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	No Charge	In-Network coverage only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the \$30 copay	In-Network coverage only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the \$30 copay	In-Network coverage only



Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only	
Prescription Drug List	Performance 3-Tier
Dispense As Written	If you request to fill a brand name drug that has a generic equivalent available, you will be financially responsible for the difference in cost between the brand name and the generic drug, plus any required brand name drug copayment and/or coinsurance, if applicable. However, if your doctor has determined a generic drug is not an acceptable alternative for you, you will only be responsible for payment of the appropriate brand name drug copayment and/or coinsurance, if applicable
Utilization Management	Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for your medical condition
Step Therapy	Certain drugs are subject to step therapy requirements. To identify whether a particular drug is subject to step therapy, please refer to your prescription drug list.
Prior Authorization	Coverage for certain drugs require your Physician to obtain prior authorization from Cigna. To identify whether a particular drug requires prior authorization, please refer to your prescription drug list.
Quantity Limits	Includes maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
To see if your medication is covered, you can view Cigna's Prescription Drug List by going to www.Cigna.com/druglist and select "Performance 3-Tier"	

Global Evacuation Plan	
Toll Free telephone number	1.800.441.2668
Emergency Medical Evacuation	100% of covered expenses for approved services.
Family Travel Arrangements	Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Return of Dependent Children	One-way Airfare at Economy Rates to return dependent children to country of residence
Repatriation of Mortal Remains	100% coverage

Global Telehealth	
Teladoc Health International	<p>Available 24/7 via the Cigna Wellbeing App, Global Telehealth gives you access to licensed doctors around the world.</p> <ul style="list-style-type: none"> • Video or phone consultations with licensed doctors when medically necessary • Prescriptions for common health concerns when medically necessary and permitted • Treating medical conditions like fever, rash, pain and more • Assistance with preparations for an upcoming consultation • Discussing medication plan and potential side effects • Diagnosing non-emergency health issues ranging from acute conditions to complex chronic conditions



Global Vision Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Examinations One every 12 consecutive months	100%		100%
Lenses and Frames or Contacts One every 12 consecutive months Including Tints and Coating	100%		100%
Hardware Maximum Benefit		\$250	
Global Dental Plan			
Calendar Year Maximum Combined for: Class I Class II Class III			\$500
Lifetime Class IV Maximum			\$500
Class I	Preventive Care For diagnostic and preventative services including: <ul style="list-style-type: none"> • Oral Exam -2 Per Person Per Year • Cleanings -2 Per Person Per Year • Bitewing X-rays -2 Per Person Per Year • Fluoride Applications -1 Per Person Per Year (Up to age 19) • Sealants -1 Per Person Per 3 Years • Diagnostic X-rays –Unlimited • Full Mouth / Panoramic X-rays -1 Per Person Per 3 Years 		50%
Class II	Basic Restorative For Basic Restorations: <ul style="list-style-type: none"> • Endodontics • Periodontics • Prosthodontics Maintenance • Oral Surgery • Fillings • Root Canal • Periodontal Scaling and Root Planing • Repair to Bridgework and Dentures 		50%
Class III	Major Restorative For Major Restorations: <ul style="list-style-type: none"> • Dentures • Bridgework • Crowns 		50%
Class IV	Orthodontia Other (Special Consideration)		50%



Global Life Plan	
Employee Benefit	A flat benefit amount of \$10,000
Guaranteed Issue Amount	A flat benefit amount of \$10,000
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement

Global Accidental Death & Dismemberment	
Employee Benefit	A flat benefit amount of \$10,000
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement
Scope of Coverage	24 Hour Coverage