



**GLOBAL HEALTH  
ADVANTAGE<sup>®</sup>  
2 to 20  
Benefits at a Glance**

Prepared specially for  
**Brookhaven National Laboratory**  
Policy # 09238A



Silver Care Plan			
	International	In-Network U.S.	Out of Network U.S.
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Coinsurance (paid by Cigna)</b>	100%	80%	60%
<b>Deductible</b>	<i>Individual</i>	\$300	\$600
	<i>Family</i>	\$600	\$1,800
<b>Out of Pocket Limit</b>	<i>Individual</i>	\$1,300	\$3,600
	<i>Family</i>	\$2,600	\$10,800
	International	In-Network U.S.	Out of Network U.S.
<b>Preventive Care &amp; Screenings</b>	There is no calendar year maximum for all Preventive Care & Screenings		
Periodic Health Exams; Well - Woman Exams Pap Smear Well Child Care (including developmental screenings) Mammogram Routine Immunizations / Injections	100%	100% not subject to the deductible	100% not subject to the deductible
<b>Other Screenings</b>			
Colorectal Cancer (for persons age 50 or older, or for any person deemed at high risk of colon cancer) Prostate Specific-Antigen (PSA) Lead Poisoning Test	100%	100% not subject to the deductible	100% not subject to the deductible
<b>Travel Immunizations</b>			
For employee and dependent immunizations required for travel	100%	100% not subject to the deductible	100% not subject to the deductible
<b>Physician Services</b>			
Office Visits Surgery Performed in the Physician's Office Second Opinion Consultants Allergy Treatment / Injections / Serum	100%	80% after the plan deductible	60% after the plan deductible
<b>Emergency Care</b>			
Hospital Emergency Room Urgent Care Facility  Ambulance	100%	80% after the plan deductible  100% after the plan deductible	80% after the plan deductible (except if not a true emergency then 60% after plan deductible)  100% after the plan deductible
<b>Inpatient Hospital Services</b>			
Inpatient Hospital Services Semi-Private Room and Board Private Room Special Care Units (ICU / CCU)	100%	80% after the plan deductible  Limited to the semi-private room rate Limited to the semi-private room rate Limited to the ICU/CCU daily room rate	60% after the plan deductible
<b>Outpatient Hospital Services</b>			
Operating Room, Recovery Room, Procedures Room, Treatment Room, and Observation Room	100%	80% after the plan deductible	60% after the plan deductible
<b>Mental Health and Substance Use Disorder</b>			
Inpatient Facility Outpatient - Office Visits Outpatient - All Other Services	100%	80% after the plan deductible	60% after the plan deductible

Silver Care Plan			
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<b>Autism</b>	Coverage for screening, diagnosis, and treatment of autism spectrum disorder and medications as prescribed by licensed providers.		
<b>Maternity Care</b>			
Initial Visit to Confirm Pregnancy	100%	80% after the plan deductible	60% after the plan deductible
Pre-and Post-Natal, Exams, and Delivery			
<b>Family Planning - Women's Services</b>			
Annual well-woman visits			
Gestational diabetes screening			
HPV DNA testing for women 30 years and older	100%	100% not subject to the deductible	100% not subject to the deductible
Sexually-transmitted infection counseling including HIV screening and counseling			
Domestic violence screening and counseling			
Breast Feeding Equipment and Supplies		Limited to one rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies and counseling.	
<b>Family Planning - Men's Services</b>	100%	80% not subject to the deductible	60% not subject to the deductible
<b>Chiropractic Care</b>			
Office Visit	100%	80% after the plan deductible	60% after the plan deductible
<b>Temporomandibular Joint Disorder (TMJ)</b>			
Benefit Lifetime maximum: \$1,000	100%	80% after the plan deductible	60% after the plan deductible
<b>Outpatient Short-Term Rehabilitative Therapy</b>	100%	80% after the plan deductible	60% after the plan deductible
Includes: Cardiac, Physical, Speech, Occupational, Pulmonary, and Cognitive Therapies. The maximum does not apply to the treatment of autism and/or Mental Health conditions. The limit is not applicable to Physical Therapy for the treatment of back pain.		60 day calendar year maximum for all therapies combined.	
<b>Home Health Care</b>			
Calendar Year Maximum: 120 days ( <i>includes outpatient private nursing when approved as medically necessary.</i> ) The limit is not applicable to Mental Health and Substance Use Disorder conditions.	100%	80% after the plan deductible	60% after the plan deductible
<b>Hospice</b>			
Inpatient	100%	80% after the plan deductible	60% after the plan deductible
Outpatient	100%	80% after the plan deductible	60% after the plan deductible
<b>Hearing Exams: Routine</b>			
One exam per 24 month period	100%	80% after the plan deductible	60% after the plan deductible
<b>Hearing Aids For Dependents to Age 24</b>			
Maximum Benefit: \$1,000 per hearing aid unit as necessary for each ear, every three years.	100%	80% after the plan deductible	60% after the plan deductible
<b>Vision</b>	<b>International</b>	<b>U.S.</b>	
One exam per 24 month period	80%	80% not subject to deductible	
Hardware	80%	80% not subject to deductible	
	One pair of frames or lenses per 24 month period - Maximum benefits \$250		

Silver Care Plan				
Prescription Drugs		International (Outside the U.S.)	Cigna Pharmacy Management	
			Participating	Non Participating
Retail (each 30 day supply)	Generic		\$5 copay	
	Brand Name	100%	\$30 copay	
	Non-Preferred Brand		\$120 copay	
Mail Order (each 90 day supply)	*Generic		\$15 copay	In-Network Coverage Only
	*Brand Name	n/a	\$90 copay	
	*Non-Preferred Brand		\$360 copay	
Dispense as Written (DAW)/Member Pay Difference		n/a	If a customer receives a brand name drug when there is a generic equivalent, the customer pays the generic copay, plus the cost difference between the brand and generic drug. However, if the prescribing physician indicates, "Dispense as Written – DAW" on the prescription, the penalty does not apply, and the brand copay applies.	
Patient Assurance Program		n/a	Your plan includes the Patient Assurance Program, which waives the deductible, if applicable, and reduces the amount you owe for certain medications used to treat chronic conditions included in the program. Additionally: Any amount you pay for these medications only count toward meeting your out-of-pocket maximum, if applicable. Any discount provided by a pharmaceutical manufacturer for these medications only count toward meeting your out-of-pocket maximum, if applicable.	
Utilization Management		n/a	Protection Packages focused on getting the most clinically appropriate and cost effective medication to the patient.	
International Employee Assistance Program				
Level 1 Telephonic Assistance	Direct Dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Up to 6 calls to resolve a behavioral issue.			
Crisis Assistance Plus™ (CAP) a worldwide crisis assistance program				
Crisis Assistance Plus	Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year. It provides time sensitive advice and coordinated in-country crisis assistance for ten different risk that impact or have the potential to impact employees while traveling (terrorism, pandemic, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom* and wrongful detentions).  *Ransom Payments are not covered			
Global Wellness Programs				
Pre-Departure Medical Assessment	Cigna Global Health Benefits' pre-departure medical assessment program is a unique clinical program that offers comprehensive case management, care coordination, impatient management, evacuation assistance, and online expert second opinions for employees and dependents either in the U.S. or abroad. The tool can be accessed prior to or during assignment through Cigna's secure web portal, <a href="http://www.cignaenvoy.com">www.cignaenvoy.com</a> . Employees that utilize the pre-assignment assistance program are more likely to have a successful assignment.			
Health Assessment and Targeted Risk Assessment	<p>Our health assessment (HA) provides employees the opportunity to find which areas of health they are doing really well in and which need attention. After completion of the online assessment via Cigna's secure online portal, Cigna Envoy, every participant gets their own highly personalize report that provides practical tips and advice on making relevant lifestyle improvements.</p> <p>Based on an employee's answers to the Health Assessment, an invitation to complete a Targeted Risk Assessment (TRA) for each identified risk factor is immediately sent online. These lifestyle risk factors include sleep, stress, nutrition, and physical activity. TRAs provide an in-depth assessment for each lifestyle risk and a highly personalized report with actionable recommendations</p> <p>"My Library" the online library which supports these assessments, provides articles and recipes tied to assessment results. The articles are evidence based, and recipes are written by a qualified nutritionist. These materials are translated and culturally adapted in 38 localizations. Additionally, employees will now have access to an engagement kit that allows for a four week campaign, encouraging participation and education around health and wellbeing. Afterwards there will be ongoing communication featuring articles on health and wellness.</p> <p>The Health Assessment, Targeted Assessments and "My Library" are all mobile friendly.</p>			
Cigna Wellbeing App™	As part of our overall value proposition, we are including access to our Cigna Wellbeing App™. Global Telehealth services are included. Your employees and their dependents will have access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from the Cigna Wellbeing App™. Appointments are often scheduled for the same day you contact us. There may be limitations regarding the type of care that can be provided through Telehealth as opposed to a traditional face-to-face visit.			

**Silver Care Medical Rates**

**U.S. Expat Rates**

		Int'l Lives	Silver Care
Composite	Employee Only	0	\$360
	Employee + 1	0	\$867
	Employee + 2	0	\$1,229
TOTAL MONTH		0	\$0
TOTAL ANNUAL			\$0

**Inpats / Stateside Rates (Inside U.S.)**

		Stateside Lives	Silver Care
Composite	Employee Only	4	\$395
	Employee + 1	0	\$954
	Employee + 2	0	\$1,352
TOTAL MONTH		4	\$1,580
TOTAL ANNUAL			\$18,960

**Non-U.S. Expats / KLN Rates**

		TCN / KLN Lives	Silver Care
Composite	Employee Only	0	\$288
	Employee + 1	0	\$694
	Employee + 2	0	\$984
TOTAL MONTH		0	\$0
TOTAL ANNUAL			\$0

Emergency Medical Evacuation / Repatriation	
<b>Emergency Evacuation</b>	100% coverage not subject to the deductible for services approved by Cigna and/or its designee.
<b>Family Travel Arrangements</b>	Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of seven (7) days.
<b>Return of Dependent Children</b>	One-way economy airfare to return dependent children to their country of residence.
<b>Repatriation of Mortal Remains</b>	100% coverage not subject to the deductible.

Evacuation Rates		
Tiering	Lives	Rates
Employee Only	4	\$8.15
Employee + 1	0	\$16.30
Employee + 2	0	\$20.25
<b>TOTAL MONTH</b>	<b>4</b>	<b>\$32.60</b>
<b>TOTAL ANNUAL</b>		<b>\$391.20</b>

# How we make a difference

## 24/7/365 Customer Service

Cigna is committed to providing superior service to our customers. It doesn't matter where you are working or what time zone you are in. Our clients and customers can reach us 24 hours, 7 days a week by calling our global Service Center or online through Cigna Envoy®.

### Contact Us

#### Phone

- > **1.800.441.2668** Toll-free Phone (U.S. & Canada)
- > **1.800.558.3604** Toll-free TDD telephone number for the hearing impaired
- > **001.302.797.3100** Direct Phone (Collect Calls Accepted)

#### Fax

- > **1.800.243.6998** Toll-free Facsimile
- > **001.302.797.3150** Direct Fax (inside the U.S.)

#### Website

- > [www.CignaEnvoy.com](http://www.CignaEnvoy.com)

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