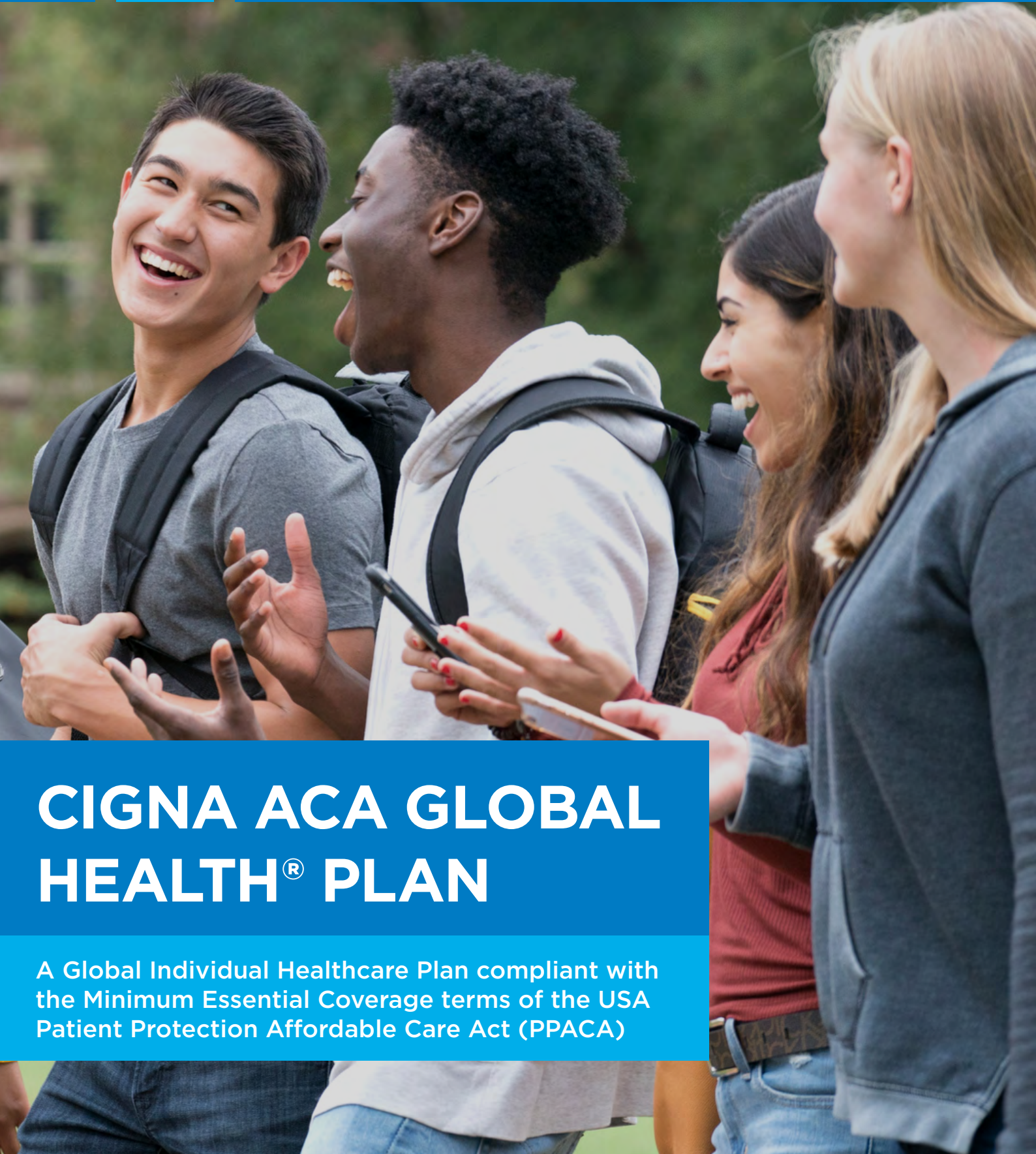




For International Students in the USA



# CIGNA ACA GLOBAL HEALTH<sup>®</sup> PLAN

A Global Individual Healthcare Plan compliant with the Minimum Essential Coverage terms of the USA Patient Protection Affordable Care Act (PPACA)

This plan is made available in partnership with



Student Health Insurance

Together, all the way.<sup>SM</sup>





# HELPING TO IMPROVE YOUR HEALTH, WELLBEING AND PEACE OF MIND.



With roots in healthcare as deep as 225 years, Cigna is a globally recognized and trusted health services company. Today, we have over 160 million customer relationships in over 200 countries and jurisdictions. We look after them with an extensive international workforce of 74,000 people, plus a medical network comprising of over 1.65 million partnerships, including 122,000 behavioral health care professionals, and 14,000 facilities and clinics. We use our scale to deliver choice, predictability, affordability and access to quality care for our customers.

At Cigna, we specialize in international health insurance for globally mobile individuals. We are dedicated to helping our customers better manage their overall health and wellbeing and ensuring our customers have quality care available as and when they need it, allowing them to focus on what matters most, their recovery.

You can rely on Cigna to be your whole health partner. We have developed various innovative tools and services to help you look after both your physical and mental health.

- › **Cigna Wellbeing™ app:** Provides you with a host of tools and features to help you manage your health and wellbeing.
- › **Global Telehealth:** Enables you to speak to medical practitioners and specialist in by phone or video call. (Available through the Cigna Wellbeing app.)

**International Student Organization (ISO) is a preferred partner of Cigna in offering Cigna ACA Global Health® plan to international students who will attend university studies in the USA.**

# PLAN OVERVIEW

This is only a summarized representation of the benefits included in the Cigna ACA Global Health® plan and does not contain the terms, conditions, and exclusions specific to each benefit. You can find the complete list of benefits, detailing what is covered under each benefit, in the Cigna ACA Global Health® Sales Brochure and Customer Guide.

INPATIENT AND DAYPATIENT TREATMENT AND CARE	Cigna ACA Global Health®		
Annual overall benefit maximum - per beneficiary per period of cover	Paid in full after applicable \$1,000 deductible and coinsurance payments are fulfilled		
Cost share applicable - per beneficiary per period of cover		USA in-network provider coinsurance	USA out of network provider coinsurance
<b>Hospital charges</b> <ul style="list-style-type: none"> <li>› Nursing and accommodation for inpatient and daypatient treatment, and recovery room;</li> <li>› Operating theatre;</li> <li>› Intensive care: intensive therapy, coronary care and high dependency unit;</li> <li>› Surgeons' and anaesthetists' fees;</li> <li>› Inpatient and daypatient specialists' consultation fees;</li> <li>› Emergency inpatient dental treatment after a serious accident.</li> </ul>	✓  Private room	20% coinsurance	40% coinsurance
<b>Local ambulance and air ambulance services</b>	✓	20% coinsurance	40% coinsurance
<b>Tests, Scans and Therapies</b> On an inpatient, daypatient and outpatient basis: <ul style="list-style-type: none"> <li>› Pathology, radiology and diagnostic tests;</li> <li>› Advanced Medical Imaging (MRI, CT and PET scans);</li> <li>› Physiotherapy;</li> <li>› Osteopathy and chiropractic treatment (USA in-network provider only);</li> <li>› Acupuncture, Homeopathy, and Chinese Medicine (USA in-network provider only); and</li> <li>› Restorative speech therapy.</li> </ul>	✓	20% coinsurance	40% coinsurance
<b>Mental Health and Addiction treatment</b> On an inpatient, daypatient or outpatient basis	✓	20% coinsurance	Not applicable USA in-network provider only
<b>Rehabilitation, Habilitation and other therapies</b> On an inpatient, daypatient or outpatient basis: <ul style="list-style-type: none"> <li>› Rehabilitation treatment;</li> <li>› Habilitative treatment;</li> <li>› Respiratory treatment;</li> <li>› Home nursing;</li> <li>› Hospice and palliative care;</li> <li>› Prosthetics, devices and appliances; and</li> <li>› Rental of durable medical equipment.</li> </ul>	✓	20% coinsurance	40% coinsurance
<b>Cancer care</b>	✓	20% coinsurance	Not applicable USA in-network provider only
<b>Wellbeing and Preventative Care Programme</b> As determined by the US Preventative Services Task Force (USPSTF)	✓ No deductible payable	No coinsurance payable	No coinsurance payable
<b>OTHER OUTPATIENT/AMBULATORY TREATMENT AND CARE</b>			
<b>Consultations with medical practitioners and specialists</b>	✓	20% coinsurance	40% coinsurance
<b>Surgical Procedures</b>	✓	20% coinsurance	40% coinsurance
<b>Diabetes Services</b>	✓	20% coinsurance	40% coinsurance
<b>Emergency Dental Care as a result of an accident</b>	✓	20% coinsurance	40% coinsurance
<b>Pharmacy Prescription drugs</b>	✓	20% coinsurance	40% coinsurance
<b>OPTIONAL ADDITIONAL BENEFIT</b>			
<b>Medical Evacuation and Repatriation</b>	✓ No deductible payable	No coinsurance payable	No coinsurance payable

# YOUR APPLICABLE COST SHARE

## What is cost share?

Your cost share is any applicable deductible and coinsurance that you will pay towards treatment as part of your plan.

## What is the out of pocket maximum?

The out of pocket maximum is the most you could pay during your period of cover for your share of the cost of covered benefits and services as detailed in this plan. This limit helps you plan for healthcare expenses. It is the maximum amount of cost share any beneficiary would have to pay per period of cover before we start to pay 100% for covered essential health benefits, subject to the terms of the policy.

The following examples show how the cost share and out of pocket maximum work. You can find more information on cost share within the Cigna ACA Global Health® Sales Brochure and Customer Guide.

## What is a deductible?

This is the amount of any claim which a beneficiary must pay themselves. This will be shown in the Certificate of Insurance. There is an individual deductible and a family level maximum deductible, which is double the individual deductible selected.

## What is a coinsurance?

This is the percentage of each claim which a beneficiary must pay themselves. There are different coinsurance amounts for treatment that takes place at an USA in-network provider, an USA out of network provider and any treatment that takes place outside of the USA.

### Example 1

Claim value: **\$500**

In-network provider coinsurance: **20%**

Out of network provider coinsurance: **40%**

Out of pocket maximum: **\$4,000**

You have paid \$500 towards satisfying your total deductible amount of \$1,000. **This satisfies \$500 of your out of pocket maximum.**

\*You received treatment at an in-network provider in the USA

### Example 2

Claim value: **\$1,500**

In-network provider coinsurance: **20%**

Out of network provider coinsurance: **40%**

Out of pocket maximum: **\$4,000**

Following Example 1, you pay the remaining \$500 of your total deductible of \$1,000 for your period of cover. The remaining claim amount that you have to pay is \$1,000. Your coinsurance payment is 20% of \$1,000 (\$200). This is less than your out of pocket maximum, so you pay the \$200 towards satisfying the out of pocket maximum for the coinsurance and we cover the rest. **You have satisfied \$700 for this claim towards your out of pocket maximum.**

\*You received treatment at an in-network provider in the USA

### Example 3

Claim value: **\$15,000**

In-network provider coinsurance: **20%**

Out of network provider coinsurance: **40%**

Out of pocket maximum: **\$4,000**

Following Example 1 and 2, you don't have to pay anymore deductible for your period of cover. The claim amount is \$15,000 and your coinsurance payment is 20% of \$15,000 (\$3,000). This is more than the out of pocket maximum for your period of cover as you already satisfied \$500 in Example 1 and \$700 in Example 2, so you pay \$2,800 of the coinsurance and we cover the rest. **You will pay no further cost sharing on any future claims which are in-network in the USA, as you have reached your out of pocket maximum.**

\*You received treatment at an in-network provider in the USA

The Cigna ACA Global Health® plan for International Students is in partnership with International Student Organization (ISO).

ISO is a licensed producer and this product is only available to purchase via the ISO website ([www.isoa.org](http://www.isoa.org)).

## GET A QUOTE TODAY



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### Email us

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Or visit us at [isoa.org](http://isoa.org)

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**Together, all the way.**<sup>SM</sup>

