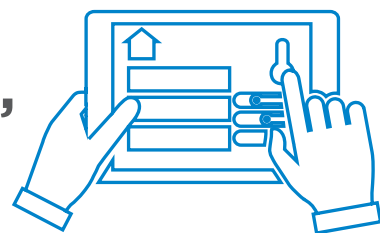


CIGNA ENVOY®

For International Business Travelers

Our Innovative self-service web portal, designed just for you.



Here's what you can do.

Conduct country research to access valuable medical, safety, and cultural information for more than 200 countries. Information includes:

- › Currency and exchange rates
- › Immunization requirements
- › Security alerts
- › Voltage requirements
- › Country weather and time
- › Disease prevention
- › And much more

- › **Locate and choose** a doctor or hospital in advance of requiring care.
- › **Access, from a single, convenient location**, electronic information about Cigna's Medical Benefits Abroad program. Multi-language welcome kits, claim forms, and reference guides are all accessible quickly and easily with a click of the mouse.
- › **Find customer service contact details** in one place so you have telephone, fax and address information at your fingertips.

We understand our customers' needs and work together to help them achieve healthier, more secure lives.



Cigna Global Health Benefits®

112356-153425 7/15



Benefits you gain:

- › **Eases your administration** because you have one central source of information for your Medical Benefits Abroad.
- › **Improves service** because you can obtain the medical and country information you need before your business trip.
- › **Increases control and flexibility** because you can access medical, country, and customer service information at anytime, day or night.

Accessing is easy:

1. Go to **CignaEnvoy.com**.
2. Select from the “I am a customer” box, “I am an international business traveler.”
3. Log on by entering the **username** and **password** provided by your Human Resources manager and located below.

As an added convenience, Cigna now offers the ability to submit MBA claims directly through Cigna Envoy® (www.CignaEnvoy.com). All registered users can file an online claim simply by following these steps:

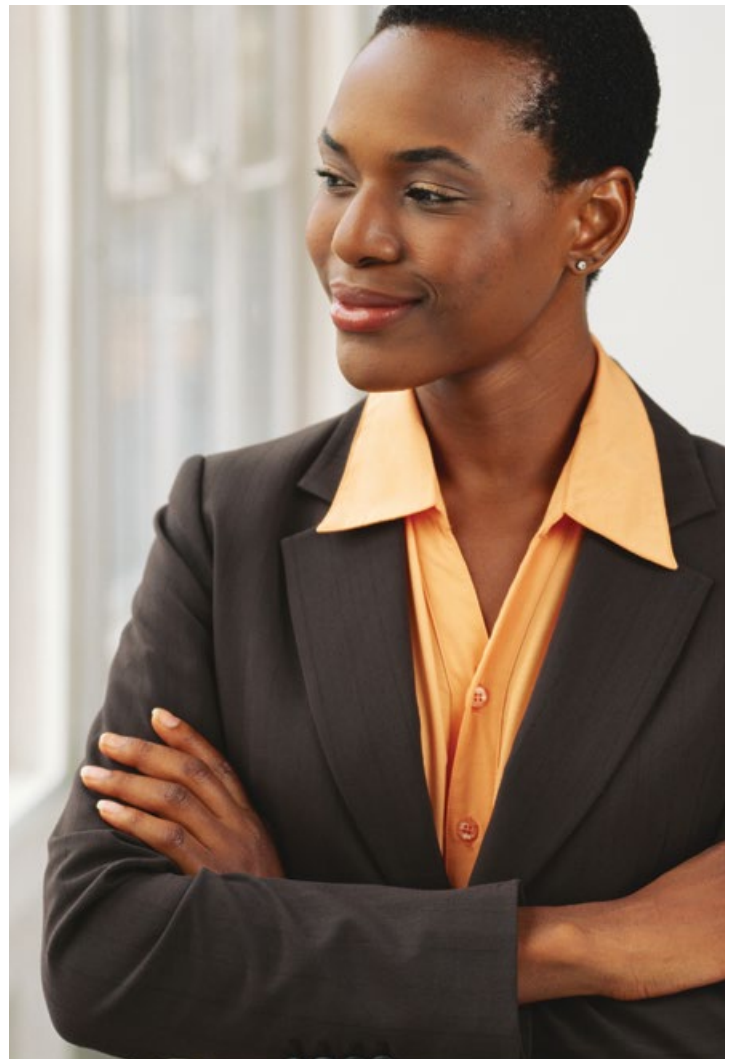
1. Go to **CignaEnvoy.com** and select from the “I am a customer” box, “I am an international business traveler.”
2. Log on by entering the username and password:

Username:

Password:

3. Select “**Online Claims**” on the navigational toolbar at the top of the page.
4. On this website, you will need to provide:
 - ✓ Details about your claim
 - ✓ Travel dates
 - ✓ Preferred payment method
 - ✓ Banking information (per payment method)
 - ✓ Other coverage information (if applicable)

Together, all the way.™



... and that's not all!!

With this new functionality, you can easily access our **ePayment Plus®**, a payment method that services our existing electronic payment options, such as wire transfers and Electronic Funds Transfer (EFT), available in the U.S.



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