GLOBAL TELEHEALTH



Medical Benefits Abroad



Cigna Medical Benefits Abroad® (MBA) members have access to global telehealth at no additional cost.

When you don't feel well you want to get better fast. Through this service, you have the opportunity to speak with licensed doctors around the world by phone or video — to discuss your symptoms and the best next steps for you. You can schedule an appointment from anywhere in the world, 24 hours a day.

What else can I use global telehealth for?

- > Phone and video consultations with a licensed doctor
- **> Prescriptions** for common health concerns, when medically necessary and permitted²
- > Treating non-urgent medical conditions like fever, rash, pain and more
- > Making preparations for an upcoming consultation
- **Discussing** a medication plan and potential side effects

Teladoc Global Health Complete App

Avoiding crowded hospitals and doctors offices can help protect you from infection. Wherever you are, you and your covered dependents have access to services and support to help you with every dimension of your health.











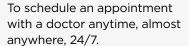


Need another way to access Telehealth?

Call the Cigna MBA customer service center. The Cigna customer service team will document and forward your request. Our partners at Teladoc will then contact you directly to schedule your appointment (typically within 1-2 hours).

How does it work?

Schedule an appointment.



Speak with a doctor.

Your initial global telehealth consultation will be with a general practitioner (GP) by phone or video. Feel

better.

When necessary, a prescription will be sent to you to take to your local pharmacy.2

If the GP feels that you should speak with a specialist, the GP will schedule another telehealth appointment with a Teladoc4 network specialist.





How to use the Teladoc Global Health Complete app:

1

Download the Global Health Complete app in the App store or Google play

New users:

Select "Don't have an account?" and follow the on-screen prompts to register. When asked for your member/customer number, enter code
MBA01350-704161

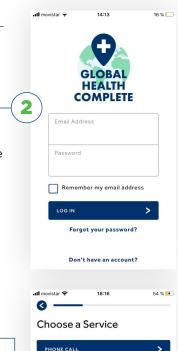
Returning users:

Once registered, you can use your username and password to log back in any time

On the Home page, select either "Request a video consultation" or "Request a phone call" and follow the prompts to request your consultation

At the time of your consultation, go to the Appointments page and select "Start video call" or "Call in" to connect with your doctor

For assistance with the app or your account, go to the Help & Settings Page and select "Help Center"



The service provides you with access to over 110 board-certified doctors based in locations around the world.

These health care professionals:

- Include internal medicine physicians, gastroenterologists, orthopedic specialists, mental health specialists and pediatricians
- > Have an average of 10 years of clinical experience
- Can write a prescription when necessary and permitted
- > Are available from anywhere around the world
- > Offer services in the following languages:

Video: English and Spanish

Telephonic: English, Spanish, French, German, Mandarin Chinese, Hindi, Arabic, Portuguese, Italian, Polish, Hungarian, Czech, Romanian, Dutch, Cantonese Korean, Malay, Thai, Japanese, Bahasa and Vietnamese



Why is global telehealth such a valuable service?

Affordability. It's an alternative to doctor office or clinic visits - with no deductibles or coinsurance payments

Convenience. There's no need to leave the house or your workplace

Around the clock access. That's 24/7/365 access to a top doctor, usually within 24 hours (time can fluctuate depending on language preference)



Together, all the way.

- 1. Telehealth services may not be available in all jurisdictions. Terms and conditions may apply.
- 2. Not all prescription drugs are covered and prescriptions are not guaranteed to be written.
- 3. Local carrier charges may apply in some regions.
- 4. Cigna offers global telehealth in partnership with Teladoc. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service.

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This information is for educational purposes only. It is not medical advice and should not be used as a tool for self-diagnosis. Always consult with your provider for appropriate examinations, treatment, testing and care recommendations. Your use of this information is at your sole risk. Products and services are subject to availability and may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Terms and conditions may apply.

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