

Safe and healthy travels.

How to use your health plan while traveling abroad.



To make traveling for work or fun as easy as possible, we have a special customer service number for you to use when you're out of the country. With Cigna HealthcareSM, you can take off knowing that you'll get the care you need – wherever you need it.

Step 1: Need urgent or emergency care? Get help right away.

Your health is our number one priority. If you need to access urgent or emergency medical care outside the U.S., go to the nearest urgent care or emergency facility, or call the local emergency services number right away. How do you know if it's an emergency? Most likely, you'll know, but when determining your medical situation, consider this:

With emergency care, symptoms are severe and occur unexpectedly. Examples include:

- Broken bones
- Chest pain
- Loss of consciousness
- Severe pain
- Shortness of breath
- Sudden paralysis
- Slurred speech
- Suspected overdose of medication or poisoning
- Uncontrolled bleeding

With urgent care, symptoms require prompt medical attention, but aren't considered emergencies. Examples include:

- Bronchitis
- Ear or eye infection
- Fever
- Minor laceration
- Severe sore throat
- Sinusitis
- Sprains or strains
- Stomach flu
- Urinary tract infection



Remember, you're only covered for urgent or emergency medical situations while abroad.

Regular medical services are only covered within the U.S., so save your annual exams for when you're back home.

Step 2: Call 866.763.8442 – we're here to help.

Cigna Healthcare customer service is here for you 24/7. If your symptoms aren't severe, call **866.763.8442** before you get care. If you had an urgent or emergency situation, be sure to call (or have a family member or physician call) within 24 hours of receiving care. Here's how it works:

- Enter the exit code of the country you've traveled to. **Pro tip:** Be sure to track it down before you leave home.
- Enter the country code of the country you are calling. For example, the U.S. code is 1.
- Dial **866.763.8442**.

Just a heads-up: The number on your Cigna Healthcare ID card won't work when you're out of the country. So be sure to keep this number with you while traveling.

Step 3: Pay your bill and submit a claim.

After you get the care you need, we'll reimburse you. To start that process, pay your bill directly with the medical facility – Cigna Healthcare isn't able to pay foreign providers. To be reimbursed, submit a claim that includes:

- An explanation of care outside of the U.S.
- An itemized bill, including procedure/diagnosis code(s) and a description of service(s)
- A letter of medical necessity and/or procedure notes if applicable
- Proof of payment for your medical care



Have questions once you've returned to the U.S.?

Just contact us by calling the number on your Cigna Healthcare ID card. We're here to help.