

International Cultural Exchange Services (ICES)

Cigna StudyWell®

Medical Benefits Abroad Health Plan

Policy: 10531AMBA

Policy Year 2026-2027



Welcome Students, Parents, and Host Parents

This medical plan is specifically designed for International Cultural Exchanges Services (ICES). It is provided by Secutive LLC, an experienced broker specializing in international student insurance for over 17 years

- Secutive LLC handles enrollment and supports you with any questions regarding your coverage.
- Cigna Global, the insurer, provides medical benefits, customer service, and claims administration

The plan covers unexpected injuries, illnesses, and emotional support, including mental health and substance abuse treatment.

This brochure contains all the essential information to help you use your insurance during your ICES program.



Getting Started: Your Online Accounts Set up your accounts as soon as possible!

MyInsurance Account *(administered by Secutive LLC)*

Once enrolled, you will receive a Welcome Email with instructions on how to create your MyInsurance Account, where you can:

- Access your insurance documents
- Download your insurance ID card
- Learn how to set up your Cigna Envoy account
- Find important contact details and support options

Register at:



www.esecutive.com/MyInsurance

Cigna Envoy Account (administered by Cigna Global)

Your Cigna Envoy account provides 24/7 access to healthcare resources, including:

- Provider search (inside and outside the U.S.)
- Access Telehealth under Provider Search
- Online claims submission
- Mental health support
- Online Toolkit (member booklet, claim form, other forms, welcome materials)

Register at:



www.CignaEnvoy.com

Cigna Envoy Registration - Step-by-step:

- Go to: www.CignaEnvoy.com
- Select International Travelers Medical Benefits Abroad (MBA) Plan
- Log in with:
 - Username: 10531AMBA
 - Password: Cigna1

Set up your personal account and explore available resources



How to use your Insurance Visiting a health care provider or facility

When you need medical care, follow these steps to ensure smooth treatment and avoid unnecessary costs:

In the U.S.:

- Use Cigna's provider network to find a doctor or hospital that accepts direct billing. The Cigna PPO provider search is available at:
<https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC034>
- Show your Cigna insurance ID card at the provider's office.
- The provider will bill Cigna directly, so you won't need to pay upfront (except for any applicable copays or deductibles).
- Some providers with direct billing may still verify your eligibility with Cigna. If this happens, simply show your Cigna MBA ID card so they can call the dedicated MBA phone number on the back of the card.

Outside the U.S.:

- Use [Cigna Envoy](#) to find a doctor or hospital that works with Cigna.
- If direct billing is available, present your insurance ID card and ask the provider to bill Cigna directly.
- If direct billing is not available, you can request a Guarantee of Payment (GOP) before your medical treatment. A guarantee of payment is usually made for larger expenses such as testing, surgery, or hospitalization. The provider will receive a payment confirmation from Cigna.
- Please note: Guarantees of payment are not available in some countries, such as the United Arab Emirates, due to local regulations. If you receive emergency care in these locations or if the provider does not accept a GOP, you may need to pay upfront and submit a claim for reimbursement (see below).



How to use your Insurance Filing a claim

If a provider does not offer direct billing or accept a guarantee of payment, you will need to pay upfront and submit a claim for reimbursement. Complete a claim form and an eligibility verification form, then follow the provided instructions.

Need help with a Claim?

- Call Cigna Customer Service at +1.855.319.2412 (toll-free) or +1.302.746.3059 (direct line)





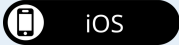
How to Use Your Insurance

Cigna Global Telehealth - Talk to a doctor anytime, anywhere

If visiting a doctor's office is difficult, you can use Cigna's global telehealth service to speak with a licensed doctor by phone. Available 24/7 from anywhere in the world, this service allows you to discuss symptoms and get guidance on next steps.

How to access Telehealth?

Download via iOS or Android (scan the QR code). Once downloaded, you can register on the Global Health Complete App, with new users selecting 'Don't have an account?' Enter code, MBA01350-704161.



iOS



Android



Need another way to access Telehealth?

Call Cigna's customer service at 855.448.5735. Our team will forward your request, and Teladoc will contact you within 1-2 hours to schedule your appointment.



In-the-Moment Support (Non-Urgent Medical Assistance)

If you need confidential support while abroad for stress, anxiety, relationship issues, or bereavement, licensed clinicians are available 24/7 by phone. This service is free of charge.

To request support:

- Visit [Cigna.com/IEAP](https://www.cigna.com/IEAP) (use company code cignastudywell) to find the phone number for your country.
- Or call the international direct number: **+351 2 1454 2165**.



Schedule of Benefits

Benefit Coverage	Benefit Amount
Policy Year Maximum for Unexpected Medical Illness and Injury	\$ 300,000 per member per year
The Percentage of Covered Expenses the Plan Pays	100% of the Maximum Reimbursable Charge (see policy certificate for full details)
Policy Year Deductible	\$ 50 per member per year
Pre-Existing Conditions ¹	Covered same as any other illness
Physician's Services (Office Visit, Surgery Performed in Physician's Office)	Plan pays 100%
In-Patient Hospital Facility; Professional Fees; Room & Board*	Plan pays 100%; Average semi-private room rate; ICU daily rate
Out-Patient Facility; Professional Fees	Plan pays 100%
Ambulance	Plan pays 100%
Laboratory; Radiology: Advanced Radiology (Out-Patient & In-Patient)	Plan pays 100%
Out-Patient Short-term Rehab Therapy (Physical Therapy, Occupational Therapy, Chiropractic)	Plan pays 100%
Prescription Drug Benefit Purchased outside your country or residence. Coverage also includes replacement of lost medical pharmaceutical products	Plan pays 100%
Routine Mental Health (In-patient & Out-patient)	Plan pays 100%, subject to medical maximum
Substance Abuse	Plan pays 100%, subject to medical maximum
In the Moment Support – non-urgent mental health support	Included

*Pre-Admission Certification/Continued Stay Review is required for all U.S. hospitalizations.

Maternity Care - Non routine and emergency care	Plan pays 100%, subject to medical maximum
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$1,000 per policy year
Sojourn Travel Benefit This is related to travel before or after a study abroad program.	Not covered
War Risk (Medical)	Not covered
War Risk (AD&D)	Not covered
Medical Evacuation/Repatriation Primary repatriation to the permanent residence after a serious medical event	\$ 100,000 - per member per policy year
Emergency Family Travel Arrangements (hospitalization in excess of 3 days, an economy round-trip airfare)	Plan pays 100%
Repatriation of Mortal Remains	Plan pays 100%
Accidental Death & Dismemberment (AD&D)	\$ 10,000 - per member per year
Telehealth	Included See pages 11-12
Crisis Assistance Plus (CAP) ²	See pages 13-14

1. This Plan provides coverage only for the following:

- a. Unexpected Medical Illness and Injury Services and Urgent Care for a Study Abroad Program.
- b. This Plan provides Routine Mental Health, Substance Abuse, and Pharmacy coverage in addition to the Unexpected Medical Illness and Injury Benefits.
- c. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international trip.

2. CAP provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to impact members while traveling (terrorism, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom and wrongful detentions). Ransom Payments are not covered.

The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

Exclusions and Expenses Not Covered

Additional coverage limitations determined by plan or provider type are shown in The Schedule. Payment for the following is specifically excluded from this plan:

- 1) Injury, Sickness, dismemberment or death which results from or in the course of an insured's regular occupation for wage or profit. (This does not apply to students, a corporate officer, partner or sole proprietor who is not insured under Workers' Compensation Employer's Liability Law or similar law).
- 2) Expenses incurred for flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface:
 - Except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
 - Being flown by the covered person or in which the covered person is a member of the crew;
 - Being used for:
 - crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
 - any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
 - designed for flight above or beyond the earth's atmosphere;
 - an ultra-light or glider;
 - being used by any military authority, except an aircraft used by the Air Mobility Command or its foreign equivalent; or
 - being used for the purpose of parachuting or skydiving.
- 3) Injury or Sickness, dismemberment or death for which you are entitled to benefits under Workers' Compensation Law, Employer's Liability Law or similar law.
- 4) Expenses incurred for travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle expenses incurred during participation in any motorized race or contest of speed with the exception of school sponsored activities.
- 5) An accident if the covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license; except while participating in a Driver's Education Program.
- 6) Expenses incurred for travel in any aircraft owned, leased or controlled by the Group, or any of its subsidiaries or affiliates. An aircraft will be deemed to be "controlled" by the Group if the aircraft may be used as the Group wishes for more than 10 straight days, or more than 15 days in any year.
- 7) Injury or Sickness, dismemberment or death, occurring while the insured is serving on full-time active duty in the Armed Forces of any country or international authority.
- 8) Hospital Confinement, surgery, treatment, service or supply for which:
 - the charge is payable or reimbursable by or through a plan or program of any government agency;
 - or charges which would not have been made if the person had no insurance
- 9) Injury as a result of a commission of a felony.
- 10) Eyeglasses, contact lenses, hearing aids, or examinations for prescription or fitting thereof.
- 11) Cosmetic or plastic surgery except:
 - when necessary as a result of an Injury or Sickness occurring while insured; or
 - reconstructive surgery when such service is incidental to or follows surgery resulting from a previous Injury or Sickness. This includes reconstructive surgery resulting from a previous illness or injury.
- 12) Hospital Confinement, care or treatment which is not recommended and approved by a Physician.

13) Private Hospital rooms and/or private duty nursing unless determined by the utilization review Physician to be Medically Necessary.

14) Obesity/bariatric surgery.

15) Physical examinations unless required because of Injury or Sickness.

16) Dental expenses unless the result of an accident to sound natural teeth or alleviation of sudden unexpected dental pain, then the benefit is limited to the amount shown in The Schedule.

17) Expenses incurred while operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which you have been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state and or country in which the Accident occurred.

18) Claim payments which are illegal under applicable law.

19) Any and all expenses incurred for medical services or treatment or loss or dismemberment that occurs in the insured's country of permanent residence.

20) Expenses incurred if the original or ancillary purpose of your trip is to obtain medical treatment.

21) Routine maternity treatment.

22) Treatment of an Injury or Sickness death and dismemberment which is caused by war, or an act of war, whether declared or undeclared, riot, civil commotion or police action.

23) Charges which you are not obligated to pay or for which you are not billed or for which you would not have been billed except that they were covered under this plan.

24) For or in connection with experimental, investigational or unproven services.

Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, substance use disorder or other health care technologies, supplies, treatments, procedures, drug or biologic therapies or devices that are determined by the utilization review Physician to be:

- not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed; or
- not demonstrated, through existing peer-reviewed, evidence-based, scientific literature to be safe and effective for treating or diagnosing the condition or Sickness for which its use is proposed.
- In determining whether drug or Biologic therapies are experimental, investigational and unproven, the utilization review Physician may review, without limitation, U.S. Food and Drug Administration-approved labeling, the standard medical reference compendia and peer-reviewed, evidence based scientific literature. The plan or policy shall not deny coverage for a drug therapy or device as experimental, investigational and unproven if the drug therapy or device is otherwise approved by the FDA to be lawfully marketed and is recognized for treatment of the prescribed indication in a prescription drug reference compendium approved by the Insurance Commissioner or substantially accepted peer reviewed medical literature.

25) Hearing aids, unless lost or stolen.

26) Eyeglass lenses and frames and contact lenses, unless lost or stolen.

27) Abortions, unless a Physician certifies in writing that the pregnancy would endanger the life of the mother, or the expenses are incurred to treat medical complications due to abortion.

General Limitations

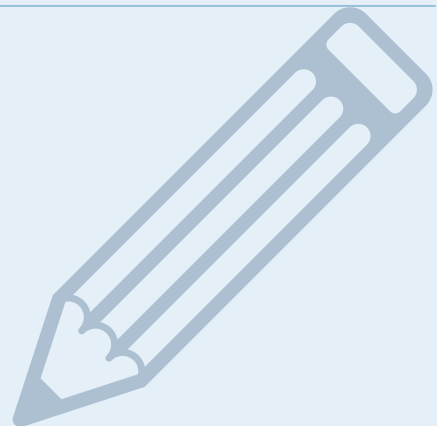
No payment will be made for expenses incurred for you or any one of your Dependents:

- To the extent that payment is unlawful where the expenses are incurred.
- For charges which would not have been made if the person had no insurance.
- To the extent that they are more than Maximum Reimbursable Charges.
- Expenses for supplies, care, treatment, or surgery that are not Medically Necessary.
- Treatment or care of a person by a Physician or Nurse, if the Physician or Nurse is a member of the insured's immediate family or ordinarily resides with the insured.

How to contact Cignal Global

Assistance is available 24 hours a day, 7 days a week

Website	CignaEnvoy.com
Toll-free telephone number	+1.855.319.2412
Direct (collect calls accepted):	+1.302.746.3059
Toll-free facsimile number	+1.800.243.6998
Direct facsimile number	+ 1.302.797.3150
Mail delivery	Cigna PO Box 15111 Wilmington, DE 19850-5111 U.S.A.
Courier delivery	Cigna 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.



Talk to a doctor anytime, from anywhere.

Global telehealth is available through Cigna Envoy.



When you don't feel well, you want to get better fast. There are times when a visit to a doctor's office is difficult to manage. Global telehealth¹ provides convenient access to quality health care 24/7, available through Cigna Envoy[®].

Global telehealth gives you access to licensed doctors 24/7 around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from Cigna Envoy or the Cigna Envoy app. Appointments are often scheduled for the same day.

What can I use global telehealth for?

- **Video or phone consultations** with a licensed doctor
- **A diagnosis** for non-emergency health issues ranging from acute conditions to complex chronic conditions
- **Non-emergency pediatric care**
- **Prescriptions** for common health concerns, when medically necessary
- **Treating medical conditions** like fever, rash, pain and more
- **Making preparations** for an upcoming consultation
- **Discussing** a medication plan and potential side effect



Cigna Envoy on the go

The Cigna Envoy mobile app is free to our global customers and can be downloaded from the App Store[®], Google Play[™] or the Amazon Appstore online stores.²

Click on iOS or Android buttons to download³



Global Health Benefits

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ICES 26-27



Offered by Cigna Health and Life Insurance Company or its affiliates.

How does it work?



1. Request an appointment.

Use Cigna Envoy or the Cigna Envoy app to make an appointment with a doctor anytime, almost anywhere, 24/7.



2. Speak with a doctor.

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



3. Feel better.

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

If the General Practitioner (GP) provides a referral to a specialist during your telehealth visit, you can contact Cigna Healthcare for help locating a provider, or search for one directly on Cigna Envoy.

Cigna Healthcare® will provide you with access to board-certified doctors based in different locations around the world.

These health care providers:

- **Include internal medicine physicians,** gastroenterologists, orthopedic specialists, mental health specialists and pediatricians
- **Can write a prescription** when necessary and permitted
- **Are available from almost anywhere** around the world
- **Offer services in multiple languages,** which may include English, Arabic, Cantonese, French, German, Hindi, Hungarian, Japanese, Korean, Malay, Mandarin, Polish, Portuguese, Spanish, and Thai. Video consultations are only available in English and Spanish

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)
- **Flexible scheduling.** Have mobile app access to real-time scheduling, so you can set up your appointment easily, at a time that works for you

Download the free Cigna Envoy app, featuring global telehealth, today!



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Crisis Assistance Plus

Additional protection when globally mobile customers travel



We live in an increasingly complicated and unpredictable world, and Cigna HealthcareSM recognizes this. Our mission is to help the people we serve improve their health, well-being and peace of mind – especially now. To further support our globally mobile customers, Cigna Healthcare proudly offers Crisis Assistance PlusTM (CAP),¹ a worldwide comprehensive crisis assistance program, powered by FocusPoint International.[®]

The CAP program provides time-sensitive advice and coordinated in-country crisis assistance for ten different risks that directly impact – or have the potential to impact – customers when they travel.

- Terrorism
- Pandemic
- Political threats
- Natural disasters
- Blackmail or extortion
- Violent crimes
- Disappearances of persons
- Hijacks
- Kidnaps for ransom²
- Wrongful detentions



CAP provides customers and their covered dependents with 24/7 on-demand access to FocusPoint International's global assistance centers for advice and coordinated in-country crisis response services, when necessary. Depending on the situation, the CAP program offers:

- Rapid-response teams and dedicated CAP managers deployed globally within 24 hours.
- Experienced security personnel for field rescue, shelter in place and ground evacuations.
- Hard-working crisis communications teams.
- Highly experienced kidnap-for-ransom and extortion-response specialists.
- Emergency-message relay to family members or employers.
- Point-in-time geographic threat information.
- Access to private aviation fleet, with aircraft launched in as little as 60 minutes.

Global Health Benefits



Offered by Cigna Health and Life Insurance Company or its affiliates.

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Expenses

Crisis-consulting expenses³

- No dollar limit per person per covered expense
- Number of physical responses/evacuations incurring in a year are limited to two per person per year

Additional expenses covered (but not limited to)

- Legal referrals and fees
- Fees and expenses of an independent interpreter
- Costs of relocations, travel and accommodations

- Fees and expenses of security personnel temporarily deployed solely and directly for the purpose of protecting a covered member located in a country where a crisis event has occurred



Customers can travel with confidence

For more information, please reach out to your Cigna Healthcare Client Manager or New Business Manager

FocusPoint International will not provide crisis response services:

- With respect to kidnapping or violent crime by a relative
- To any person who has had kidnap insurance cancelled or declined
- To any person who has been kidnapped in the past
- To any kidnapping of a protected person within their country of residence
- Where such service would be prohibited under United Nations' resolutions or any laws of the European Union, United Kingdom or the United States.
- For the payment of any ransom.
- If the protected person elects to travel to location(s) with an issued and active advisory against all travel to said location(s)
- For a business dispute
- For extra expenses caused by a non-covered travel delay
- For suicide or attempted suicide
- For war, whether declared or not, between China, France, the United Kingdom, the Russian Federation and the United States, or war in Europe other than civil war
- For any enforcement action by or on behalf of the United Nations in which countries stated above or any armed forces are engaged
- For loss or destruction to any property arising from any consequential loss or any legal liability caused from radioactivity

Global Health Benefits



1. For covered Medical Benefits Abroad®, Global Health Advantage® and Worldwide Advantage® 2 to 20 customers and 10+ customers.

2. Ransom payments are not covered.

3. Via FocusPoint International.

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are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

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