



INTERNATIONAL
STUDENT
INSURANCE

San Francisco Bay University Insurance Orientation

Agenda

- Accessing your Cigna Envoy Account
- Plan Details
- Seeking Treatment
- Additional Resources
 - Claims
 - Virtual Emotional Wellness
 - ISI Student Zone
 - Contact Information





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Welcome to Cigna





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Welcome to Cigna

Cigna Envoy Member Portal

When you are enrolled in the Cigna plan, you will receive an email with a copy of your ID card and more information about your plan. You will also receive an email shortly after about how to register for Cigna Envoy. It is **VERY IMPORTANT** that you register so you have access to your plan details.

Through your Cigna Envoy Member Portal, you can:

- Find doctors and hospitals that accept your plan
- Submit and track your claims
- Access Telemedicine and Virtual Emotional Wellness
- Access health and wellbeing resources
- Send questions to Cigna through the secure messaging portal

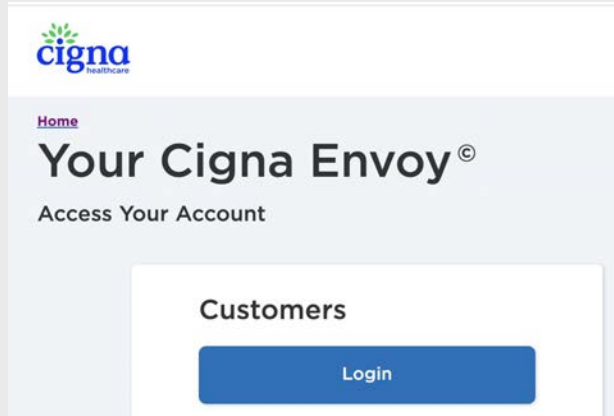
Please note: When registering for Cigna Envoy, you will need to add “**01**” to the end of the 9 digit ID number included on your insurance ID card.



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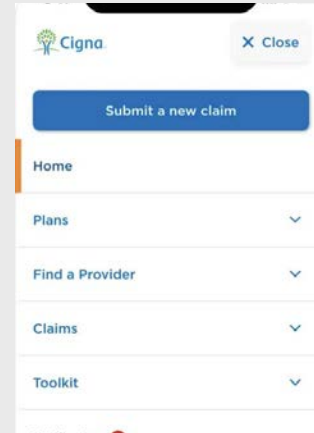
How to Register

Online Cigna Envoy Portal



Register online at:
<https://www.cignaenvoy.com/>

Cigna Mobile App



Download the through your [Apple App Store](#) or [Google Play](#),



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Insurance Plan Information





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Terms to Know

Deductible

The annual amount you are responsible to pay for eligible expenses before the health insurance plan begins to pay.

Copay

The specific dollar amount you will pay at the time of service. This will depend on what type of facility you visit.

Coinsurance

After the deductible and any copays are met, this is the percentage the insurance company will pay towards your eligible medical expenses.

Out-of-Pocket Maximum

The most you pay during a policy period (one year) before your health insurance or plan begins to pay 100% of the allowed amount.

In-Network Provider

Doctors/Hospitals that work with your insurance network. When going to an in-network provider, discounts will apply so you will pay less out-of-pocket.

Out-of-Network Provider

Doctors that do not accept your plan. You may be required to pay upfront for services and then file a claim to be reimbursed.

Policy Snapshot

Plan Benefits	Description
Lifetime Maximum	Unlimited
Annual Maximum	\$500,000
Deductible	\$0 in-network, \$750 out-of-network
Physician Office Visit	\$20 copay, then 100% (in-network)
Urgent Care Copay	\$50 copay, then 100% (in-network)
Emergency Room Copay	\$200 copay, then 100% (in-network)
Coinsurance	80% in-network, 60% out-of-network (unless otherwise stated)
Prescriptions	Generic: \$30 copay / Brand (preferred): \$60 copay / Brand (non-preferred): \$100 copay (in-network)
Maximum Out of Pocket	\$5,250 per individual
Mental Health	Outpatient Office Visit: \$20 copay, then 100% (in-network) / Inpatient Facility: \$250 copay, then 100% (in-network)
Wellness	100%, \$250 maximum (in-network)
Pre-Existing Conditions	Same as any other illness
Global Repatriation and Evacuation	
Emergency Medical Evacuation	100%, \$100,000
Family Travel Arrangements	Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Return of Dependent Children	One-way Airfare at Economy Rates to return dependent children to country of residence
Repatriation of Mortal Remains	100%, \$50,000
AD&D	\$15,000



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Coverage Summary

What Does the Plan Cover?

- Doctor's Visits & Hospitalizations
- Prescriptions
- Surgery
- Ambulance
- Mental Health
- Preventive Care
- Medical Evacuation & Repatriation of Remains



What Does the Plan NOT Cover?

- Routine Dental or Vision
- Cosmetic or Elective Surgery
- Treatment in your Home Country
- Anything not medically necessary
- Anything listed in the General Exclusions section of the wording





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Seeking Treatment





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Seeking Treatment

Tips for Seeking Treatment

- For non-emergency care, use Teladoc Telemedicine whenever possible.
- For in-person treatment, visit a doctor or hospital that accepts the Cigna Open Access Plus Network.
- Always show a copy of your insurance ID card when seeking treatment.
- Follow up on the status of your claims in your Cigna Envoy account.



For help with seeking treatment, you will want to contact Cigna directly for assistance.



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Telemedicine

Teladoc Telemedicine

Your plan includes free access to Teladoc, allowing you to speak to a doctor virtually 24 hours a day, 7 days a week. Through Teladoc, you'll have access to:

- Video or phone consultations with a licensed doctor.
- Treatment of non-emergency health issues.
- Prescriptions for common health concerns, when medically necessary.



To access Teladoc download the Cigna Wellness App through your [Apple App Store](#) or [Google Play](#) or login to your Cigna Envoy account.



Walk-In Clinic or Urgent Care

- For in-person care for non-emergency situations, the best options to seek treatment would be a local walk-in clinic or urgent care center. These locations usually don't require an appointment, and make seeking treatment quicker and more convenient.
- Copayments would apply (\$50 copay, in-network).

Emergency Care

- You should only go to the Emergency Room in a true emergency situation.
- For a true emergency, go directly to the ER, or call 911 for emergency services in the United States.
- The \$200 Emergency Room copayment will apply for any visit to the ER.

Prescription Medications

- Your plan includes a prescription Rx Network, so you should just need to show your insurance ID card at an in-network pharmacy, and you will be charged in accordance with your plan benefits.
 - **In-Network:** Generic: \$30 copay / Brand (preferred): \$60 copay / Brand (non-preferred): \$100 copay
 - **Out-of-Network:** Plan pays 60%, you pay 40%, after out-of-network deductible is met.
- If you are required to pay for your medication, be sure to keep a copy of the pharmacy receipt and prescription label to submit to Cigna for reimbursement.



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Online Provider Search Tool

You can find doctors/hospitals in the Cigna Open Access Plus Network through the Online Provider Search Tool.

- Cigna Envoy account
- Cigna Mobile App
- Online: <https://www.cigna.com/>

Please Note: If you are not logged into your Cigna Envoy account, you will need to select the Open Access Plus network to search for providers.

Find a Doctor, Dentist, or Facility in

Enter Address, City, or Zip

Doctor by Type

Doctor by Name

Health Facilities and Group Practices

The image shows a screenshot of the online provider search tool interface. At the top, it says "Find a Doctor, Dentist, or Facility in" above a search input field with the placeholder text "Enter Address, City, or Zip". Below the search field are three filter buttons: "Doctor by Type" with a stethoscope icon, "Doctor by Name" with an "Aa" icon, and "Health Facilities and Group Practices" with a building icon containing a plus sign.



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Providers Near You

Urgent Care Centers & Walk-In Clinics

Concentra Urgent Care, 2.6 mi
3161 Walnut Ave
Fremont, CA 94538

Sutter Urgent Care - Fremont Center,
3.0 mi
3200 Kearney St Level 1, Building 1,
Fremont, CA 94538

Concentra Urgent Care, 6.7 mi
33560 Alvarado Niles Rd
Union City, CA 94587

Hospitals

Washington Hospital, 2.9 mi
2000 Mowry Ave
Fremont, CA 94538

VHC Lundy, 10.9 mi
1996 Lundy Avenue
San Jose, CA 95131

St. Rose Hospital, 10.8 mi
(Hayward Sisters Hospital)
27200 Calaroga Ave
Hayward, CA 94545

Pharmacies

Safeway Pharmacy, 1.1 mi
3902 Washington Blvd
Fremont, CA 94538

Walmart, 1.4 mi.
44009 Osgood Rd
Fremont, CA 94539

Walgreens, 1.9 mi
41400 Blacow Rd
Fremont, CA 94538



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Additional Information & Resources





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Claims

Filing a Claim

You will only need to file a claim after visiting a doctor if you were required to pay for the services out-of-pocket and need to be reimbursed.

Claim Status

Claims are generally processed within 30 days from the time all necessary information is submitted. Missing information on the claim form or supporting documentation may delay your claim reimbursement.

To check on your claims, select “Claims” in your Cigna Envoy account or call Cigna directly for a status update.

If you need to submit a claim for reimbursement, you have the following options:

Electronically

The quickest most convenient way to submit your claims is through your Cigna Envoy account (either online or through the Mobile App).

Email, Fax, or Postal Mail

If you prefer to submit a claim via fax or mail, a printable claim form and detailed instructions are available in your Cigna Envoy account.

- Toll-Free Fax: +1.800.243.6998
- Direct Fax: + 1.302.797.3150
- Mail: Cigna, PO Box 15111
Wilmington, DE 19850-5111 U.S.A



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Virtual Emotional Wellness

Virtual Emotional Wellness

While in the USA, your insurance plan includes access to the International Member Assistance Program (IMAP), supporting you in your time of need. IMAP is a virtual and telephonic counseling service focused on providing safe, secure, and private means of seeking mental health assistance from licensed counselors.

You will be able to access this service through your Cigna Envoy account. You can also access IMAP via phone, email, or global SMS texting.

- Direct Phone: +44.208.987.6230
- E-mail: support@resourcesforyourlife.com
- Global SMS Texting: +44 790 934 1229

Emotional Support

The IMAP counselors are trained to aid in managing anxiety and depression, stress, substance use, improving family communication, harmony between school and home life, bullying, dealing with life changes, grief, and more.

- Available 24 hours a day, 7 days a week, 365 days a year
- Access available worldwide by phone, email, or web
- Access to 6 face-to-face sessions with a counsellor
- Provides information and counselling on any personal
- issue that matters to you
- No cost to you to use the service
- Support available in your language



- Video Overviews – US Healthcare System, Bike Safety, Etc.
- Healthcare Tips and Information on Seeking Treatment
- Cigna Doctor/Hospital Search Tool
- Access your ID card and Policy Documents
- Claims Information Center
- Telemedicine and Emotional Virtual Wellness Information
- Important Contact Numbers and Emails

San Francisco Bay University | Group Zone

Welcome to your Group Zone insurance help center, designed to help you understand how your insurance works and how to receive medical care when abroad.

Learn more about using and managing your international insurance plan.

Learn more about your insurance plan below:

- Cigna Envoy
- Virtual Doctor
- Seeking Treatment
- Doctor/Hospital Search
- Virtual Emotional Wellness
- Claims Center
- MyDocuments
- Healthcare Tips
- Video Overviews

Group Zone
Learn more about using and managing your international insurance plan.

- Overview
- Cigna Envoy
- Telemedicine
- Seeking Treatment
- Doctor/Hospital Search
- Virtual Emotional Wellness
- Claims Center
- MyDocuments
- Healthcare Tips
- Video Resources
- Contact Us

Medical & Travel Assistance:
USA Toll Free: +1 800 441 2568
USA Direct: +1 302 797 3100

Non-Emergency Contact:
For any non-emergency support issues, please either call using the numbers above or contact us via email.

If you have any questions, or need any assistance, please do not hesitate to contact us, and we will be happy to respond to you within 24 business hours.

A link to the Student Zone is included when you receive your Welcome Email from GeoBlue:

<https://isi-admin.zone/sfbu>



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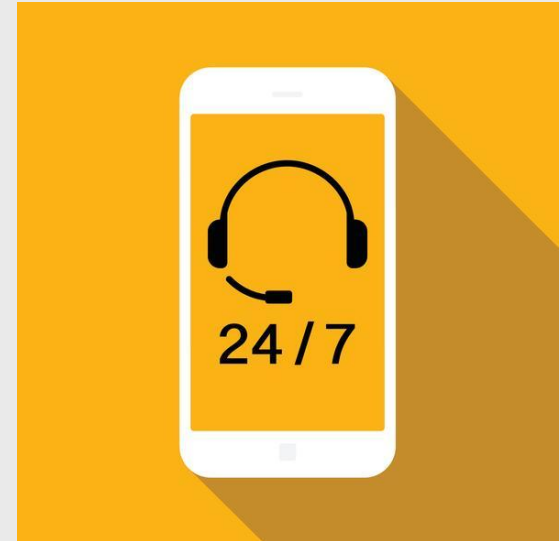
Who to Contact?

Questions about your Plan

If you have any questions about the plan, need help finding a doctor, or need assistance with your claims, you should contact Cigna directly for assistance. This contact information can also be found on the back of your insurance ID card.

24/7 Member Services

- USA Toll Free: +1.800.441.2668
- USA Direct: +1.302.797.3100
- Secure Messaging through Cigna Envoy
- ISI: groups@InternationalStudentInsurance.com



Please Note – Cigna is available 24/7/365 and translation services are available upon request!



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Questions?



This presentation is being provided for informational purposes only and does not supersede in any way the terms in the governing documents for your insurance plan.