

ANSWERS TO FREQUENTLY ASKED QUESTIONS

ExxonMobil Employees

Cigna Global Health Benefits® Tools, Coverage and Resources

Q How can I learn more about what my Cigna plan covers?

A Your Cigna Welcome Kit is designed to help ease the transition for you and your family.

- ▶ [TCN Welcome Kit](#)
- ▶ [U.S. Expat Welcome Kit](#)
- ▶ [U.S. Inpat Welcome Kit](#)

The Welcome Kit contains helpful information on the benefits and services available through your Cigna plan and provides you with information on the following topics:

- ▶ [Cigna Envoy® website and mobile app*](#)
- ▶ [Cigna Wellbeing® app*](#)
- ▶ [Pre-departure checklist](#)
- ▶ [Understanding plan and health care terms](#)
- ▶ [Finding and choosing a provider](#)
- ▶ [How to obtain a Guarantee of Payment](#)
- ▶ [Filing a claim](#)
- ▶ [Claim reimbursement options](#)
- ▶ [Additional value added services](#)
- ▶ [Frequently asked questions](#)

For additional plan-specific information, you can also view the [TCN Benefit Summary](#) or the [U.S. Expat/U.S. Inpat Benefit Summary](#).

Q Who should I call if I have a question about what is covered under the medical or dental plan?

A Call the Cigna Global Service Center at the following numbers:

Collect (outside the U.S.) **001.302.797.3100**

Toll Free (within the U.S. and Canada) **1.800.441.2668**

Q What is Cigna Envoy?

A The Cigna Envoy website is your personalized online health resource. It includes tools and information developed specifically for globally mobile customers so you can easily find the support you need. With the Cigna Envoy website, you can:

- ▶ View benefits and exclusions, including coverage details for you and your family members
- ▶ Submit and track claims with our Online Claims Submission tool
- ▶ Use our provider directory to get help finding an in-network health care provider in your location
- ▶ Send questions to us through our messaging tool
- ▶ View or download your Cigna Global ID card

Q How do I access the Cigna Envoy website?

A Once coverage is effective, new members can register online for access to [CignaEnvoy.com](#). Registering for Cigna Envoy is simple and can be completed with the following steps:

1. Download the mobile app OR go to [CignaEnvoy.com](#) and under 'I am a Customer' select 'I have not registered yet'.
2. Enter your Cigna ID number (located on your Cigna ID card) and your personal and plan details.
3. You will be issued a one-time PIN, which you will use to log in to CignaEnvoy.com.
4. Answer the security questions.
5. Change to a password/PIN of your choosing and click 'Continue' to register.

Cigna Global Health Benefits® Tools, Coverage and Resources (cont.)

Q What mobile apps does Cigna offer?

A Cigna offers two mobile apps supporting your health and wellbeing:

1. The Cigna Envoy mobile app provides quick and easy on-the-go access to benefits information and services like those found on the Cigna Envoy website.
2. The Cigna Wellbeing App® provides access to global telehealth and other useful wellbeing resources and tools. With global telehealth, members can see a licensed doctor with live private online appointments via a secure video or phone connection. Services are covered at 100% for all family members under the plan.

Q How can I download the Cigna Envoy app or Cigna Wellbeing app?

A Cigna Envoy App



Members who are registered on the Cigna Envoy, are able to use the Cigna Envoy mobile app by simply downloading and installing it on their devices. It is available for download in the Apple App Store™ as well as Google Play™, and is supported from Apple, Android, Blackberry, and Kindle platforms.** What's more, user credentials are shared across both mobile and web channels, so there is only one username and password to remember.

Click on iOS or Android buttons to download



View the [Cigna Envoy flyer](#) for additional information.

A Cigna Wellbeing App



Members are also encouraged to download the Cigna Wellbeing app from the Apple App Store™ as well as Google Play™.* This app allows members to easily and conveniently manage their health and wellbeing, wherever they go. Global telehealth is available via the Cigna Wellbeing app and all appointments are free of charge and are completely confidential.

Click on iOS or Android buttons to download



View the [Cigna Wellbeing app FAQ document](#) for additional information.

Q How can I locate a provider?

A Looking to confirm if your doctor or hospital is in the Cigna network? Our online provider directories make it easy to find who (or what) you're looking for – before and after your enrollment.

Prior to enrolling

To locate a U.S. provider prior to your plan start date, follow these simple steps:

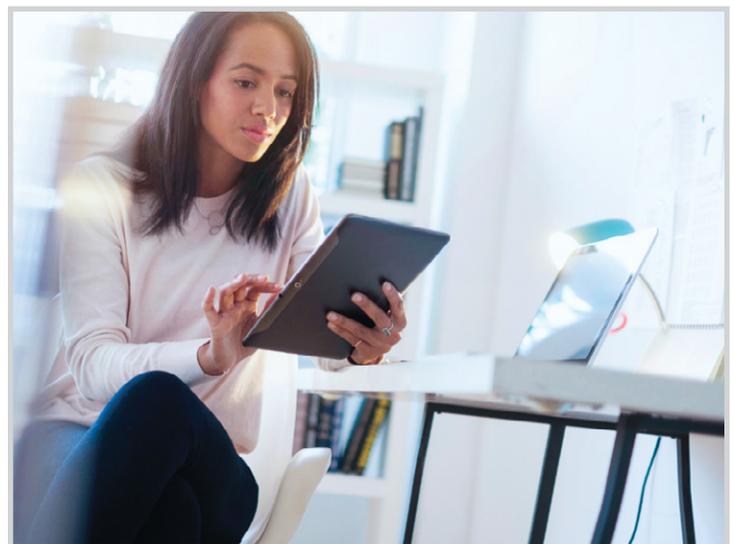
1. Go to [Cigna.com](#), and click on **'Find a Doctor, Dentist or Facility'** at the top of the screen. Then, under **'How are you covered?'** select **'Employer or School'**.
2. Change the geographic location to the city/state or zip code in which you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.
3. Answer any clarifying questions, and then verify where you live (as that will determine the networks available).
4. Select Open Access Plus (OAP) Network.
5. **That's it!** You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

After enrolling

After you enroll, you'll have access to [CignaEnvoy.com](#) – your one-stop source for managing your health plan, anytime, anyplace. To locate a provider on Cigna Envoy, follow these simple steps:

1. Login to your Cigna Envoy account and select **'Find a Provider'**.
2. Search providers by current location, a specific address or country, then click **'Find Providers'**.
3. Narrow your search by location, type of service, facility name or specialty.
4. Your results will display with options to view as a PDF or share.

On [CignaEnvoy.com](#), or the Cigna Envoy® mobile app, you can find a doctor anywhere in the world, print and order ID cards, manage and track claims, **and more!**



Q What Is CignaLinks? How can I learn more about the CignaLinks program?

A CignaLinks offers easy access to affordable quality care around the world. The following educational video helps inform you about the robust health plan benefits.



You can also refer to the following CignaLinks Welcome Kits for further details.

- ▶ **CignaLinks Africa**
- ▶ **CignaLinks Australia** (Citizens and permanent residents)
- ▶ **CignaLinks Australia** (Inbound)
- ▶ **CignaLinks Brazil**
- ▶ **CignaLinks Canada**
- ▶ **CignaLinks Hong Kong**
- ▶ **CignaLinks Middle East**
- ▶ **CignaLinks Singapore, Malaysia and Indonesia**
- ▶ **CignaLinks Spain**
- ▶ **CignaLinks United Kingdom**

Q What countries have a CignaLinks program?

A CignaLinks is available in the following countries and regions: Middle East (UAE, Bahrain, Qatar, Oman, Kuwait), Southeast Asia (Singapore, Malaysia, Indonesia), Australia, Brazil, Hong Kong, Spain, Africa (Nigeria, South Africa), United Kingdom and Canada. Participation in CignaLinks is based on your home or host country.

Q Why do I need a separate CignaLinks ID card?

A The CignaLinks providers/locations that require a separate ID card for local care allow you to present the CignaLinks ID card at the time of service, pay any applicable coinsurance, and receive treatment. There are typically no deductibles to meet and claim forms are only required in some circumstances. Local telephone-based member service may be available during the normal business hours of the country, and Cigna's toll-free Global Service Center is available to members 24 hours a day, 7 days a week.

Q How do I get my CignaLinks ID card? How do I update my mailing address?

A All CignaLinks participants are issued a CignaLinks ID card in addition to their Cigna Global ID card.

If your home or host country is one of the countries listed below, you will be issued a hard copy CignaLinks ID Card. The card will be mailed to the address we have on file from the company.

- ▶ Australia, Brazil, Canada, Nigeria, South Africa, Spain

If your home or host country is in the Middle East, you will receive a virtual CignaLinks ID Card, which will be sent to your work email. Once you receive the email, you will need to enter your birth date (DD/MM/YYYY) to access your ID card.

For all other locations, your CignaLinks ID card will be cobranded with your Cigna Global ID card which is available online through Cigna Envoy.

Updating your mailing address is easy. You update your information by visiting CignaEnvoy.com (navigating to **Account > Your Profile** section) or by calling the Cigna Global Service Center at the following numbers:

Collect (outside the U.S.) **001.302.797.3100**
Toll Free (within the U.S. and Canada) **1.800.441.2668**

Please note, there could be potential delays in mailing due to the COVID-19 pandemic.

Q Is my Cigna Global and/or CignaLinks card available virtually?

A Your Cigna Global ID cards are available virtually. If you would like hard copies, we recommend you update your mailing address on Cigna Envoy, otherwise the cards will be sent to your host country office address.

CignaLinks Middle East ID cards are available virtually and are sent to your work email. Once you receive the email you will need to enter your birthdate (DD/MM/YYYY) to access your ID card.



Next Steps

Q What else do I need to do?

A You will be issued a new Cigna Global ID card. Look for an email from Cigna Global with additional instructions in the next few weeks and log onto CignaEnvoy.com. First time users will need to register for Cigna Envoy.

- ▶ Once logged on to Cigna Envoy:
 - Print or download your **Cigna Global ID cards** and distribute to all covered family members.
 - Consider paperless communications. Your communications preferences can be updated on CignaEnvoy.com, within the **Account > Document Delivery Preferences** section.
- ▶ Be sure to put your new ID cards into your virtual wallet or a paper copy into your actual wallet.
- ▶ Remind your family to use the CignaLinks ID card when accessing care in a CignaLinks country and the Cigna Global card everywhere else in the world.
- ▶ Next time you go to the doctor, dentist, pharmacy, or clinic let them know you have a new ID card.

If you have any questions about your benefits or your new ID cards, please call the Cigna Global Service Center at the following numbers:

Collect (outside the U.S.) **001.302.797.3100**

Toll Free (within the U.S. and Canada) **1.800.441.2668**



Together, all the way.®



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** Telehealth services may not be available in all jurisdictions. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and prescriptions are not guaranteed to be written. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.

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