

ERASMUS+ EVS INSURANCE

Your Volunteers in good hands

26 November 2015



AGENDA

- 1 Introduction Cigna and ACE
- 2 What are volunteers covered for?
- 3 How to enroll volunteers?
- 4 How does it work in practice?
- 5 What's in the pipeline for 2016?

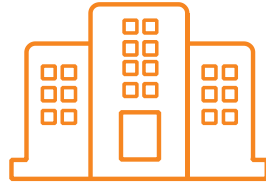


CIGNA CORPORATION

Cigna is a global health service leader that provides medical, dental, disability, life and accident insurance and related products and services to customers around the globe.



1
of the largest
health service
companies in
the world



Headquartered
in Bloomfield,
Connecticut



82 million
customer relationships
in 192 countries



Global workforce:
35,000 employees
on 5 continents

More than

1 million



partnerships with
hospitals, doctors and
health care facilities



CIGNA IGO HEALTH BENEFITS



- > Since the 1950s we have been the leading provider of employee benefits to intergovernmental organisations (IGOs).
- > Today, we act as plan administrator for 210 IGOs.
- > Our headquarters are in Antwerp, Belgium.
- > Our employees speak 40 languages in total.



CIGNA IGO HEALTH BENEFITS





insured.™

6th

largest multiline property
and casualty insurer*

GLOBAL REACH

- Operational in **195 countries** and territories, with **467 offices** in **54 countries**, in **5 continents**
- **> 21.000 employees**
- **Insurance** is our only business – commercial and personal P&C, **personal accident**, supplemental health, reinsurance and life

** as of June 30, 2015*



insured.™

AA

rating from S&P

A++

(under review) by A.M. Best

Core operating insurance companies are rated “AA” for financial strength by S&P and “A++” (under review) by A.M. Best

Exceptional financial strength, managing risk conservatively in both underwriting and investing

Ratings apply to ACE's core operating insurance companies



insured.™

SUPERIOR CLAIMS SERVICE

“Speed, expertise and best practice are the hallmarks of ACE's claims response.

Clients' losses become our problems and our professional capability is resolving them.”



Peter Murray
Claims Director, EMEA

Having **dedicated teams** we **understand a client's** issues and they have someone 'in the know' to talk to

We are renowned for our **technical expertise** and empowering our staff for a **streamlined process**

Our aim is to be the very best at our business,

empowering volunteers to focus on their activities

GENERAL STRUCTURE



- > Manages Erasmus+ programme
- > Contracts services with Cigna
- > Decides on projects covered under this plan



- > Provides plan and health information
- > Handles claims and supports customers
- > Offers medical network (nurses, doctors, hospitals)
- > Handles premiums
- > Performs fraud protection and detection actions



- > Medical insurance
- > Life insurance



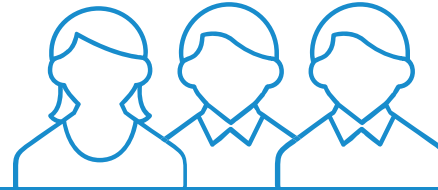
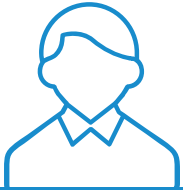
- > Evacuation/repatriation
- > Permanent disability
- > Third party liability
- > Loss or theft of documents and travel ticket

WHAT ARE VOLUNTEERS COVERED FOR?



WHAT ARE VOLUNTEERS COVERED FOR?

Main plan characteristics



WHO IS COVERED?

- > EVS volunteers
- > Primary or complementary coverage (medical)

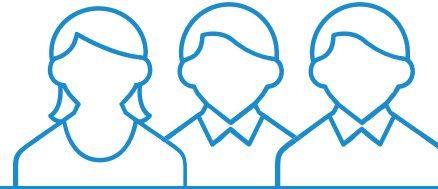
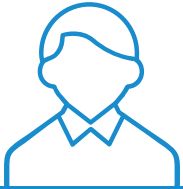
COVERAGE PERIOD?

- > Coverage throughout EVS project
- > Including travel to/from hosting country
- > Including in-country travel linked to project
- > Excluding private travel
- > 2 months of continued coverage *after* return to home country



WHAT ARE VOLUNTEERS COVERED FOR?

Main plan characteristics



WHERE?

- > Worldwide coverage
- > Free choice of care provider

WHAT IS COVERED?

- > Medical costs (reasonable & customary)
- > Life
- > Evacuation/repatriation
- > 3rd party liability
- > Loss/theft of documents and travel ticket



WHAT ARE VOLUNTEERS COVERED FOR?

Complementary vs. primary (medical)

1 COMPLEMENTARY COVER

- > EVS volunteers coming from EU/EFTA/EEA countries
- > European Health Insurance Card (EHIC)
- > Cigna covers part that is not covered under national social security
- > Responsibility of sending organisation to assist Volunteer



EUROPEAN HEALTH INSURANCE CARD

- > Free, individual card
- > State-provided healthcare in EU (+ IS, LI, NO and CH)
- > Free medical care or reduced cost
- > Unplanned medical treatment only
- > Responsibility of sending organisation to assist Volunteer



WHAT ARE VOLUNTEERS COVERED FOR?

Complementary vs. primary (medical)

2

PRIMARY COVER

- > EVS volunteers not entitled to EHIC
- > Third country nationals
- > Cigna covers 100% of medical costs (based on plan)



WHAT ARE VOLUNTEERS COVERED FOR?



Benefits overview



Medical network



A culture of health



BENEFITS OVERVIEW

Whenever you get sick or need to be admitted to hospital, you want to be sure you have a comprehensive medical benefits plan to rely on.



BENEFITS OVERVIEW

EACEA - volunteers ERASMUS+ BENEFITS OVERVIEW

You are required to make use of your **European Health Insurance Card**. Simply show it to your health care provider at the time of your treatment. This will already cover part of your expenses. Your Cigna insurance will then cover the remaining expenses. In case you are not eligible for a European Health Insurance Card or the card is not accepted by the health care provider, your Cigna insurance will cover you for all your expenses according to the following overview:

A. Medical and dental care / pregnancy and childbirth / accident	Coverage
a) General Practitioners' and Specialists' fees	100%
b) Outpatient surgery	100%
c) Physical Therapists' and Registered Nurses' fees	100%
d) Laboratory and Diagnosis Tests	100%
e) X-Rays / Radiotherapy / Chemotherapy	100%
f) Prescription Drugs	100%
g) Outpatient medical treatment in a hospital	100%
h) Hospital charges	100%
i) Surgery charges	100%
j) Ambulance transportation	100%
k) Necessary medical care and tests in the event of pregnancy	100%
l) Hospital charges and accommodation, including midwife and doctor's fees for childbirth and caesarean section	100%
m) Necessary general dental care and treatment	100% up to maximum of 1,000 EUR
n) Repatriation in the event of serious disease or serious accident	100%
o) Accidents linked to sports and trips linked to the volunteering period abroad	100%
p) Follow-up of orthodontic treatment	100%
q) Replacement of a pair of prescription eyeglasses or contact lenses that is deteriorated, lost or stolen	100% up to maximum of 300 EUR

An aggregate ceiling of € 250,000 per person is applicable.
The purpose of the insurance plan is to indemnify the insured persons, within the limits of the contract, for **reasonable and customary** expenses applicable at the location of treatment.

www.cignahealthbenefits.com

Cigna International Health Services BVBA • Plantin en Moretuslei 299 • 2140 Antwerpen • Belgium • RPR Antwerpen • VAT BE 0414 783 183 • FSMA 13799 A-R
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- > 2-page coverage overview
- > Available online in EN, FR, DE






ONLINE TIP

On the personal webpages, the Volunteer will find a full overview of the benefits and exclusions.





BENEFITS OVERVIEW

Medical - Visits to the doctor

	Coverage	Ceiling
General Practitioner and Specialist 	100%	Overall maximum of 250.000 EUR per person
Prescription drugs 		
Laboratory, diagnostic lab and medical imaging 		

BENEFITS OVERVIEW

Medical - Reimbursements

		Coverage	Ceiling
Dental		100%	1.000 EUR
Optical		100%	300 EUR (prescription glasses or lenses that are deteriorated, lost or stolen)

* General dental care and follow-up on orthodontic treatment

BENEFITS OVERVIEW

Medical - Hospital admissions

	Coverage	Ceiling
Bed & board	100%	Overall maximum of 250.000 EUR per person
Other hospital expenses	100%	
Doctor's fees	100%	

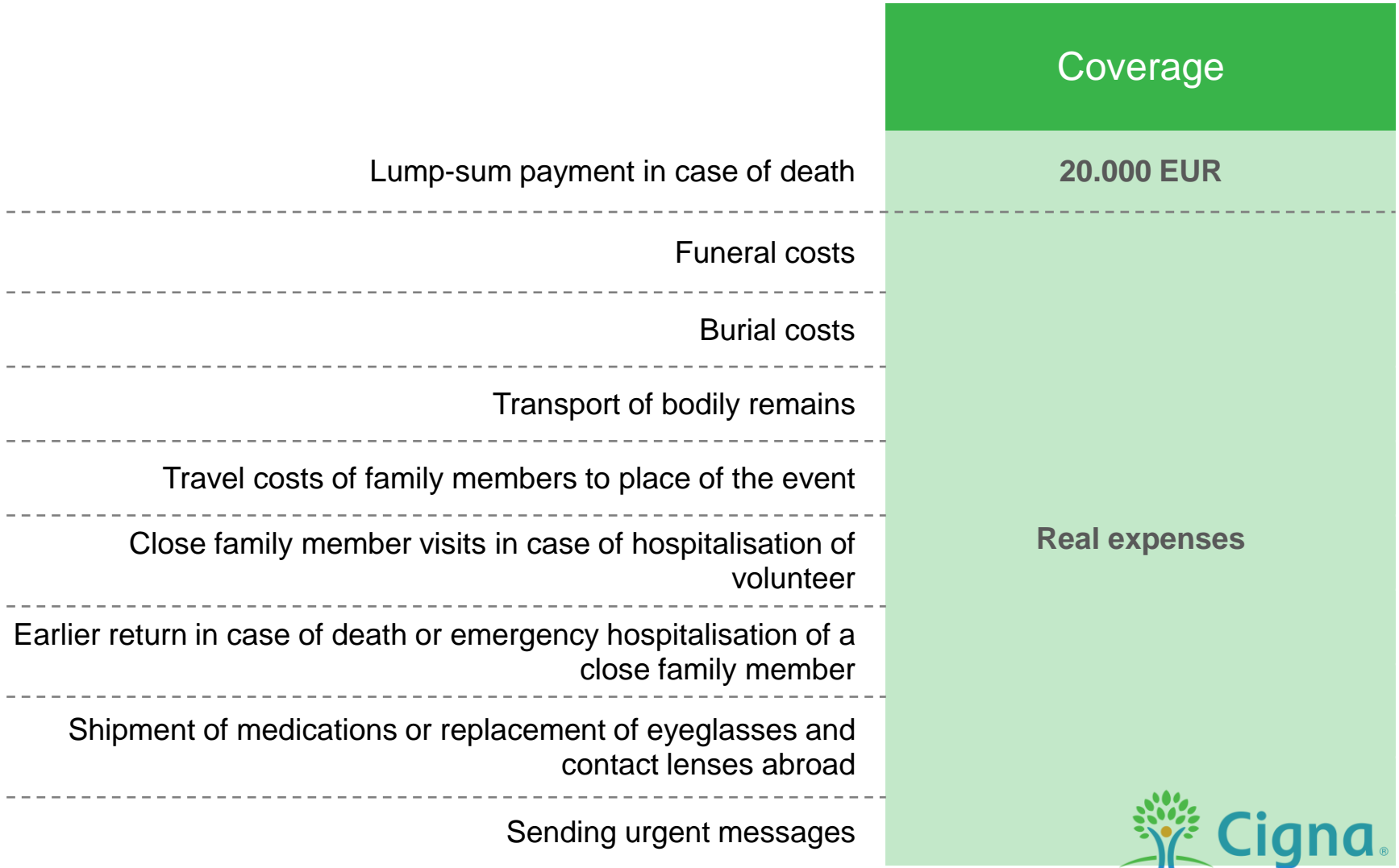


BENEFITS OVERVIEW

Travel Assistance Insurance



insured.™



BENEFITS OVERVIEW

Permanent disability



insured.™

Total/partial permanent disability

Coverage
Total : 60.000 EUR
Partial: % of 60.000 EUR



BENEFITS OVERVIEW

Third party liability

Financial consequences of the legal liability of a volunteer for bodily injury and property damage to a third party:

- Personal injury
- Material damage
- Fire, explosion and electrical damage for which the volunteer is liable as the tenant, occupant or neighbour of a building
- Criminal defence and lawsuits



Coverage	
Max. 5.000.000 EUR per event incl. following sub-limits:	
• Personal injury	5.000.000 EUR
• Material damage	500.000 EUR
• Fire, explosion and electrical damage for which the volunteer is liable as the tenant, occupant or neighbour of a building	75.000 EUR
• Criminal defence and lawsuits	15.000 EUR



BENEFITS OVERVIEW



insured.™

Loss or theft of documents and travel ticket

Coverage

Loss and theft of travel ticket and identity documents

Real expenses

Loss and theft of luggage on the way to/back from host country



BENEFITS OVERVIEW

Main Exclusions (not limitative)



insured.™



Preventive care

IVF (in-vitro fertilisation)

Esthetic surgery

Accidents due to

- Voluntary, intentional or active participation by the insured
- Nuclear risks

Liabilities

- Arising of
 - high risk activities
 - gross negligence
- Compulsory by law
- Professional, E&O, D&O





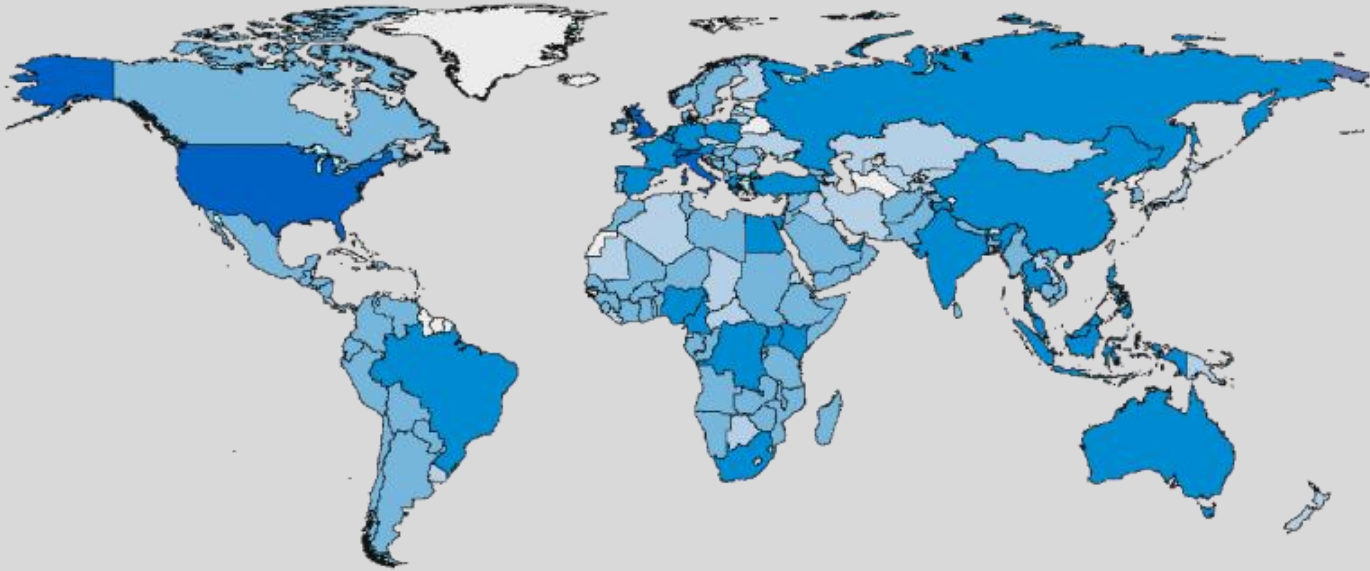
MEDICAL NETWORK

**Quality health care should know no borders,
nor does our proprietary network of health care providers.**



MEDICAL NETWORK

Network of hospitals & doctors



**Global reach,
local solutions**

Direct network

- 300 - 3,000
- 30 - 300
- 5 - 30
- 1 - 5



MEDICAL BOARD

- > Our medical network brings together doctors and nurses with various specialties & backgrounds.
- > Their mission: to provide necessary insights into health issues and health care all around the world.



- Medical doctors
- Clinical case managers



A CULTURE OF HEALTH

We don't just want you to feel better,
we want you to stay that way.



A CULTURE OF HEALTH

HEALTH INFORMATION

When it comes to staying well we are with the Volunteers all the way. We think it's important to offer insights and inspirations to help them live a healthier, more secure life.

> **Health library**

Make better health decisions by browsing the comprehensive Health Encyclopedia.

> **Get in contact** with our team of medical consultants through the personal webpages. Our team is here to help them with specific health questions in total confidentiality.

> **Online 2nd medical opinion**

We developed the MyConsult programme to help make informed and educated decisions regarding diagnosis and treatment.



ONLINE TIP

Simply go to the 'My Health' section of the personal webpages to make use of these services.

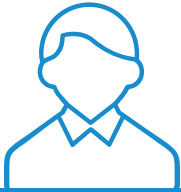


HOW CAN I ENROLL A VOLUNTEER?



HOW CAN I ENROLL A VOLUNTEER?

Main characteristics



WHO CAN ENROLL?

- > Only sending organisation
- > Contact EACEA in case of questions

HOW TO ENROLL?

- > Only via online enrolment form
- > Dedicated website link
- > At least 14 days before start date project
- > Insurance certificates (Visa)

HOW CAN I ENROLL A VOLUNTEER?

Step by step

The screenshot shows the Cigna website's main navigation bar with links for Home, My plan, Provider search, My health, and Contact. Below the navigation bar, there is a banner for the Cigna Health Benefits App with the text "You're mobile. So are we." and "INTRODUCING THE CIGNA HEALTH BENEFITS APP". The banner also includes "Download on the App Store" and "ANDROID APP ON Google play" buttons.

Below the banner, there are several sections:

- SUBMIT A CLAIM**: You can submit a claim. Options: ONLINE, BY POST.
- FIND A HEALTH CARE PROVIDER**: Browse our [Provider search](#) to find the hospital, doctor or specialist that suits you.
- TIPS FOR HEALTHY LIVING**: You go the extra mile to be healthy. But you don't need to go it alone. When it comes to wellness, we're better together. Check out our [health and well-being page](#).
- DID YOU KNOW?** READ ALL **>**
- GIVE US YOUR FEEDBACK!**: Are you happy with our services? Or do you have a suggestion to help us improve? Your opinion is very important to us! [Pay us a compliment](#), [Make a suggestion](#), [Make a complaint](#). If you have any other questions, remarks or feedback, please [get in touch](#) with us.
- MY LATEST CLAIMS**: No claim information available. [Register for Online settlements](#).
- TIP OF THE MONTH**: We recommend you include your personal reference number in the subject line of any emails you send us. [Contact us >](#)
- ENROLMENT FORM FOR EACEA ERASMUS+ VOLUNTEERS**: For the attention of the Organisation's contact person: please register the Volunteer at least 2 weeks before the start date of the Voluntary service. [Read more >](#)

The "ENROLMENT FORM FOR EACEA ERASMUS+ VOLUNTEERS" link is circled in red.

1

Access online enrolment form

- > Dedicated webpage for sending organisations
- > Content is based on Volunteer's personal webpage



HOW CAN I ENROLL A VOLUNTEER?

Step by step

ENROLMENT FORM FOR EACEA ERASMUS+ VOLUNTEERS

This form is only meant for the Sending organisation to enrol volunteers. Volunteers are not allowed to enrol themselves.

For the attention of the Organisation's contact person:
Please register the Volunteer at least 2 weeks before the start date of the Voluntary service.
For questions about the enrolment, please contact EACEA-YOUTH@ec.europa.eu.

SENDING ORGANISATION

Organisation name *

Address *

City and postcode *

Country *

If your country is not listed, please select 'Other' in the drop down list and fill in your country.

Organisation's contact person *

Contact person's email address *

HOSTING ORGANISATION

Organisation name *

Address *


City and postcode *

Country *

If the country is not listed, please select 'Other' in the drop down list and fill in the country.

2

Complete enrolment form

- > Only sending organisation can complete
- > At least 14 days before start date project
- > 3 main sections
 - Sending organisation
 - Hosting organisation
 - Volunteer
- > Mandatory information indicated with asterisk
- > Upon completion, click 



HOW CAN I ENROLL A VOLUNTEER?

Step by step

3

Confirmation on-screen:

- > Explanation of procedure

Home | My plan | Provider search | My health | Contact

ENROLMENT FORM FOR EACEA ERASMUS+ VOLUNTEERS

Thank you for registering the Volunteer.

Please consider this message as a confirmation of the Volunteer's enrollment. The Volunteer will receive a welcome email with practical information on the insurance plan and details on how to access to the website. The Volunteer will receive this email within 10 working days (less than 5 working days on average).

If any questions regarding the Volunteer's enrollment arise, we will contact you - the contact person of the Sending organisation - by email.

We will send you an overview of the Volunteers you have registered on a weekly basis. The maximum delay between 2 overviews is 10 working days (an average of 5 working days).

[Go back to the form](#)

Confirmation via email:

- > Sent to contact person of sending organisation
- > Summary overview of data
- > Contact details in case of update

Dear Sir, Madam

Thank you for registering test - to be deleted test - to be deleted as a Volunteer. Please consider this message as a confirmation that we have received your request for enrolment. Please find below a summary of the information that we have received. We invite you to review this summary and to contact us via clientservice2@cigna.com in case of any updates.

Organisation name: Sending organisation
Address: Plantin Moretuslei 299
City and postcode: 2140 Antwerpen
Country: BELGIUM
Organisation's contact person: Laurens Van Impe
Contact person's email address: laurens.vanimpe@cigna.com

Organisation name: Hosting organisation
Address: Avenue de gloire 38
City and postcode: 75008 Paris
Country: FRANCE
First name: John
Last name: Doe
Date of birth: 01/01/1987
Gender: Male
Nationality: BELGIUM
Email address: laurens.vanimpe@cigna.com
Start date of Voluntary service: 01/01/2016
End date of Voluntary service: 10/01/2016
Remarks:

Upon processing by Cigna, you will receive a final confirmation that the Volunteer is enrolled on the insurance plan.

Kind regards
Cigna Customer Services
www.cignahealthbenefits.com



HOW CAN I ENROLL A VOLUNTEER?

Step by step

4

Enrolment is processed by Cigna

- > Customer Service Representatives will reach out in case of questions



5

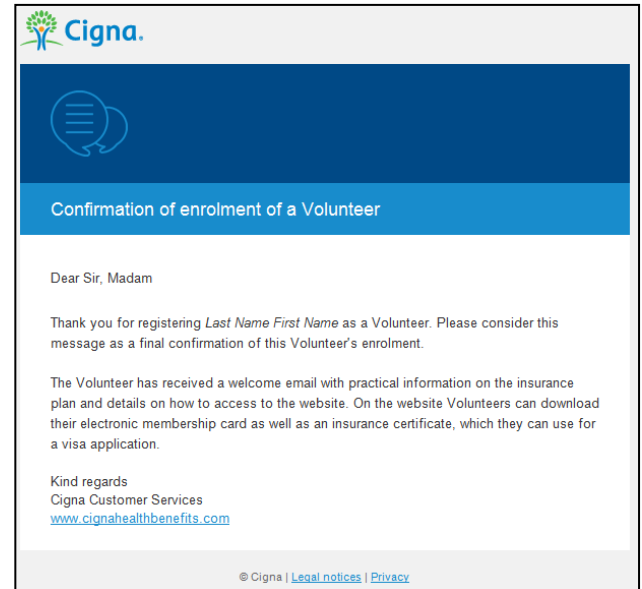
Final confirmation email to sending organisation

- > Typically within 5 working days after enrolment

6

Welcome email to volunteer

- > Coverage start date
- > Cigna reference number
- > Overview online services
- > European Health Insurance Card



HOW CAN I ENROLL A VOLUNTEER?

Troubleshoot

1

COMPLETING THE ENROLMENT FORM

- > **I don't know the information required (e.g. EU funding source)**
 - Please contact the EACEA on the email address stated on the enrolment form
- > **I cannot indicate whether the volunteer has primary or complementary coverage**
 - Based on your input, Cigna determines whether the volunteer has primary or complementary coverage based on home/host country and nationality.
- > **I don't see any information on how to apply for the EHIC**
 - The sending organisation is expected to assist the volunteer with applying for a EHIC. The EHIC can be obtained through the public health authorities in the home country.
- > **The volunteer has already started his/her project**
 - In case the volunteer is registered less than 14 days before the project start, please indicate this in the remarks field on the enrolment form.
- > **I am enrolling the volunteer for a second project**
 - Please indicate in the remarks field on the enrolment form.

HOW CAN I ENROLL A VOLUNTEER?

Troubleshoot

2 AFTER SUBMITTING THE ENROLMENT FORM

- > **I get a blank screen when clicking 'Submit' on the enrolment form**
 - There has been an error in transmitting the data to Cigna. Please complete the form one more time.
- > **I did not receive a confirmation email upon clicking 'Submit'**
 - There has been an error in transmitting the data to Cigna. Please complete the form one more time.
- > **The volunteer did not receive a welcome email**
 - Please contact the Executive Agency giving the date of enrolment as well as the volunteer's name and date of birth. The Executive Agency will further follow up with Cigna.
- > **There is an error in the provided registration data**
 - Please contact Cigna as soon as possible via the dedicated email address (clientservice2@cigna.com).



HOW DOES IT WORK IN PRACTICE?



HOW DOES IT WORK IN PRACTICE?



1 The personal membership e-card



2 A tailor-made website: personal webpages for the Volunteers with detailed information on the plan



3 Dedicated Customer services team



4 What to do in case of ...



MEMBERSHIP E-CARD

The personal membership e-card is the key for an efficient support.



MEMBERSHIP E-CARD AT A GLANCE

- 1 Personal data
- 2 Dedicated contact details
- 3 Contact details for health care providers



ONLINE TIP

Use your personal reference number to log in to your personal webpages on www.cignahealthbenefits.com.

www.cignahealthbenefits.com

SARAH JOHNSON

♀ 01-01-1973 (d-m-y) Pers. ref. n° xxx/xxxxx

+ 32 3 217 xx xx + 32 3 217 xx xx

xxxxxxx@cigna.com P.O. Box 69 • 2140 Antwerpen • Belgium

Health care providers

Guarantee of payment:
authorization@cigna.com

Provider claims:
bills@cigna.com

Europe, Africa & Middle East + 32 3 293 18 11

North & South America + 1 305 908 92 11

Asia & Pacific + 603 217 814 11

For questions concerning cover and hospital invoices, please contact Cigna.
Card possession does not certify coverage. For inpatient services pre-authorization is required.

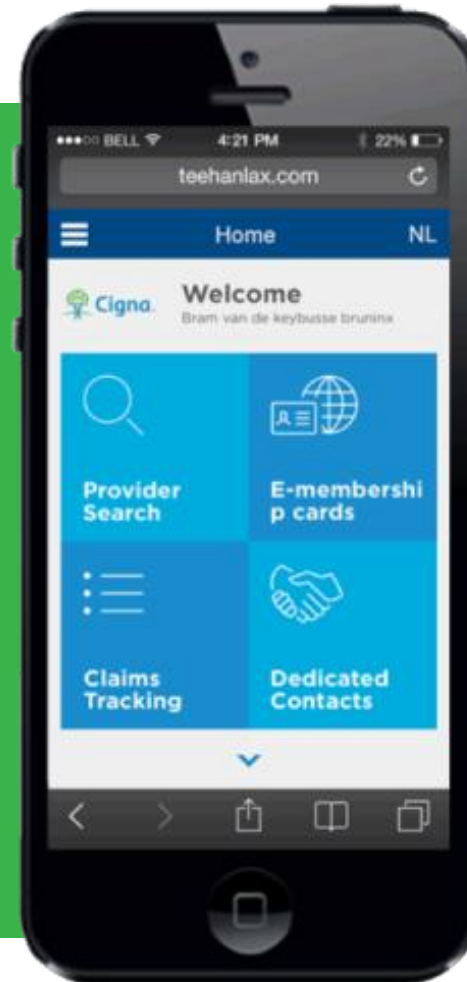
www.cignaenvoy.com



MEMBERSHIP E-CARD

Cigna Health Benefits app

- > **Health care provider search**
 - Search for a doctor, hospital or facility
 - Easy to locate using Google maps
 - Download and save results
- > **Membership card**
 - Download or send electronic membership cards
- > **Claims**
 - View past claims
 - Review and check status of claims instantly
- > **Contact details**
 - Contact us with the tap of a finger



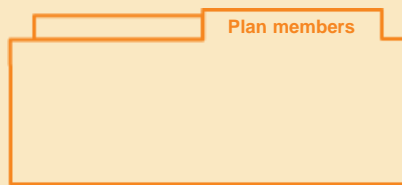
YOUR PERSONAL WEBPAGES – 24/7 INFORMATION AT YOUR FINGERTIPS



HOW TO ACCESS THE PERSONAL WEBPAGES?

We have made a personal website that is dedicated to this plan; it's all there, right at your fingertips.

How can the volunteer access the personal webpages? It's as easy as **1, 2, 3.**

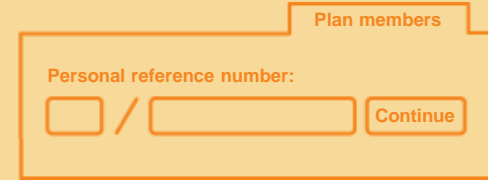


1

Go to www.cignahealthbenefits.com and click 'Plan members'.

Fill in personal reference number, which can be found on the membership card.

2



3

On the next screen, fill in password.

> If you need proof of cover, download an insurance certificate on your personal webpages



WELCOME!

EACEA Erasmus + - Ext Preview Eacea Lbe CCLS (424/EACEA1)

Home | My plan | Claims | Provider search | My health | Contact

Click '**Claims**' to find out how a claim can be filed.

WHAT TO DO IN CASE OF...

EMERGENCY OR ACCIDENT?

HOSPITALISATION?

OUTPATIENT TREATMENT?

Learn more about the cover in the '**My Plan**' section.

Vanbreda International
has become Cigna

DIFFERENT NAME, SAME QUALITY CARE

SUBMIT A CLAIM

You can submit a claim

ONLINE

BY POST

USEFUL DOCUMENTS

VIEW ALL >

[Medical claim form](#) (239 KB)
[Notification of accident form](#) (256 KB)
[Plan member brochure](#) (3.64 MB)
[Cost estimate form](#) (239 KB)

Looking for a doctor or hospital?

- By clicking '**Provider search**' the volunteer can search for providers.
- The volunteer can also check with whom we have a direct payment agreement.

FIND A HEALTH CARE PROVIDER

READ ALL >

MY LATEST CLAIMS

No claim information available.

[Register for Online settlements](#)

Check the status of a claim or view the settlement notes online.



YOUR DEDICATED CUSTOMER SERVICES TEAM

When you call us in the middle of the night,
you won't just speak to someone who knows your language.
You will speak to someone who cares.

YOUR DEDICATED CUSTOMER SERVICES TEAM



Whenever you have questions, our caring team has the answer.

- > A dedicated team ensures a personal approach and detailed knowledge of your plan & benefits.
- > Available 24/7
- > Multilingual
- > Our 4 customer services offices around the world always have the most up-to-date information regarding your file.



YOUR DEDICATED CUSTOMER SERVICES TEAM – AT YOUR SERVICE



Ms Nina Peeters



Ms Stephanie Horsten

**CIGNA CUSTOMER SERVICES
ANTWERP TEAM**



DEDICATED CUSTOMER SERVICES TEAM – AT YOUR SERVICE

1

For questions related to claims, cover, prior approvals etc.:



+ 32 3 217 11 27



erasmusplus@cigna.com



P.O. Box 69 • 2140 Antwerp • Belgium

2

For questions related to affiliations and insurance certificates:



+ 32 3 217 11 27



clientservice2@cigna.com

3

For emergencies requiring evacuation.
Mention policy n° BEBBBY01626



+ 31 71 524 35 56



WHAT TO DO IN CASE OF ...

Look for a hospital or doctor or find out how to claim.
It only takes a few steps.



PROVIDER SEARCH

You are free to select the health care provider of your choice, but you can also rely on our own network of 10,000 hospitals, doctors and specialists and benefit from the direct payment agreements and discounts we have negotiated for you. To ensure that you have continuous access to the highest level of medical care, we continually monitor and update our network.

Use our Provider search to look for your preferred health care provider or check with whom we have a direct payment or discount agreement. After all, it is our goal to limit your patient portion to a minimum.

WHERE

ITALY ✕ ▾

ROMA ✕ ▾

[Or enter your location](#)

WHAT

Doctor / Physician ✕ ▾

Dermatology ✕ ▾

WHO

Show 79 results

RESULTS (79)



NAME ^	LOCATION ^	DP ^	OPDP ^	PA ^
Dr. AFA Guida	ROMA			✓
Dr. Annessi Giorgio	ROMA			✓
Dr. Arcese Annalise	ROMA			✓
Dr. ARDIGO Marco	ROMA			✓
Dr. ARGENTIERI Raffaele	ROMA	✓	✓	✓
Dr. Barbieri Luca	ROMA			✓
Dr. Bergamo Fabio	ROMA			✓
Dr. BIANCHI Alexander	ROMA			✓
Dr. Bianchini Daniela	ROMA	✓	✓	✓
Dr. BOCCIA Ines	ROMA			✓
Dr. Campione Elena	ROMA			✓
Dr. Capizzi Rodolfo	ROMA			✓

DP = Direct Payment Agreement: direct settlement to the health care provider of inpatient and/or major outpatient treatment or day surgery expenses
OPDP = Direct Payment Agreement for Outpatient Expenses: direct settlement to the health care provider of minor outpatient treatment expenses.
PA = Price Agreement: e.g. preferential rates, discounts on room charges, prompt payment discounts, etc. A discount agreement does not necessarily imply that the full amount of the invoice (s) will be automatically accepted.



STEP 3

The easy dropdown menu he enters the location and medical specialty.



HOW DO I LOOK FOR A HOSPITAL OR DOCTOR?

STEP 4

Afterwards the search engine automatically tells her how many health care providers fit the selected criteria.



STEP 5

When Liliana clicks 'Show all results', she immediately sees where they are located.



MOBILE APP TIP

Did you know you can also search for a hospital or doctor with our mobile app? The app will automatically tell you which health care provider is located close to your exact location.

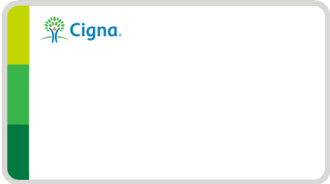
WHAT TO DO IN CASE OF A HOSPITALISATION?

<https://vimeo.com/141531614>



WHAT TO DO WHEN VISITING A DOCTOR?

BEFORE MEDICAL SERVICE



Frieda shows her membership card.

AFTER MEDICAL SERVICE



Frieda pays the bill and files a claim so we can reimburse the expenses.



HOW TO FILE A CLAIM ONLINE?

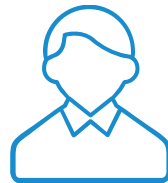
STEP 1

Peter scans all relevant medical documents upfront (hospital invoices, prescriptions, ...).



STEP 2

Peter goes to his personal webpages and logs in.



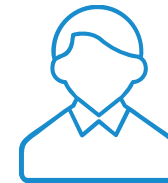
STEP 3

He clicks 'Claims' and then the button 'Claim online'.



STEP 4

Peter completes the online form and attaches the scanned documents.



STEP 5

After submitting the form, Peter receives an email with a copy of his claim.



HOW DO I CHECK THE STATUS OF MY CLAIM?

<https://vimeo.com/141531747>



HANDLING OF EMERGENCY CASES



NEED FOR EMERGENCY ASSISTANCE?



STEP 1

- > Contact ACE Assistance immediately : + 31 (0)71 524 35 56

STEP 2

- > Mention policy n° BEBBBY01626

STEP 3

- > Explain the case and answer the questions



NEED FOR EMERGENCY ASSISTANCE?



- > A dedicated team ensures a personal approach and detailed knowledge of your plan & benefits.
- > Available 24/7
- > Multilingual
- > Seamless cooperation of insurers and operational assistance
 - CIGNA (health insurer)
 - ACE (travel assistance insurer)
 - EURO CROSS (operational assistance)



NEED FOR EMERGENCY ASSISTANCE?



- > Medical evacuation
- > Political evacuation
- > Bodily injury due to carjacking



WHAT CAN WE EXPECT FOR 2016?



PIPELINE 2016

PROJECTS TO BE FINALISED IN Q1 2016:

- > Translation project (brochures, benefits overviews, claims forms)
- > Manual sending organisations
- > Semi-automation of enrolment processing by Cigna



QUESTIONS?



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