

Medical Cigna - Global Health Benefits

Member Services/Claims: 800-441-2668 (toll free phone) or 302-797-3100 (collect calls accepted)

www.cignaenvoy.com



Cigna Open Access Plus

Member Responsibility

	Outside of U.S.	In-Network U.S.	Out-Network U.S.
Deductible	None	None	None
Coinsurance	0% of covered expenses	0% of covered expenses	20% of covered expenses
Out-of-Pocket Limit - Individual/Family	\$500/\$1,500	None	\$1,000/\$3,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Physician Office Visit Services (General/Specialist)	No charge	No charge	20%
Wellness Services			
Adult Preventive Care (18 years and older)	No charge	No charge	No charge
Well Child Care (birth through age 17)	No charge	No charge	No charge
Cancer Screening ¹ (pap, mammogram, colorectal, PSA)	No charge	No charge	No charge
Hearing Exams (1 exam every 24 months)	No charge	No charge	20%
Hearing Aid ²	No charge	No charge	20%
Laboratory and X-Ray Services (outpatient)	No charge	No charge	20%
Hospital³			
Inpatient Hospital Services/Room and Board	No charge	No charge	20%
Outpatient Hospital/Surgical	No charge	No charge	20%
Hospital Emergency Room	No charge	No charge	20% (No charge if true emergency)
Physical/Speech/Occupational Therapy⁴	No charge	No charge	20%
Chiropractic Treatment	No charge (max: 20 days)	No charge (unlimited)	20% (max: 20 days)
Mental Illness and Alcohol/Substance Abuse			
Physicians Office	No charge	No charge	20%
Inpatient ³	No charge	No charge	20%
Outpatient ³	No charge	No charge	20%
Vision			
Eye Exams (1 exam every 24 months)	No charge	No charge	20%
Vision Hardware (1 hardware every 24 months)	No charge (up to \$250 maximum)	No charge (up to \$250 maximum)	No charge (up to \$250 maximum)
Prescription Drugs			
		Generic/Brand	Name/Non-Preferred Brand
Coinsurance	20%		n/a
Retail Copay (up to 30-day supply)	n/a		\$10/\$20/\$20
Mail Order Rx	n/a		\$10/\$20/\$20

¹ Cancer Screening: Age limits and frequency limits may apply. Please see your Plan documents for further details.

² Hearing Aid Maximum: \$1,000 every 36 months; Age Limit: Dependents under 24 years.

³ Precertification for inpatient and outpatient services received in the US is required. Network providers must call Cigna's toll-free number to precertify services. Member is responsible for ensuring that Out-of-Network providers precertify services. Failure to obtain precertification may affect out-of-pocket costs. Please see your Plan documents for further details.

⁴ Therapy combined max: 60 days.

Dental Cigna - Global Health Benefits

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Comprehensive Dental Member Responsibility

Benefits¹

Class I - Diagnostic and Preventive	No charge
Class II - Basic Restorative	Ded., then 20%
Class III - Major Restorative	Ded., then 50%
Class IV - Orthodontia (child under 19 years of age)	50%

Deductible (calendar year)

Class I / Class IV	None / \$50
Classes II and III - Individual/Family	\$25/\$75

Maximum

Classes I, II and III (per person/per calendar year)	\$1,500
Class IV (lifetime)	\$1,500

¹ Plan limitations, frequency schedules and age restrictions may apply to certain benefits. Please see your Plan documents for specific benefit details.



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Gina Wheeler/Senior Account Manager ~ Employee Benefits

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1-800-618-2600 Ext. 44325

Business Hours are Monday - Friday 8:30am - 4:30pm EST

Additional Benefits Specific to Expatriate and Third Country National (TCN) staff

Holidays

Each IREX office has its own holiday schedule, but IREX will observe a total of 12 holidays in each calendar year.

Vacation

Employees accrue vacation according to the following schedule:

1st year = 3 work weeks (which equates to 4.38 hours per pay period)

Each year thereafter = 4 work weeks (which equates to 5.84 hours per pay period)

Life and Disability

TCN staff now receive basic Life/AD&D and Long-Term Disability benefits.

Pension Plan

TCNs may be eligible for a pension plan which will be determined during the hiring process.

Baggage/Shipping/Moving Costs

Expatriates are eligible for reimbursement of baggage/shipping/moving costs. All costs will only be paid directly to the vendor or on a reimbursement basis if an appropriate receipt is attached to the check request and the amount is authorized under the project. Insurance for household goods being shipped is an unallowable cost and therefore not authorized.

Housing Allowance

Expatriates are provided a monthly housing allowance usually paid through payroll.

UnitedHealthcare Global Assistance (formerly Frontier/MEDEX)

ID Number: 360201

Emergency Response Center: Call Collect 1-410-453-6330

<https://members.uhcglobal.com>

When working or traveling 100 or more miles away from home or outside of your home country IREX eligible travelers can obtain emergency medical, travel, and personal security assistance, 24 hours a day, anywhere in the world.

This is a summary of IREX benefits and does not represent a complete description. For additional details, please see the IREX Employee Handbook, the Benefit Plan Descriptions provided by the insurance carriers, or contact the IREX Human Resources Manager.