

## Cigna Global Health Benefits (CGHB) - Expatriate (EXPAT) Medical and Dental Benefits Coverage Information and Frequently Asked Questions

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Effective January 1, 2014:

Your coverage and your dependents coverage in CGHB will begin the day you actually begin your EXPAT assignment. Once your EXPAT assignment starts, you will have 30 days to make changes to your CGHB coverage in regards to adding or dropping dependents. You will continue to have coverage under your domestic medical and dental plans (Consumer or PPO) up until the date you leave for your assignment. In addition, your prescriptions will continue to be covered under your domestic medical plan (Consumer or PPO) until your coverage changes to CGHB.

### Common Questions:

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#### How do I get my CGHB ID cards?

- CGHB coverage begins on the day you begin your EXPAT assignment.
- Log onto [www.CignaEnvoy.com](http://www.CignaEnvoy.com) and print off your temporary ID cards.
- Call CGHB Customer Service\* and ask for your ID number and when you can expect to get your cards.
- CGHB will mail your ID cards to your address reflected in the Phillips 66 personnel system.

**Note: If CGHB does not reflect you as having CGHB coverage in their system, follow the instructions listed below:**

- If you have begun your EXPAT assignment, call the Benefits Center\* and notify them you have been told you do not have CGHB coverage.
- You may also submit a secure email by logging onto YBR through My HR Express.
- Request an emergency enrollment.
- Request the Benefits Center\* provide you with your CGHB ID number as soon as possible.

**I need to get my prescriptions filled before I leave on my EXPAT assignment. What coverage do I have and what do I need to do?**

- You will continue to have coverage under your domestic medical and dental plan (Consumer or PPO) until you actually begin your EXPAT assignment. This means you will continue to get your medications through CVS/caremark until your EXPAT assignment begins.
- You will need to go to your physician and obtain new prescriptions that allow “**up to a 365 day**” supply. Note: Due to Federal Regulations not all medications and supplies are eligible for a 365 day allowance.
- Once you obtain your new prescriptions you may get your medications filled through a local pharmacy or through CVS/caremark by mail. \*Note-Applicable co-insurance/co-pay may apply. See Benefit Highlight information posted on [hr.phillips66.com](http://hr.phillips66.com) for additional co-insurance/co-pay details (link provided below).

**I am being told by the local pharmacy or CVS/caremark that I am not allowed to fill my 365 day prescription. What can I do?**

- Call the Benefits Center\*.
- Request advocacy concerning your prescriptions.

**I have a specific CGHB question I would like explained to me. Where can I find additional information?**

- Go to [hr.phillips66.com](http://hr.phillips66.com) and refer to the Benefit Highlights that are available on the site (link provided). <http://hr.phillips66.com/Benefits/Benefits-For-Today/Expats-Inpats-And-NCNR.aspx>
- Contact the CGHB Service Center\*.

### \* Important Resources:

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- The Benefits Center: **800-965-4421** or outside the US, call 646-254-3467. Hours: Monday through Friday 8:00 AM to 6:00 PM CST.
- YBR: Access YBR through My HR Express under the Health and Welfare information or access YBR directly online at <http://resources.hewitt.com/phillips66>. You will be prompted for a User ID and password.
- CGHB Service Center has Customer Service Representatives available 24 hours a day, 365 days a year to assist you with your benefit, eligibility and claim status questions. The toll free number is **800-441-2668** or you may call collect at **001-302-797-3100**. You may also access their website at [www.CignaEnvoy.com](http://www.CignaEnvoy.com)