WELCOME TO CIGNA GLOBAL HEALTH ADVANTAGE BENEFITS®

Phillips 66
Policy #: 06117A
Employee Overview
Welcome and agenda

• Cigna Global Value Prop
• World Class Customer Service
• Pre-Departure: Checklist and Tips
• Network Capabilities
• Accessing Care
• Payment Options, Claim Submissions and Reimbursement
• Health and Well-Being Support
• Digital Tools: Cigna Envoy® and Mobile App
• Contact Details
Cigna: a GLOBAL health service company

OUR MISSION
To improve the health, wellbeing and sense of security of the people we serve

OUR CUSTOMER PROMISE
Easy access to quality health care around the world

OUR CUSTOMER VALUE PROPOSITION

Delivering service excellence
Leading global network
Experts in compliance
Clinical support and wellbeing engagement

Delivering on our promise
• Partnering with clients to reduce their risk, increase employee productivity, and promote engagement and retention through access to quality care and world-class service.
World class customer service

Consistent customer service, delivered globally:
Regardless of your locale, we’ll make sure you have the tools needed to manage your benefits, plan for assignment, and reach customer service.

Multilingual Service and Tools:
You will have access to multilingual services simply by calling our global customer service centers that operate 24/7/365. Additional resources include:

• Ability to translate correspondence from employees
• Online tools, including medical translators
• Welcome kits
• Claim forms
• 24/7 clinical support
• Medication replacement
• Email team staffed 24/7
• 24 hour automated self-service
• Concierge Service for complex individual needs
• Support in finding a health care professional
**World class customer service**

### Customer Support Services

- Assistance finding a local doctor or hospital – at any time, day or night
- Nearly 100% success rate in establishing guarantees of payment to doctors and hospitals*
- Information to help you understand how health care works in your country
- Immediate access to our in-house team of international doctors and nurses for information or referrals

*Internal Cigna Data as of January 2014

### Claims Services

- More than 92% of clean customer claims are paid in 10 business days or less regardless of language or currency*
- Quick claims reimbursements in nearly 100 currencies
- Reimbursement options, such as international direct deposit, electronic funds and wire transfers, or checks
PRE-DEPARTURE

Checklist and Tips
Pre-departure: Checklist and tips

Before traveling on global assignment, you’ll need some assistance to make sure you’re prepared. To help you out, we’ve designed an easy-to-follow checklist to make sure you have everything covered before you leave.

Let’s start with some basic questions. Information is power. So it’s in your best interest to be sure all of your important information is updated and ready to travel with you.

1. Are your travel and ID documents up-to-date?
2. Are your health documents updated, renewed and reauthorized?
3. Have you visited www.cignaenvoy.com to access our Pre-Assignment Tool?
# Pre-departure: Checklist and tips

## Important documents checklist

**Medical**
- Your Cigna ID card – be sure to make a copy of both sides. If you have not received your card before you leave:
  - Toll-free: **1.800.441.2668**.
  - Direct calling: **001.302.797.3100** (Collect calls accepted).
- Before you leave, get a 6-12 month supply of all prescriptions you take regularly (Country limitations may apply).
- A record of past surgeries, diagnoses and medications (names/dosages).
- Copies of X-rays, MRIs, CT Scans, etc. (Easily stored on a thumb drive or DVD).
- Blood type, blood group and Rh factor.
- List of all allergies – include medicine, foods, seasonal, etc.
- Vaccination history.
- International certificate of vaccinations for yellow fever (yellow card, if necessary).

**Travel**
- Passports.
- Birth certificates.
- Visas and work permits.
- Marriage certificate (if applicable).
- Home address.
- Emergency and contact information.
- A copy of Cigna customer service numbers:
  - Toll-free: **1.800.441.2668** and your Cigna ID number.
  - Direct calling: **001.302.797.3100** (Collect calls accepted).
- Review your country guides specific to your assigned country.
- Pre-assignment screenings.
- Research and create a list of physicians located in your assigned country.
- Driver’s license.
NETWORK CAPABILITIES

Global Network & CignaLinks®
Global network

- Access to over 1,000,000 health care professionals
- International network: approximately 250,000
- U.S. network: approximately 900,000
- 68% direct settlement internationally
  A unique service differentiator
- First-class care in more than 450 cities in approximately 205 countries and jurisdictions

1. Based on Internal Cigna Data as of January 2015
CignaLinks: Global coverage, local delivery

- 9 CignaLinks networks; providing coverage in 24 countries
- 2 Third Party Vendors; providing coverage in 15 countries
Global network: CignaLinks

• CignaLinks is a unique aspect of your benefit program and is available to customers located in Brazil, Canada, China, South Africa, Spain and the United Kingdom.

• Systemic integration of our global health care program with local administrators (and/or insurers).

• Achieves greater cost savings for employers and their employees.

• Facilitates compliance with local regulations.

• Local customer service
  – Payment in almost any currency
  – Insight about local health care

• Local clinical expertise.
Keep your Cigna Global ID card with you at all times to access quality health care anywhere in the world.

For employees that are citizens of or reside in Canada, UAE, Kuwait, or Spain, a second CignaLinks ID card will also be issued to use only when in that location.

All employees will receive the Cigna Global ID card:

✓ UK

The following countries will have co-branded ID cards:
ACCESSING CARE
DIRECT PAY AND GUARANTEE OF PAYMENT
What to do if you become sick or injured?

If you become ill or need to seek care:

• Locate a health care professional (HCP)
  • View our health care directory via www.cignaenvoy.com OR contact Cigna Global Health Benefits Customer Service using the phone numbers on the back of your ID card to assist with a HCP referral.

• When you seek care
  • Present your Cigna Global ID card or CignaLinks ID card where applicable. If the HCP is not part of our direct pay network ask for them to contact us directly so we can issue a Guarantee of Payment (GOP.)

If you are seriously injured or believe your illness is life threatening:

• Seek immediate care
  • Contact Cigna Global Health Benefits Customer Service as soon as possible so we can determine if the facility you are located at can properly handle your medical condition/ facilitate a Guarantee of Payment (GOP) if necessary.
ACCESSING CARE

Inside the Cigna network:
- Cigna Envoy App
- Find a Preferred Provider
- Access Healthcare

Out of network:
- Call Cigna
- Cigna Arranges GOP

24/7/365 – access to multilingual Cigna customer service

100% Guarantee of Payment success rate

120+ Global Medical Directors and proprietary clinical team

Over 250,000 direct billing providers

Medical Emergencies

Member receives immediate care!

Access Healthcare

Walk Away or Pay and Submit Claim

Walk Away

Member website – Cigna Envoy with Interactive provider directory and second opinion service to support member choice when accessing care
Fast and flexible claim submission

Multiple options, same great service
While we regularly make payments directly to the health care professional, our claims process is like our plans – flexible. Medical, dental, and vision claims can be processed through:

Direct Payment:
We have one of the largest global doctor and hospital networks in the industry – more than 1 million health care professionals worldwide¹ and we regularly make direct payments to doctors and hospitals willing to accept this arrangement. You can simply present your Cigna ID card, and the doctor or hospital will bill us directly.

Guarantee of Payment:
If you receive care outside of our direct payment network, we have almost a 100 percent success rate² in establishing a guarantee of payment. You can call our customer service center 24 hours a day, 7 days a week, 365 days a year for assistance arranging guarantee of payment.

¹-² Internal Cigna Data
# Requesting a guarantee of payment (GOP)

## What is a guarantee of payment?

Allows doctors that may not participate in our network to verify eligibility and confirm benefits before you receive care.

## What does a guarantee of payment include?

Scheduled service, date of service to be performed, level of benefits, cost of service, deductible, coinsurance, and more.

## Why is a guarantee of payment important?

- Using a guarantee of payment increases access to care around the world
- Reduces out-of-pocket expenses
- Minimizes or eliminates your issues with getting the care they need and paying for it
- Enables the hospital to bill us directly
Fast and flexible claim submission

Pay and Claim:
You will also have the option of paying out-of-pocket and submitting the claim to Cigna for reimbursement. You can take advantage of our simple claims submission process. Claims can be submitted online through Cigna Envoy, a toll-free fax, mail or via email and are reimbursable in more than 100 different currencies.

Once received, 92 percent of claims are reimbursed within 10 business days, and you can have the reimbursement directly deposited into your bank account, sent via electronic funds transfer, or choose to have the check mailed to them in their local currency.
Steps to speed up the claim process

• Submit your claim through CignaEnvoy.com or the Cigna Envoy Mobile app. It’s the fastest and easiest way to get your claims to Cigna.

• Make sure when submitting your form via mail or fax that it is complete. And don’t forget to sign it!

• Fill out a separate form for each doctor or hospital visit.

• Be sure to add a diagnosis or explain your treatment.

• Make and keep handy copies of your bills, receipts, and claim forms.

• Clearly state how you would like to be reimbursed.

• If you can’t submit your claim online, remember that even faxes are faster than regular mail.
Claim submission options

All registered users of our website, CignaEnvoy.com, are able to submit and view previous claims through the website using an easy to follow process.

Mail/Courier:

Mail Delivery:
Cigna Global Health Benefits
Customer Service Center
P.O. Box 15050
Wilmington, Delaware 19850-5050 USA

Courier Delivery:
Cigna Global Health Benefits
Customer Service Center
300 Bellevue Parkway
Wilmington, Delaware 19809

Submit using the photo claim submission tool through the Cigna Envoy Mobile App.
Reimbursement methods

- Electronic Funds Transfers (EFT)
- Checks to you in a variety of currencies (Over 100 currencies)
- Wire Transfers in most currencies bank accounts around the world

**ePayment Plus®** is an integrated and accurate process that includes automatic email notification of payments directly into a bank account you maintain in a given country, regardless of where you are on assignment. You can quickly and easily self-enroll in ePayment Plus on Cigna Envoy. ePayment Plus complements the existing array of electronic payment options, such as, wire transfers and Electronic Funds Transfer (EFT), available in the U.S. After you enroll in ePayment Plus, charges often applied by your bank for wire transfers or other deposits, are removed or minimized. To sign up, go to [www.CignaEnvoy.com](http://www.CignaEnvoy.com). International e-payments are reimbursed in a variety of currencies available directly into yours’ bank accounts in: Australia, Canada, Denmark, Hong Kong, New Zealand, Norway, Singapore, Sweden, and the U.K.

- Cigna Global charges no fees regardless of reimbursement methods
- Cigna can only reimburse where legally permitted.
HEALTH AND WELL-BEING SUPPORT
Our mission is to help the people we serve improve their health, well-being, and sense of security.

Global Wellness Solutions available via CignaEnvoy.com
- Health and Well-being Assessment
- Pre-Departure Assessment
- Condition Management
- Online expert medical second opinion services through the Cleveland Clinic
- Online Health Improvement tools
- Cigna Wellbeing App!!
Global wellness solutions

Health and Well-Being Assessment
• Proactively identifies potential health risks
• Tailored, individual reports let you and us know where you may need assistance
• Available in 17 distinct languages with 31 cultural adaptations
• Covers eight key areas of lifestyle including: Sleep, Stress, Physical Activity, Nutrition, Mental Health, Productivity, Lifestyle and Weight

Pre-Assignment Assistance/Condition Management
• Simple yet comprehensive questionnaire identifies health conditions and risks
• You learn how to manage or maintain health while on assignment
• Identify potential health risks before you leave
• Outreach by Cigna to help with current and/or potential issues
• Available to you and your family members while on assignment
• Personal nurse resources are always available throughout the duration of assignment

Second Opinion
• Through an alliance with Cleveland Clinic, you have access to MyConsult® Online Medical Second Opinion
• Cleveland Clinic physicians will review your medical records and diagnostic tests and provide an online medical second opinion
What is Cigna Wellbeing™ App?
All new personalized secure health and wellness app

Extensive support to help assess and improve the health and well-being of your employees and their dependents.

- Easy, engaging Health Risk Assessment (HRA)
- Targeted Risk Assessments focused on key health pillars - nutrition, fitness, sleep, stress
- Extensive health and wellness online Library – articles, recipes, recommendations
- Online Coaching – recommended programs to fit personal needs; motivational and instructional videos; health and wellness library
- Know your numbers – tracking key health biometrics
- Global Telehealth* – doctor consultation
- Direct Dial to access the international employee assistance program (IEAP)*
- Telephonic Wellness Coaching (TWC)* – thru HRA.
- Personalized and secure – login/authentication: Employees and Dependents (age 18 years or older)

* Subject to availability
Cigna Wellbeing™

New personalized secure health and wellness app – 3 Pillars

**ACCESS TO CARE**

Watch a short video

**MANAGE CARE**

**ONE DROP**

Navigating Diabetes, Together.

AsthmaMD™

Available now in 15,000 stores nationwide.

**CHANGE LIFESTYLE BEHAVIOR**

Together, all the way.
INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAM (IEAP):

With the Cigna Global Health Benefits International Employee Assistance Program, you and your family can have access to free, confidential assistance with any work, life, personal, or family issue. Anytime, any day, you can contact us for assistance including short-term professional counseling, resources, referrals, and information. Highlighted below are just some benefits of IEAP:

- Available 24 hours a day, 7 days a week, 365 days a year to you and covered dependents
- Telephonic support delivered in local language, up to five sessions per incident
- Provides information, resources, and counseling on any work, life personal or family issue that matters to you
- Up to five face-to-face sessions with a professional counselor in over 200 countries
- No cost to use the service
- SMS texting - text the support you need and receive a call back
- Crisis support
- Fully confidential
- Website available in 27 languages

No matter when, no matter where, you have free, confidential support by phone, email, or web. Call or log on to get started.
DIGITAL TOOLS

Cigna Envoy and Mobile App
Go digital: Focused on your needs

Multi-Modal:
• Access on any Device (Desktop, Mobile, Tablet)

Easy and Reliable:
• Login/Register
• Navigation
• Health Care Search
• ID Cards

Tracking Service:
• Claims Status
• Benefits Tracking
Getting started

ID card, and Cigna Envoy:

• Once you receive their permanent ID card, you can contact our Global Service Center or visit our customer website: www.CignaEnvoy.com.
Everything you need in one place

Self-service website

CIGNA ENVOY®

Improved employee satisfaction – connected 24/7 to the information they need most

- Online claim submissions
- Print and order ID cards
- Find a doctor or hospital
- View explanation of benefits
- Opt-out of explanation of benefits in the mail (“go green”)
- Update personal information and communication preferences
- Review eligibility
- Send and receive email
- Access health and wellness tools
- Available in English, Spanish and Simplified Chinese
First time registration, select: 'I have not registered yet'.

After initial registration, select: I have an existing login

I AM A CUSTOMER
- I have an existing login
- I have not registered yet
- I do not have a Cigna ID/Pre Assignment tools
- I am an international business traveller
- I'm leaving my current role and want to continue health coverage

I AM A CLIENT/EMPLOYER

CIGNA GLOBAL HEALTH BENEFITS LAUNCHES MOBILE APP!
APPLE APP STORE ➤
GOOGLE PLAY APP STORE ➤
AMAZON APPSTORE ➤
Cigna Envoy: Homepage

Available in English, Simplified Chinese & Spanish

Important message Center

Video capabilities

Quick icons
- Check Claims Status
- View my Plans
- Find a Health care Professional
- View and print ID cards

Footer quick access to the entire site of Envoy
At Cigna Global Health Benefits,® we are dedicated to making sure you have quick and easy access to their Cigna benefits and services anytime and anywhere you need them. That’s why we created the Cigna Envoy mobile app. Cigna Envoy is the online source for your benefit needs and now you can access it right on your smartphone.

- Instant, real-time access to health information on the go
- Easy and simple navigation
- Available whenever, wherever
- Find health care all over the world
- Submit & check the status of your claims
- View and Print your family’s ID cards
- Always have a way to contact Cigna 24/7/365

Download the App now from the App Store℠ or Google Play.
CONTACT DETAILS
<table>
<thead>
<tr>
<th>Contact Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toll-Free telephone number</td>
<td>1.800.441.2668</td>
</tr>
<tr>
<td>Toll-free TDD telephone number for the hearing impaired</td>
<td>1.800.558.3604</td>
</tr>
<tr>
<td>Direct telephone number (Collect calls accepted)</td>
<td>001.302.797.3100</td>
</tr>
<tr>
<td>Toll-free facsimile number</td>
<td>1.800.243.6998</td>
</tr>
<tr>
<td>Direct facsimile number</td>
<td>001.302.797.3150</td>
</tr>
</tbody>
</table>
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