

**CIGNA HEALTHCARE PORTABILITY GUIDELINES
FOR DAVIDSON COLLEGE
FACULTY AND STAFF ABROAD**

ELIGIBILITY

Each active Davidson College employee (and his/her dependents) who is abroad will remain in “active status.” Urgent care treatment and emergency care treatment will be paid as in network benefits. Ongoing preexisting medical treatment will be considered as non-network if services are rendered by a provider who does not participate with CIGNA.

FACULTY/STAFF ABROAD FOR RESEARCH, VACATION, ETC.

MEDICAL CARE ABROAD

You may wait until the end of your overseas program to submit medical claims to CIGNA or you may submit claims as they occur.

Routine physical exams and any routine care **must** be taken care of prior to going abroad.

TREATMENT FOR PRE-EXISTING MEDICAL CONDITIONS (existing before going abroad)

If an employee is in the process of receiving continuous care for a medical problem, please verify with your physician that your condition allows travel. If so, CIGNA will pay benefits on the non-network level for routine care rendered by a non-participating provider.

LIFE THREATENING EMERGENCY CARE ABROAD (EXAMPLES: CHEST PAIN, SEVERE SHORTNESS OF BREATH OR DIFFICULTY BREATHING, EXCESSIVE OR PROLONGED BLEEDING, LOSS OF CONSCIOUSNESS OR SUDDEN CHANGE IN MENTAL STATUS (DISORIENTATION, ETC.), CONVULSIVE SEIZURES, SEVERE OR MULTIPLE INJURIES, ALLERGIC WHEEZING IN THE CHEST, CYANOSIS, ANY MEDICAL CONDITION OF SUCH A NATURE THAT FAILURE TO RENDER IMMEDIATE CARE COULD REASONABLY RESULT IN DETERIORATION TO THE POINT OF PLACING A PERSON’S LIFE OR LIMB IN JEOPARDY.)

Seek medical treatment immediately, then file your claim with CIGNA for reimbursement. It is strongly recommended that you contact Member Services if you are hospitalized while overseas. Please call the toll free number on your ID to be connected to Member Services.

While an employee is overseas, a notification of continuing medical care can be done by contacting Member Services. (Example: a medical condition occurs that would require a lot of follow-up care and the possibility of major surgeries.) We would suggest sharing this information with Member Services to assure that you are receiving the appropriate medical treatment.

PROCESSING OF CLAIMS FOR MEDICAL TREATMENT RECEIVED ABROAD

If billed directly by the medical provider or if member submits the charges, CIGNA will send reimbursement to the member in the form of US currency.

CIGNA suggests the following:

1. Paying for your medical bill at the time medical care is provided.
2. Submitting a copy of the itemized billing receipt to our claims department. You do not have to submit your claims on a CIGNA claims form. We prefer to receive a copy of the itemized bill with your CIGNA identification number (Social Security number) at the top of the copy.

Please submit original bills to:
CIGNA HealthCare
PO Box 5200
Scranton, PA 18505-5200

3. CIGNA will send reimbursement to the member's home address in the US.

NOTE: CIGNA must have the itemized billing statement in hand within 90 days of the member's return to the US, but no later than one year from the date the services were rendered.

Please contact the Member Service Department for questions or notifications regarding your claims at 1-800-244-6224 or (704) 672-0100.