

Insured and/or administered by:

**Cigna Global Insurance Company Limited**

**Medical Benefits Abroad (MBA) Cigna StudyWell  
Benefits at a Glance  
Wellesley College**

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers urgent and emergent expenses worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy. This is your Benefits at a Glance (BAAG) if you are eligible for the insurance, become insured and remain insured in accordance with the terms, provisions and conditions of the policy.

**Employee Eligibility:**

You are eligible for insurance if:

- you are in a Class of Eligible Members as determined by the Group
- you are traveling outside your country of residence for a study abroad program and are on Sojourn Travel before or after the program;

**Dependent Eligibility:**

You will become eligible for Dependent insurance on the later of:

- the day you become eligible for yourself; or
- the day you acquire your first Dependent if that Dependent is traveling with you outside their country of residence for a study abroad program and on Sojourn before or after the program.
- Dependents are not eligible for Accidental Death and Dismemberment coverage.

Any person for whom coverage is prohibited under applicable law will not be considered eligible

The effective date of this Schedule of Benefits is **9/1/2023**

Schedule of Benefits	
Benefit	Benefit Amount
Accidental Death & Dismemberment (AD&D)	\$10,000– per member per year
Medical Evacuation/Repatriation	\$500,000 – per member per year
Calendar Year Medical Benefit Maximum	\$500,000 – per member per year
Calendar Year Deductible	\$0– per member per year
Coinsurance (paid by Cigna)	100 %
Out of Pocket Coinsurance Maximum	\$0– per member per year
Prescription Drug	Plan coinsurance, subject to deductible*
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$1,000 calendar year maximum – per member per year
Sojourn Travel This is related to travel before or after a study abroad program.	Includes 15 days of sojourn travel
Mental Health	Plan coinsurance, subject to medical maximum
Substance Abuse	Plan coinsurance, subject to medical maximum
Room & Board Outside U.S.	Average semi-private room rate
Room & Board Inside U.S.**	Average semi-private room rate
Pre-Existing Conditions	Covered, subject to the calendar year medical maximum
War Risk (Medical)	Not covered
War Risk (AD&D)	Not covered
Crisis Assistance Plus (CAP)	Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year ***

Crisis Assistance Plus (CAP) Advantage	Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year *** CAP Advantage includes a location-based app designed with study abroad programs in mind. The app is available for both Android and Apple mobile devices and is used to support access to care, safety and security risks, and ability to seek medical and security assistance with a touch of button.
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\* Covered expenses when medically necessary while on an approved international trip. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international trip.

\*\* Pre-Admission Certification / Continued Stay Review is required for all U.S. Hospitalizations

\*\*\* CAP provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to impact employees while traveling (terrorism, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom\* and wrongful detentions). Ransom Payments are not covered.

Please refer to the welcome kits or the MBA website at <https://customer.cignaenvoy.com/traveler> for details around submitting a claim.

**Username:** 08932VMBA

**Password:** Cigna1

NOTE: This information is a general description of benefits and is not a contract. Cigna health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. Your Cigna health plan does not contain an exclusion for COVID-19 specifically or for pandemics more generally. Accordingly, your plan will provide coverage for the diagnosis and treatment of COVID-19 to the same extent as it would for any other unexpected medical condition. Please note that your plan does not cover expenses for services which are not medically necessary.

**Assistance is available 24 hours a day, 7 days a week:**

Phone: 302.746.3059 (outside the U.S.), 855.319.2412 (inside the U.S.)

In the Moment Support: (emotional support) **URL:** Cigna.com/ieap **Code:** cignastudywell

Services incurred in the U.S. by a network provider should be billed directly to Cigna Global.

**FRAUD NOTICE:** Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act. Cigna products and services are provided by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada and Cigna Global Insurance Company Limited. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel.

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