



**The Board of Pensions of the Presbyterian Church
Non-Member Couples**

Benefits at a Glance
Policy #03156
Effective Date 1/1/2015

The Board of Pensions of the Presbyterian Church offers Medical, EAP, Pharmacy, Medical Evacuation and Repatriation, and Vision benefits to our employees through Cigna Global Health Benefits. This comprehensive international healthcare program allows our employees and their families to access quality healthcare anywhere in the world. The following pages provide a general overview of the plan design for our employees on international assignment.

This plan provides minimum essential coverage.

International Medical Plan	
Eligibility	All full-time U.S. Expatriate and Third Country National employees classified as Non Couples.
Lifetime Maximum	Unlimited
Calendar Year Deductible • Per Individual • Per Family	\$0 \$0
Out of Pocket Maximum • Per Individual • Per Family Family members meet only their individual Out-of-Pocket and then their claims will be covered at 100%; if the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.	\$1,000 \$3,000
Combined Medical/Pharmacy Out-of-Pocket Maximum	The Out-of-Pocket limits cross-accumulate. Out-of-Pocket limits will include coinsurance; includes retail and home delivery prescription drugs coinsurance; includes pharmacy coinsurance payments
Coinsurance <i>(The percentage of covered expenses the plan pays)</i>	80%
Inpatient Hospital Services • Facility • Physician	80% 80%
Outpatient Facility Services	80%
Hospital Emergency Room <i>(refer to certificate for coverage and exclusions)</i>	80%
Infertility <i>(Procedures directly related to diagnosis are covered. Treatment, prescription drugs, and/or other method to bypass, i.e., In-vitro, are not covered. Refer to the certificate for additional coverage and exclusions)</i>	80%
Maternity Care Services	80%
Lab & Radiology Facility	80%
Short Term Rehabilitation <i>(60-day maximum per calendar year for all therapies combined)</i> <i>Includes: Cardiac Rehab, Physical Therapy, Speech Therapy, Occupational Therapy, Pulmonary Rehab and Cognitive Therapy</i>	80%



International Medical Plan	
Prescription Drug Benefit	80%
TMJ (\$1,000 maximum per lifetime)	80%
Physician Services <ul style="list-style-type: none"> • Physician's Office Visit • Surgery performed in physician's office • Allergy testing/treatment 	80%
Mental Illness and Substance Abuse <ul style="list-style-type: none"> • Inpatient • Outpatient 	80% 80%
Skilled Nursing Facility (120-day maximum per calendar year combined)	80%
Home Health Care (120-day Maximum per calendar year)	80%
Chiropractic Services	80% (20-day maximum per calendar year, excludes U.S. In-Network visits)
Hospice	80%
Diabetes Equipment & Supplies (Prescribed and recommended, in writing, by a physician. Equipment included: insulin pumps, blood glucose meters and strips, urine testing strips, insulin, syringes, lancets, alcohol swabs and pharmacological agents for controlling blood sugar)	80%
Hearing <ul style="list-style-type: none"> • Exam: One every 24 month period; Maximum Benefit: \$100 • Hardware: Up to \$1,000 per hearing aid unit necessary for each hearing impaired ear every 3 years for a dependent child under age 24 	80% 80%
Autism Spectrum Disorders Coverage (Coverage for the screening, diagnosis and treatment of autism spectrum disorder and medications as prescribed by licensed providers)	80%
Family Planning: Women's Services <ul style="list-style-type: none"> • Inpatient hospital facility • Outpatient hospital facility • Surgical services such as tubal ligation are covered (excluding reversals) • Includes contraceptive devices as prescribed 	100%
Family Planning: Men's Services <ul style="list-style-type: none"> • Inpatient hospital facility • Outpatient hospital facility • Surgical services such as vasectomy are covered (excluding reversals) 	80%



International Medical Plan	
Women's Preventive Services <ul style="list-style-type: none"> • Annual well-woman visits • Gestational diabetes screening • HPV DNA testing for women 30 years and older • Sexually-transmitted infection counseling including HIV screening and counseling • Domestic violence screening and counseling 	100%
Breast-feeding equipment and supplies (Limited to one rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies and counseling)	100%
Well Child Care	100%
Adult Preventive Care	100%
Immunizations <ul style="list-style-type: none"> • Includes diphtheria, hepatitis A, hepatitis B, measles, mumps, pertussis, polio, rubella, tetanus, varicella, Haemophilus influenza B 	100%
Travel Immunizations (For employee and dependents immunizations as required for travel)	100%
Papanicolaou Screening Test (One test per calendar year for females)	100%
Prostate Cancer Screening (One test per calendar year for males)	100%
Mammogram <ul style="list-style-type: none"> • Ages 35-39: One baseline exam • Ages 40-49: One exam every one or two years for asymptomatic women, but no sooner than two years after a women's baseline • Age 50 & Over: One exam annually • Any age: Whenever prescribed by a physician 	100%
Lead Poisoning Screening (For children at or around 12 months and high-risk children under age 6)	100%
Colorectal Cancer Screening (Age 50 and older or any high-risk individual)	100%
Dental Care (Accident) (Limited to a continuous course of treatment started within six months of accidental injury to sound natural teeth)	80%
Durable Medical Equipment	80%
External Prosthetic Appliances	80%



Pre-Admission Certification/ Continued Stay Review for Hospital Confinement

Precertification for inpatient and outpatient services received in the U.S. is required. Network providers must call our toll-free number, 1-800-441-2668 to precertify services. The customer is responsible for ensuring that out-of-network providers precertify services. Failure to obtain precertification may affect out-of-pocket costs. This is a summary only and further details can be found in the insurance certificate.

Global Wellness Programs	
Pre-Assignment Assistance Program	Cigna Global Health Benefits' pre-assignment assistance is a unique clinical program that offers comprehensive case management, care coordination, inpatient management, evacuation assistance, and online expert second opinions for employees and dependents either in the U.S. or abroad. The tool can be accessed prior to or during assignment through Cigna's secure web portal, www.cignaenvoy.com . Employees that utilize the pre-assignment assistance program are more likely to have a successful assignment.
Health & Well-Being Assessment	The Health and Well-Being Assessment (HA) is a short, online assessment that is core to our wellness solutions and the first step to identifying personal health risks. Those who complete the HA receive a personalized health risk profile report. The HA is medically validated by the World Health Organization.

International Employee Assistance Program (IEAP)

Level 2 International EAP Assist	Direct dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Referrals for 5 face-to-face sessions with licensed behavioral professionals (currently available in 160 countries).
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Prescription Drug Benefits – Purchased Inside the United States Only

Benefit Highlights	Participating Pharmacy	Non-Participating Pharmacy
Retail Drugs	The amount you pay for each 30 day supply	The amount you pay for each 30 day supply
Generic	20%	20%
Brand Name	20%	20%
Home Delivery Prescription Drugs	The amount you pay for each 90 day supply	The amount you pay for each 90 day supply
Generic	20%	U.S. In-network coverage only
Brand Name	20%	U.S. In-network coverage only

Emergency Medical Evacuation / Repatriation

Emergency Evacuation	100% of covered expenses not subject to the deductible for services approved by International SOS
Family Travel Arrangements	Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of 7 days
Return of Dependent Children	One-way economy airfare to return dependent children to their country of residence
Repatriation of Mortal Remains	100% coverage
Return of Traveling Companion	In the event of hospitalization or evacuation, and a traveling companion's air ticket is no longer usable, one-way airfare paid at economy rates to return traveling companions to country of residence



Vision Care	
Eye Exams One Eye Exam every 24 Consecutive months	
	80%
Vision Hardware	
Lenses & Frames One pair of glasses or contact lenses per 24 Consecutive months	
	100%
Maximum Every 24 months	\$250

The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. Please consult your policy/customer certificate for a complete description of coverage and exclusions. In the event of a conflict or discrepancy, the terms of the formal plan documents control. Please contact your Plan Administrator for a copy of the plan documents. Coverage and benefits are contingent upon the applicable policy terms and are available except where prohibited by applicable law. © Copyright 2014 (Cigna Corporation)

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