

International (Expatriate) Health Plan

Cigna Global | cignaenvoy.com | Toll-Free: 800-441-2668 | Direct: 302-797-3100

Nightwing employees deployed on expatriate or international assignments can enroll in a Cigna Global health plan that bundles medical, dental, and vision coverage.

Find a Provider

Visit cignaenvoy.com to find a medical, dental, and/or vision provider in your area.

Once you enroll, physical ID cards will be mailed to your home address listed in Workday. Digital ID cards are also available at cignaenvoy.com.

Medical

The Cigna Global Gold Care medical plan covers a variety of provider visits, treatments, procedures, and prescription drugs. The coverage level varies depending on your location and the type of provider you visit.

	International	In-Network U.S.	Out-of-Network U.S.
Lifetime Maximum	\$0/\$0	Unlimited	\$300/\$900
Deductible			
Individual/Family	\$0/\$0	\$100/\$200	\$300/\$900
Coinsurance	0%	10%	30%
Out-of-Pocket Maximum			
Individual/Family	\$0/\$0	\$600/\$1,200	\$1,800/\$5,400
Preventive Care	Covered 100%	Covered 100%	30%*
Office Visits	Covered 100%	10%*	30%*
Urgent Care	Covered 100%	10%*	30%*
Emergency Room	Covered 100%	10%*	30%*
Inpatient Services	Covered 100%	10%*	30%*
Retail Rx		Retail 30-day supply	Mail Order 90-day supply
Tier 1 (Generic)		\$5 copay	\$15 copay
Tier 2 (Preferred Brand)	Covered 100%	\$30 copay	\$90 copay
Tier 3 (Non-Preferred)		\$90 copay	\$270 copay
			Not covered

* After the deductible is met.

Medical Plan Resources

- **International Employee Assistance Program:** Provides confidential 24/7 support for emotional well-being, crisis intervention, and everyday concerns such as childcare, eldercare, legal, and financial matters. Includes up to six counseling sessions per issue with a licensed behavioral health professional.
- **Crisis Assistance Plus (CAP):** Offers support during travel-related emergencies, including natural disasters, political threats, pandemics, violent crimes, and other crisis situations. Coverage includes crisis consulting and limited evacuation assistance.
- **Guided Health Advisor Program:** Connects members with clinical experts who provide case management, care coordination, inpatient management, evacuation assistance, and access to expert second opinions.
- **Health Assessment:** An online assessment that helps you better understand your health and identifies areas where you may be doing well or could benefit from additional attention. Participants receive a personalized report with practical recommendations.
- **Targeted Risk Assessment:** Provides a deeper evaluation of specific health risks identified through the Health Assessment, such as sleep, stress, nutrition, and physical activity, along with personalized recommendations to support healthy lifestyle changes.

Dental

The Cigna Global dental plan covers routine care, like cleanings, exams, and X-rays, at 100%. It also helps pay for fillings, root canals, major services, and orthodontia after you meet the deductible.

	Cigna Global Dental ¹
Deductible Individual/Family	\$50/\$150
Diagnostic and Preventive Care Such as cleanings, exams, and X-rays	Covered 100%
Basic Care Such as fillings and root canals	20% ²
Major Care Such as crowns, bridges, and dentures	50% ²
Orthodontia Adult and child	50% ²
Benefit Maximum (per person) All care except Orthodontia Orthodontia	\$2,500 annually ³ \$2,000 lifetime maximum ⁴

¹ Coverage amounts are the same for U.S., international, and out-of-network providers.

² After deductible is met.

³ An annual maximum is the maximum amount your dental insurance will pay toward the cost of dental services and/or treatment in the benefit plan year. Each time a dental claim is submitted, your dental insurance provider subtracts the cost that they have paid for the service from your maximum. Once the annual maximum is reached, any further dental services you receive are 100% your responsibility to pay until the next plan year.

⁴ A lifetime maximum is the total dollar amount your dental insurance will pay for orthodontia over your entire lifetime, and it never resets once reached.

Vision

The Cigna vision plan is delivered through EyeMed, which has more than 169,000 eyecare professionals and 36,000 office locations worldwide. Eyemed also offers access to 11,000 retail locations, like LensCrafters, Pearle Vision, Target Optical, and Walmart Vision.

	International	In-Network U.S.	Out-of-Network U.S.
Exams¹	Covered 100%	Covered 100%	Covered 100%, up to \$40
Frames¹	Covered 100%, up to \$250	Covered 100%, up to \$250	Covered 100%, up to \$200
Lenses¹ Single Bifocal Trifocal Lenticular	Covered 100%	Covered 100%	\$30 maximum \$50 maximum \$70 maximum \$70 maximum
Contact Lenses¹	Covered 100%, up to \$250	Covered 100%, up to \$250	Covered 100%, up to \$200

¹ Benefits listed are per every 12 months.