Insured and/or administered by:

Cigna Life Insurance Company of Canada

Deluxe Travel Plan
Nexim

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.

Member Eligibility: Students or visiting scholars of foreign nationality, registered for at least one trimester at institution, in Canada, as a full-time or part-time student, as a research student or as a post doctoral intern during the academic year.

Dependent Eligibility: Not covered

Schedule of Benefits	
Benefit	**Benefit Amount**
Medical Evacuation/Repatriation	$100,000 – per member per year
Calendar Year Medical Benefit Maximum	$1,000,000 – per member per year
Calendar Year Deductible	$0
Coinsurance (paid by Cigna)	100%
Out of Pocket Coinsurance Maximum	None
Room & Board	Average semi-private room rate
Pre-Existing Condition Exclusions	None

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

Welcome to Cigna

Cigna Global Health Benefits covers you for unexpected injuries and illnesses that may occur while you're on an international trip. Should something come up, our customer service team will help you get the care you need. All you have to do is call the number on the back of your Cigna ID card and provide your policy number and the name of your organization. Our customer service representatives are dedicated to supporting you, from ground transportation and translators to finding the right health care professionals or facilities. No matter where you are in the world, Cigna's medical team is there for you - from helping to coordinate your treatment plans to getting assistance with medical appointments and hospital admissions. Just call the dedicated phone number to our service centre, and our team will put you in touch with a Cigna clinician.

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

Website	CignaEnvoy.com
Toll-free telephone number	+1.800.243.1348
Direct (collect calls accepted):	+1.302.797.3535
Toll-free facsimile number	+1.800.243.6998
Direct facsimile number	+ 1.302.797.3150
Mail delivery	Cigna PO Box 15111 Wilmington, DE 19850-5111 U.S.A.
Courier delivery	Cigna 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.

As an added convenience, Cigna offers the ability to submit MBA claims directly through **Cigna Envoy.** All registered users can file an online claim simply by following these steps:

1. Go to **https://customer.cignaenvoy.com/traveler**

2. Log on by entering the username and password:

Username: **08252JMBA**

Password: **Cigna1**

3. Select the **'Submit a New Claim'** tile.

Special benefits

Your benefits include special coverage to help you take care of issues that go far beyond health. Our concierge and travel assistance services provide:

1. Advice for how to recover or replace lost documents like passports and credit cards.
2. Arrangement for an emergency medical evacuation.
3. Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.
4. Coordination of emergency travel arrangements for family members who escort another family member to the hospital.
5. Assistance finding or replacing prescription medication.
6. Help finding the right health care professional or facility closest to your location.
7. Help obtaining necessary documents for medical insurance claims.
8. Assistance with personal emergency telephone translation services.





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.

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