

Cigna Client Travel Benefits



Frequently Asked Questions

The below FAQ is not intended to be an exhaustive list of questions on this topic. If you have questions that are not covered below, you're encouraged to consult your legal counsel and your Cigna Client Manager.

Q: How does Cigna plan to support their customers, clients and employees in the wake of the Supreme Court's *Dobbs v. Jackson Women's Health Organization* decision?

A: Cigna will continue to do everything we can to support our customers, clients and employees in accessing affordable, high-quality health care. Employers are deeply invested in the health and well-being of their people, and they understand their unique needs. We've long held the philosophy that there is no 'one-size-fits-all' approach to health coverage, and we will continue to partner with each of our clients individually to provide meaningful options, which include travel benefits.

Q: Is Cigna expanding the travel benefit they offer to their own employees in the United States?

A: Yes. Cigna has employees in all fifty states, and we are committed to ensuring that they each have access to comprehensive health care, no matter where they live. We already offer our employees and their families travel reimbursement for certain health services, and we are expanding that benefit to include abortion care, gender-affirming care, and behavioral health services in states where access is restricted.

Q: If a client is interested, what are the next steps?

A: For further information about the options and the associated fees, please speak to your Cigna sales representative. After discussing the options and the client's interests, Cigna will provide the client with Cigna's terms and conditions and submit the client's elections for implementation.

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Q: What are some considerations clients should take into account about making a change to their travel benefits?

A: There are a number of questions a client may want to consider before making a coverage change to pay for travel expenses, such as:

- Employee reaction and impact to talent retention
- Financial Implications
- Legal and regulatory considerations

The above is not intended to be an exhaustive list. Clients will need to make their own determinations in consultation with their legal counsel.

Q: Is the travel benefit available on Insured plans?

A: No, not at this time. Cigna is exploring a travel benefit for Insured plans, as permitted by applicable law. The timelines for regulatory filing approval and product availability will vary by state.

Q: What is the timing of Cigna's travel benefit offering – meaning, when will it be available?

A: For self-funded clients, a travel benefit is expected to be made available as a non-standard accommodation upon client request beginning July 2022. Regulatory approval would be required before Cigna could offer the travel benefit to fully insured clients. The timelines for regulatory filing approval and product availability would vary by state.

Q: Can a travel benefit be added retroactively?

A: Not typically. Exceptions can be considered on a case-by-case basis.

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Q: For those clients who have requested that Cigna administer a travel benefit, what controls are in place to ensure the Travel benefit is administered appropriately?

A: The customer must contact Cigna and be authorized for travel in order for the expenses to be subsequently reimbursed / covered. The team processing Travel claims will ensure the expenses were appropriate and within IRS rules for pretax dollars.

Q: Are there legal ramifications for payment of abortion services if, for example, an employee who lives in a state with restricted laws were able to find a provider in-state willing to provide the service? What about for out-of-state abortions?

A: Because states with laws limiting access to abortion services allow some abortions to be performed within stipulated conditions and time frames, Cigna will rely on providers, in good faith, to abide by the requirements set forth in state and federal abortion laws, just as we expect them to abide by all laws that govern the practice of medicine in their state.

The legal landscape with respect to abortion is rapidly evolving. Cigna will continue to monitor legal changes and developments and modify operations, if necessary. Clients should discuss determinations regarding coverage and plan design with their own legal counsel.

Q: If customers in Insured plans, with no travel benefit, residing in states limiting abortion access (e.g., Texas, Oklahoma), choose to go to another state for an abortion where access is legal, is the service covered?

A: Customers are able to receive covered services out of state, including abortion, as long as their filed and regulatory-approved plan language allows for out of state coverage under the terms of the benefit plan.

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Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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