



**GLOBAL HEALTH 3750**

**Schedule of Benefits**

COMPREHENSIVE MEDICAL COVERAGE

**EFFECTIVE DATE: JANUARY 1, 2024**

Intended for GSFR Participant Use Only



## IMPORTANT INFORMATION

Please be aware that the coverage made available hereunder may be prohibited or inadvisable in certain countries. The Company may be able to provide some general information or assistance in this regard, but the Company is not in a position to provide legal advice to employers or employees in such countries.

The benefits provided under the Plan are provided by the Company and are paid from the general assets of the Company. Cigna Health and Life Insurance Company (CIGNA) provides claim administration services only to the Plan.

The Company reserves the right at any time and for any reason to terminate, suspend, withdraw, amend or modify the plan or any of its provisions. If any material changes are made in the future, you will be notified.

Please be aware that the coverage made available hereunder may be prohibited or inadvisable in certain countries. The Company may be able to provide some general information or assistance in this regard, but the Company is not in a position to provide legal advice to employers or employees in such countries.

**Contact Information:** [www.cignaenvoy.com](http://www.cignaenvoy.com) or International access code + 1 + 800.441.2668 or (302) 797-3100



## Comprehensive Medical Coverage

### The Schedule

#### For You and Your Dependents

To receive Comprehensive Medical Coverage, you and your Dependents may be required to pay a portion of the Covered Expenses for services and supplies. That portion is the Deductible, Co-payment and Co-insurance.

#### Co-insurance

The term Co-insurance means the percentage of charges for Covered Expenses that a covered person is required to pay under the Plan.

#### Co-payments/Deductibles

Co-payments are expenses to be paid by you or your Dependent for the services received. Deductibles are also expenses to be paid by you or your Dependent. Deductible amounts are separate from and not reduced by Co-payments. Co-payments and Deductibles are in addition to any Co-insurance. Once the Deductible maximum in The Schedule has been reached, you and your family need not satisfy any further medical Deductible for the rest of that year.

#### Maximum Out-of-Pocket limit

The term Maximum Out-of-Pocket limit means the amount a Covered Person or Family must pay for International, In-Network U.S., and Out-of-Network U.S. Eligible Expenses in a calendar year before the plan pays 100%.

#### Maximum Reimbursable Charge

Unless otherwise noted, services are paid based on the Maximum Reimbursable Charge. For this plan, the Maximum Reimbursable Charge is calculated at the 80<sup>th</sup> percentile of all charges made by providers of such service or supply in the geographic area.

#### Multiple Surgical Reduction

Multiple surgeries performed during one operating session result in payment reduction of 50% to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.

#### Assistant Surgeon and Co-Surgeon Charges

##### Assistant Surgeon

The maximum amount payable will be limited to charges made by an assistant surgeon that do not exceed 20 percent of the surgeon's allowable charge. (For purposes of this limitation, allowable charge means the amount payable to the surgeon prior to any reductions due to Co-insurance or Deductible amounts.)

##### Co-Surgeon

The maximum amount payable will be limited to charges made by co-surgeons that do not exceed 20 percent of the surgeon's allowable charge plus 20 percent. (For purposes of this limitation, allowable charge means the amount payable to the surgeons prior to any reductions due to Co-insurance or Deductible amounts.)



BENEFIT HIGHLIGHTS	INTERNATIONAL	IN-NETWORK U.S.	OUT-OF-NETWORK U.S.								
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited								
<b>Emergency Evacuation or Repatriation Benefits</b>	100% not subject to plan Deductible	100% not subject to plan Deductible	100% not subject to plan Deductible								
<b>Co-insurance Level</b>	80% of the Maximum Reimbursable Charge	Tiered % of the Maximum Reimbursable Charge	50% of the Maximum Reimbursable Charge								
<p><b>Calendar Year Deductible</b></p> <table border="1"> <tr> <td>Individual</td> <td>\$1,000 per person</td> <td>\$3,750 per person</td> <td>\$7,000 per person</td> </tr> <tr> <td>Family Maximum</td> <td>\$2,000 per family</td> <td>\$7,500 per family</td> <td>\$14,000 per family</td> </tr> </table> <p>Family members meet only their individual Deductible and then their claims will be covered under the plan Co-insurance; if the family Deductible has been met prior to their individual Deductible being met, their claims will be paid at the plan Co-insurance level.</p> <p><b>Co-payments/ Deductibles</b></p> <p>Co-payments are expenses to be paid by you or your Dependent for the services received. Deductibles are also expenses to be paid by you or your Dependent. Deductible amounts are separate from and not reduced by Co-payments. Co-payments and Deductibles are in addition to any Co-insurance. Once the Deductible maximum in The Schedule has been reached, you and your family need not satisfy any further medical Deductible for the rest of that year.</p>				Individual	\$1,000 per person	\$3,750 per person	\$7,000 per person	Family Maximum	\$2,000 per family	\$7,500 per family	\$14,000 per family
Individual	\$1,000 per person	\$3,750 per person	\$7,000 per person								
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<p><b>Maximum Out-of-Pocket limit</b></p> <table border="1"> <tr> <td>Individual</td> <td>\$2,000 per person</td> <td>\$6,750 per person</td> <td>N/A</td> </tr> <tr> <td>Family Maximum</td> <td>\$4,000 per family</td> <td>\$13,500 per family</td> <td>N/A</td> </tr> </table> <p>Maximum Out-of-Pocket limit – Family Maximum Calculation; Family members meet only their individual Maximum Out-of-Pocket limit and then their claims will be covered at 100%; if the family Maximum Out-of-Pocket limit has been met prior to their individual Maximum Out-of-Pocket limit being met, their claims will be paid at 100%.</p> <p>*Co-insurance and Deductible Out-of-Pocket limit. This amount excludes Co-payments.</p>				Individual	\$2,000 per person	\$6,750 per person	N/A	Family Maximum	\$4,000 per family	\$13,500 per family	N/A
Individual	\$2,000 per person	\$6,750 per person	N/A								
Family Maximum	\$4,000 per family	\$13,500 per family	N/A								



<p><b>Combined Medical/Pharmacy Maximum Out-of-Pocket limit</b></p> <p>Combined Medical/ Pharmacy Maximum Out-of-Pocket limit includes retail and mail order drugs</p>	Yes	Yes	Yes
<p><b>Physician's Services</b></p> <p>Physician's Office Visit</p> <p>Surgery Performed In the Physician's Office</p> <p>Second Opinion Consultations (provided on a voluntary basis)</p> <p>Allergy Treatment/Injections/ Serum</p> <p>Specialist Office Visit</p>	<p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p>	<p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p>	<p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p>
<p><b>Adult Preventive Care</b> Routine Preventive Care for adults ages 18 and over (including immunizations)</p>	100% not subject to plan Deductible	100% not subject to plan Deductible	NOT COVERED
<p><b>Child Preventive Care</b> Routine Preventive Care for children through age 17 (including immunizations and developmental screenings)</p>	100% not subject to plan Deductible	100% not subject to plan Deductible	NOT COVERED

<p><b>Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT Scans and PET Scans)</b></p> <p>Inpatient Facility</p> <p>Outpatient Facility</p>	<p>80% after plan Deductible</p> <p>80% after plan Deductible</p>	<p>75% after plan Deductible</p> <p>75% after plan Deductible</p>	<p>50% after plan Deductible</p> <p>50% after plan Deductible</p>
<p><b>Annual Routine Mammograms, PSA, Pap Smear and Colorectal Cancer Screenings</b></p>	<p>100% not subject to plan Deductible</p>	<p>100% not subject to plan Deductible</p>	<p>NOT COVERED</p>
<p><b>Autism Therapy (covered under medical)</b></p> <p><b>Speech Therapy</b> 50 days per calendar year for Dependent child under age 6</p> <p><b>Physical Therapy</b> 50 days per calendar year for Dependent child through age 16</p> <p><b>Occupational Therapy</b> 50 days per calendar year for Dependent child through age 16</p>	<p>80% after plan Deductible</p>	<p>75% after plan Deductible</p>	<p>50% after plan Deductible</p>
<p><b>Bereavement Counseling</b></p> <p>Services Provided as part of Hospice Care</p> <p>Inpatient</p> <p>Outpatient</p> <p>Services Provided by Mental Health Professional</p>	<p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>Covered under Mental Health benefit</p>	<p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>Covered under Mental Health benefit</p>	<p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>Covered under Mental Health benefit</p>



<p><b>Chiropractic Care Services</b></p> <p>Office Visit Calendar Year Maximum: 20 days</p>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
<p><b>Dental Care</b></p> <p>Limited to charges made for a continuous course of dental treatment started within 6 months of an injury to sound, natural teeth</p> <p>Physician's Office Visit</p> <p>Inpatient Facility</p> <p>Outpatient Facility</p> <p>Physician's Services</p>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
<p><b>Durable Medical Equipment</b></p>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible

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<b>Emergency and Urgent Care Services</b>			
Physician's Office Visit	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible unless for Emergency Services, then in-network benefits apply
Hospital Emergency Room	80% after plan Deductible	70% after plan Deductible	70% after plan Deductible unless for Emergency Services, then in-network benefits apply
Outpatient Professional services (radiology, pathology and ER Physician)	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible unless for Emergency Services, then in-network benefits apply
Urgent Care Facility	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible unless for Emergency Services, then in-network benefits apply
X-ray and/or Lab performed at the Emergency Room/Urgent Care Facility (billed by the facility as part of the ER/UC visit)	80% not subject to plan Deductible	70% not subject to plan Deductible	50% not subject to plan Deductible unless for Emergency Services, then in-network benefits apply
Independent X-ray and/or Lab Facility in conjunction with an ER visit	80% not subject to plan Deductible	70% not subject to plan Deductible	50% not subject to plan Deductible unless for Emergency Services, then in-network benefits apply
Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT Scans, PET Scans, etc.)	80% not subject to plan Deductible	70% not subject to plan Deductible	50% not subject to plan Deductible unless for Emergency Services, then in-network benefits apply
Ambulance	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible unless for Emergency Services, then in-network benefits apply
<b>External Prosthetic Appliances</b>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible



<p><b>Family Planning Services</b></p> <p><b>Men’s Family Planning Services</b></p> <p>Office Visits and Counseling</p> <p>Lab and Radiology Tests</p> <p>Surgical Sterilization Procedures for Vasectomy (excludes reversals)</p> <p>Physician’s Office Visit</p> <p>Inpatient Facility</p> <p>Outpatient Facility</p> <p>Physician’s Services</p>	<p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p>	<p>75% after plan deductible</p> <p>75% after plan deductible</p> <p>75% after plan deductible</p> <p>75% after plan deductible</p> <p>75% after plan deductible</p> <p>75% after plan deductible</p> <p>75% after plan deductible</p>	<p>50% after plan deductible</p> <p>50% after plan deductible</p> <p>50% after plan deductible</p> <p>50% after plan deductible</p> <p>50% after plan deductible</p> <p>50% after plan deductible</p> <p>50% after plan deductible</p>
<p><b>Women’s Family Planning Services</b></p> <p>Office Visits and Counseling</p> <p>Lab and Radiology Tests</p> <p>Surgical Sterilization Procedures for Tubal Ligation (excludes reversals)</p> <p>Physician’s Office Visit</p> <p>Inpatient Facility</p> <p>Outpatient Facility</p> <p>Physician’s Services</p>	<p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p>	<p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p>	<p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p> <p>100% not subject to plan deductible</p>
<p><b>Hearing Benefit</b></p>			



Exam Frequency: One Exam per 12 month period Ages 4-6, then at ages 8, 10, 12 and 15	100% not subject to plan Deductible	100% not subject to plan Deductible	NOT COVERED
Hearing Aids	80% after plan Deductible  Available for dependents through age 18. Hearing aids are covered, one per ear every 3 years.	75% after plan Deductible  Available for dependents through age 18. Hearing aids are covered, one per ear every 3 years.	NOT COVERED
<b>Home Health Care</b>  Calendar Year Maximum: 120 visits (includes outpatient private nursing when approved as medically necessary)	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
<b>Hospice</b>  Inpatient Services  Outpatient Services	80% after plan Deductible  80% after plan Deductible	75% after plan Deductible  75% after plan Deductible	50% after plan Deductible  50% after plan Deductible
<b>Inpatient Hospital - Facility Services</b>  Semi-Private Room and Board  Private Room  Special Care Units (ICU/CCU)	80% after plan Deductible  Limited to the semi-private room rate  Limited to the semi-private room rate (Private Room covered outside the United States only if no semi-private room equivalent is available)  Limited to the ICU/CCU daily room rate	75% after plan Deductible  Limited to the semi-private room rate  Limited to the semi-private room rate  Limited to the ICU/CCU daily room rate	50% after plan Deductible  Limited to the semi-private room rate  Limited to the semi-private room rate  Limited to the ICU/CCU daily room rate
<b>Inpatient Hospital Physician's Visits/Consultations</b>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible



<p><b>Inpatient Hospital Professional Services</b></p> <p>Surgeon Radiologist Pathologist Anesthesiologist</p>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
<p><b>Inpatient Services at Other Health Care Facilities</b></p> <p>Includes Skilled Nursing Facility, Rehabilitation Hospital and Sub-Acute Facilities</p> <p>Calendar Year Maximum (combined for all facilities listed above): 120 days</p>	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
<p><b>Laboratory and Radiology Services (includes pre-admission testing)</b></p> <p>Physician's Office</p> <p>Outpatient Hospital Facility</p> <p>Independent X-ray and/or Lab Facility</p>	80% after plan Deductible	100% not subject to plan Deductible	50% after plan Deductible
<p><b>Lead Poisoning Screening Tests</b> For Children under age 6</p>	100% not subject to plan Deductible	100% not subject to plan Deductible	NOT COVERED

<p><b>Maternity Care Services</b></p> <p>Initial Visit to Confirm Pregnancy</p> <p>All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee)</p> <p>Physician's Office Visits in addition to the Global maternity fee when performed by an OB or Specialist</p> <p>Delivery - Facility (Inpatient Hospital, Birthing Center)</p>	<p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p>	<p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p>	<p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p>
<p><b>Mental Health and Substance Abuse</b></p> <p>Inpatient Facility</p> <p>Outpatient (Includes Individual, Group and Intensive Outpatient)</p> <p>Physician's Office Visit</p> <p>Outpatient Facility</p>	<p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p>	<p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p>	<p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p>



<b>Nutritional Evaluation</b>			
Calendar Year Maximum: 3 visits per person, however the three visit limit will not apply to treatment of diabetes			
Physician's Office Visit	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Inpatient Facility	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Outpatient Facility	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Physician's Services	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible

<b>Obesity / Bariatric Surgery</b>			
<b>Note:</b> Coverage is provided subject to medical necessity and clinical guidelines subject to any limitations shown in the "Exclusions, Expenses Not Covered and General Limitations" section of this certificate. Contact Cigna prior to incurring such costs.			
Physician's Office Visit	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Inpatient Facility	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Outpatient Facility	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Physician's Services	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
Lifetime Maximum: None			

<p><b>Organ Transplant</b></p> <p>Includes all medically appropriate, non-experimental transplants</p> <p>Office Visit</p> <p>Inpatient Facility</p> <p>Physician's Services</p>	<p>80% after plan Deductible</p> <p>80% after plan Deductible</p> <p>80% after plan Deductible</p>	<p>75% after plan Deductible</p> <p>75% after plan Deductible</p> <p>75% after plan Deductible</p>	<p>50% after plan Deductible</p> <p>50% after plan Deductible</p> <p>50% after plan Deductible</p>
<p><b>Outpatient Facility Services</b></p> <p>Operating Room, Recovery Room, Procedures Room, Treatment Room and Observation Room</p>	<p>80% after plan Deductible</p>	<p>75% after plan Deductible</p>	<p>50% after plan Deductible</p>
<p><b>Outpatient Professional Services</b></p> <p>Surgeon Radiologist Pathologist Anesthesiologist</p>	<p>80% after plan Deductible</p>	<p>75% after plan Deductible</p>	<p>50% after plan Deductible</p>
<p><b>Outpatient Short-Term Rehabilitative Therapy</b></p> <p>Calendar Year Maximum: None</p> <p>Includes: Cardiac Rehab Physical Therapy Speech Therapy Occupational Therapy Pulmonary Rehab Cognitive Therapy</p>	<p>80% after plan Deductible</p>	<p>75% after plan Deductible</p>	<p>50% after plan Deductible</p>



<b>Prescription Drug Benefit</b>	80% not subject to plan Deductible	Refer to the Prescription Drug Coverage Schedule for Participating Pharmacy	Refer to the Prescription Drug Coverage Schedule for Participating Pharmacy
<b>Routine Foot Disorders</b>	Not covered except for services associated with foot care for diabetes and peripheral vascular disease.		
<b>TMJ</b>  TMJ Treatment Benefit Lifetime Maximum: None	80% after plan Deductible	75% after plan Deductible	50% after plan Deductible
<b>Travel Immunizations</b> For Employees and Dependents	100% not subject to plan Deductible	100% not subject to plan Deductible	100% not subject to plan Deductible
<p><b>Treatment Resulting From Life Threatening Emergencies</b></p> <p>Medical treatment required as a result of an emergency, such as a suicide attempt, will be considered a medical expense until the medical condition is stabilized. Once the medical condition is stabilized, whether the treatment will be characterized as either a medical expense or a mental health/substance abuse expense, will be determined by the utilization review Physician in accordance with the applicable mixed services claim guidelines.</p>			
<b>Vision Care Benefit</b>  One examination per calendar year  Eyewear	80% after plan Deductible  NOT COVERED	75% after plan Deductible  NOT COVERED	50% after plan Deductible  NOT COVERED
<b>Wigs</b>  Maximum: One per lifetime for individuals undergoing cancer treatment	80% after plan Deductible	75% after plan Deductible	80% after plan Deductible



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