# health coverage when you're temporarily away from home.



Being away from home or family for an extended period of time can be stressful enough. You shouldn't have to worry about whether or not your health care will be covered too. That's why Cigna offers **the Guest Privileges program**. It provides health care coverage for people who are temporarily away from home for an extended period of time. It's not just for emergencies. All your routine and preventive care needs are covered.

# The Guest Privileges program can help you when:

- Your job takes you to a new location on an extended assignment
- A covered family member is living away from home for a few months or more
- A child with a chronic condition attends school out of state
- Court-ordered coverage is required for your covered dependents living in different areas

### **Eligibility**

To be eligible for the Guest Privileges program, you or a covered family member must be temporarily away from home for more than 60 days, but no longer than two years.\* As long as you're going to another Cigna service area in the United States, you'll have access to your Cigna coverage. And, with our nationwide network, you're likely to find a Cigna service area wherever you're going.

#### How to enroll

Enrollment is fast and easy. Simply call the toll-free number on your Cigna ID card. You'll be connected with a representative who will help determine if you're eligible for the program.

# **Guest Privileges information kit**

If you're eligible, you'll receive an information kit that includes everything you need to enroll. This includes a directory of health care professionals so you can choose a Primary Care Physician (PCP) in your temporary location, if your plan requires it.

Your Guest Privileges information kit will also explain how to complete the enrollment process. Once you're fully enrolled, you'll receive confirmation by mail, along with a Cigna ID card and the effective date for your new coverage.

When you need health care in your new location, you'll visit your temporary doctor just as you would see your doctor at home. You'll be covered for routine and preventive tests and services, as well as urgent care. And as always, you can access emergency care whenever and wherever needed, 24 hours a day.



<sup>\*</sup> Exceptions are court-ordered dependent coverage that continues as long as the court order requires and students who go on and off of Guesting over the course of their 4+ years of school.

# When you're ready to come home

At least one week before you leave your temporary residence, be sure to call Cigna Customer Service. Your customer service representative will make sure that your coverage will be in place in your home location on your effective date, as it was before you left.

# **Questions?**

For more information, call the toll-free number on your Cigna ID card or visit myCigna.com.

#### Please remember

- Call Customer Service to enroll at least one week before your move to ensure a smooth transition of your coverage to your guest location – or back to your home area when you return.
- Enroll no later than the 25th day of the month to begin coverage by the first day of the following month. For example, call to enroll on May 20 and your coverage will be effective June 1. Call to enroll on May 27 and your coverage will be effective July 1.
- Your coverage in your guest location will be the same as the coverage you had at home – except for any state mandates that may require some differences. Customer Service can assist with any questions.
- Children living away from home may be eligible for Guest Privileges as long as they continue to meet dependent and/or student eligibility status requirements. If your plan requires selection of a Primary Care Physician (PCP), children must choose a PCP in their temporary location in order to be covered in that area.

#### Find a doctor

Need help finding a primary care physician in your new location? Go to myCigna.com and click on "Find a Doctor." Simply enter the city and state or ZIP code of your temporary residence. Your search results will include doctor names, addresses, phone numbers training, hospital affiliations and other useful details.

All plans have exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call the toll-free number on your Cigna ID card.



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