



**GLOBAL HEALTH  
ADVANTAGE<sup>®</sup>  
2 to 20  
Benefits Proposal**

Prepared specially for

**Marathon Petroleum**

Effective Date: 01/01/2018



**Platinum Care Plan**

	International	In-Network U.S.	Out of Network U.S.
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Coinsurance (paid by Cigna)</b>	100%	100%	80%
<b>Deductible</b>			
<i>Individual</i>	\$0	\$0	\$0
<i>Family</i>	\$0	\$0	\$0
<b>Out of Pocket Limit</b>			
<i>Individual</i>	\$0	\$500	\$1,500
<i>Family</i>	\$0	\$1,000	\$3,000
	International	In-Network U.S.	Out of Network U.S.
<b>Preventive Care &amp; Screenings</b>	There is no calendar year maximum for all Preventive Care & Screenings		
Periodic Health Exams; Well - Woman Exams			
Pap Smear			
Well Child Care ( <i>including developmental screenings</i> )	100%	100%	100%
Mammogram			
Routine Immunizations / Injections			
<b>Other Screenings</b>			
Colorectal Cancer ( <i>for persons age 50 or older, or for any person deemed at high risk of colon cancer</i> )	100%	100%	100%
Prostate Specific-Antigen (PSA)			
Lead Poisoning Test ( <i>for children under age 6</i> )			
<b>Travel Immunizations</b>			
For employee and dependent immunizations required for travel	100%	100%	100%
<b>Physician Services</b>			
Office Visits			
Surgery Performed in the Physician's Office	100%	100%	80%
Second Opinion Consultants			
Allergy Treatment / Injections / Serum			
<b>Emergency Care</b>			
Hospital Emergency Room	100%	100%	100% ( <i>except if not a true emergency then 80%</i> )
Urgent Care Facility			
Ambulance	100%	100%	100%
<b>Inpatient Hospital Services</b>			
Inpatient Hospital Services	100%	100%	80%
Semi-Private Room and Board		Limited to the semi-private room rate	
Private Room		Limited to the semi-private room rate	
Special Care Units (ICU / CCU)		Limited to the ICU/CCU daily room rate	
<b>Outpatient Hospital Services</b>			
Operating Room, Recovery Room, Procedures Room, Treatment Room, and Observation Room	100%	100%	80%
<b>Mental Health and Substance Use Disorder</b>			
Inpatient Facility	100%	100%	80%
Outpatient - Office Visits			
Outpatient - All Other Services			
<b>Autism</b>	Coverage for screening, diagnosis, and treatment of autism spectrum disorder and medications as prescribed by licensed providers.		

Platinum Care Plan			
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<b>Maternity Care</b>			
Initial Visit to Confirm Pregnancy	100%	100%	80%
Pre-and Post-Natal, Exams, and Delivery			
<b>Family Planning - Women's Services</b>			
Annual well-woman visits			
Gestational diabetes screening	100%	100%	100%
HPV DNA testing for women 30 years and older			
Sexually-transmitted infection counseling including HIV screening and counseling			
Domestic violence screening and counseling			
Breast Feeding Equipment and Supplies	Limited to one rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies and counseling.		
<b>Family Planning - Men's Services</b>	100%	100%	80%
<b>Chiropractic Care</b>	100% up to 20 days per calendar year	100%	80% up to 20 days per calendar year
Office Visit			
<b>Temporomandibular Joint Disorder (TMJ)</b>	100%	100%	80%
Benefit Lifetime maximum: \$1,000			
<b>Outpatient Short-Term Rehabilitative Therapy</b>	100%	100%	80%
Includes: Cardiac, Physical, Speech, Occupational, Pulmonary, and Cognitive Therapies. The maximum does not apply to the treatment of autism and/or Mental Health conditions.	60 day calendar year maximum for all therapies combined.		
<b>Home Health Care</b>			
Calendar Year Maximum: 120 days (includes outpatient private nursing when approved as medically necessary.) The limit is not applicable to Mental Health and Substance Use Disorder conditions.	100%	100%	80%
<b>Hospice</b>			
Inpatient	100%	100%	80%
Outpatient	100%	100%	80%
<b>Hearing Exams: Routine</b>	100%	100%	80%
One exam per 24 month period			
<b>Hearing Aids For Dependents to Age 24</b>	100%	100%	80%
Maximum Benefit: \$1,000 per hearing aid unit as necessary for each ear, every three years.			
<b>Vision</b>	<b>International</b>	<b>In-Network U.S.</b>	<b>Out of Network U.S.</b>
One exam per 24 month period	100%	100%	80%
Hardware	100%	100%	100%
	One pair of frames or lenses per 24 month period - Maximum benefits \$250		
<b>Prescription Drugs</b>	<b>International (Outside the U.S.)</b>	<b>Cigna Pharmacy Management</b>	
		<i>Participating</i>	<i>Non Participating</i>
Retail (each 30 day supply)	Generic	\$5 copay	In-Network Coverage Only
	Brand Name	\$30 copay	
	Non-Preferred	\$90 copay	
Mail Order (each 90 day supply)	*Generic	\$15 copay	
	*Brand Name	\$90 copay	
	*Non-Preferred	\$270 copay	
Dispense as Written (DAW)/Member Pay Difference	n/a	If a customer receives a brand name drug when there is a generic equivalent, the customer pays the generic copay, plus the cost difference between the brand and generic drug. However, if the prescribing physician indicates, "Dispense as Written – DAW" on the prescription, the penalty does not apply, and the brand copay applies.	
	n/a		

\*Mail Order service is only available In-Network U.S.

## International Employee Assistance Program

Level 2  
Face to Face Assistance      24/7 access to confidential services for behavioral issues. Includes telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Up to 6 face-to-face visits with a

## NEW\* – Crisis Assistance Plus™ (CAP) a worldwide crisis assistance program

Crisis Assistance Plus      Includes crisis consulting expenses up to \$250,000 per covered person, per incident. It provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to

## Global Wellness Programs

Pre-Assignment Assistance Program      Cigna Global Health Benefits' pre-assignment assistance program is a unique clinical program that offers comprehensive case management, care coordination, impatient management, evacuation assistance, and online expert second opinions for employees and dependents either in the U.S. or abroad. The tool can be accessed prior to or during assignment through Cigna's secure web portal, [www.cignaenvoy.com](http://www.cignaenvoy.com). Employees that utilize the pre-assignment assistance program are more likely to have a successful assignment.

Health Assessment and Targeted Risk Assessment      Our health assessment (HA) provides employees the opportunity to find which areas of health they are doing really well in and which need attention. After completion of the online assessment via Cigna's secure online portal, Cigna Envoy, every participant gets their own highly personalized report that provides practical tips and advice on making relevant lifestyle improvements.

Based on an employee's answers to the Health Assessment, an invitation to complete a Targeted Risk Assessment (TRA) for each identified risk factor is immediately sent online. These lifestyle risk factors include sleep, stress, nutrition, and physical activity. TRAs provide an in-depth assessment for each lifestyle risk and a highly personalized report with actionable recommendations

"My Library" the online library which supports these assessments, provides articles and recipes tied to assessment results. The articles are evidence based, and recipes are written by a qualified nutritionist. These materials are translated and culturally adapted in 38 localizations. Additionally, employees will now have access to an engagement kit that allows for a four week campaign, encouraging participation and education around health and wellbeing. Afterwards there will be ongoing communication featuring articles on health and wellness.

The Health Assessment, Targeted Assessments and "My Library" are all mobile friendly.

Cigna Wellbeing App™      As part of our overall value proposition, we are including access to our Cigna Wellbeing App™. Global Telehealth services are included. Your employees and their dependents will have access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from the Cigna Wellbeing App™. Appointments are often scheduled for the same day you contact us. There may be limitations regarding the type of care that can be provided through Telehealth as opposed to a traditional face-to-face visit.

Dental Plan	
	Option II
<b>Calendar Year Maximum</b> <i>(Class I, II, &amp; III)</i>	\$1,500
<b>Deductible</b> <i>(waived for Class I)</i>	<i>Individual</i> \$50 <i>Family</i> \$150
<b>Class I - Preventive Care</b>	100% not subject to deductible <i>Diagnostic - General Preventative Care</i>
<b>Class II - Basic Restorative</b>	80% subject to deductible <i>Restorative (Basic) Endodontics Periodontics Prosthodontics - Removable (Maintenance) Prosthodontics - Fixed Bridge (Maintenance) Oral Surgery</i>
<b>Class III - Major Restorative</b>	50% subject to deductible <i>Restorative (Major) Prosthodontics - Removable (Installation) Prosthodontics - Fixed Bridge (Installation)</i>
<b>Class IV - Orthodontia</b> <i>(Child Only to Age 19)</i>	50% not subject to plan deductible with \$1,500 Lifetime Maximum
<b>Class V - Implants</b>	Benefit Not Covered

# How we make a difference

## 24/7/365 Customer Service

Cigna is committed to providing superior service to our customers. It doesn't matter where you are working or what time zone you are in. Our clients and customers can reach us 24 hours, 7 days a week by calling our global Service Center or online through Cigna Envoy®.

### Contact Us

#### Phone

- > **1.800.441.2668** Toll-free Phone (U.S. & Canada)
- > **1.800.558.3604** Toll-free TDD telephone number for the hearing impaired
- > **001.302.797.3100** Direct Phone (Collect Calls Accepted)

#### Fax

- > **1.800.243.6998** Toll-free Facsimile
- > **001.302.797.3150** Direct Fax (inside the U.S.)

#### Website

- > [www.CignaEnvoy.com](http://www.CignaEnvoy.com)

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