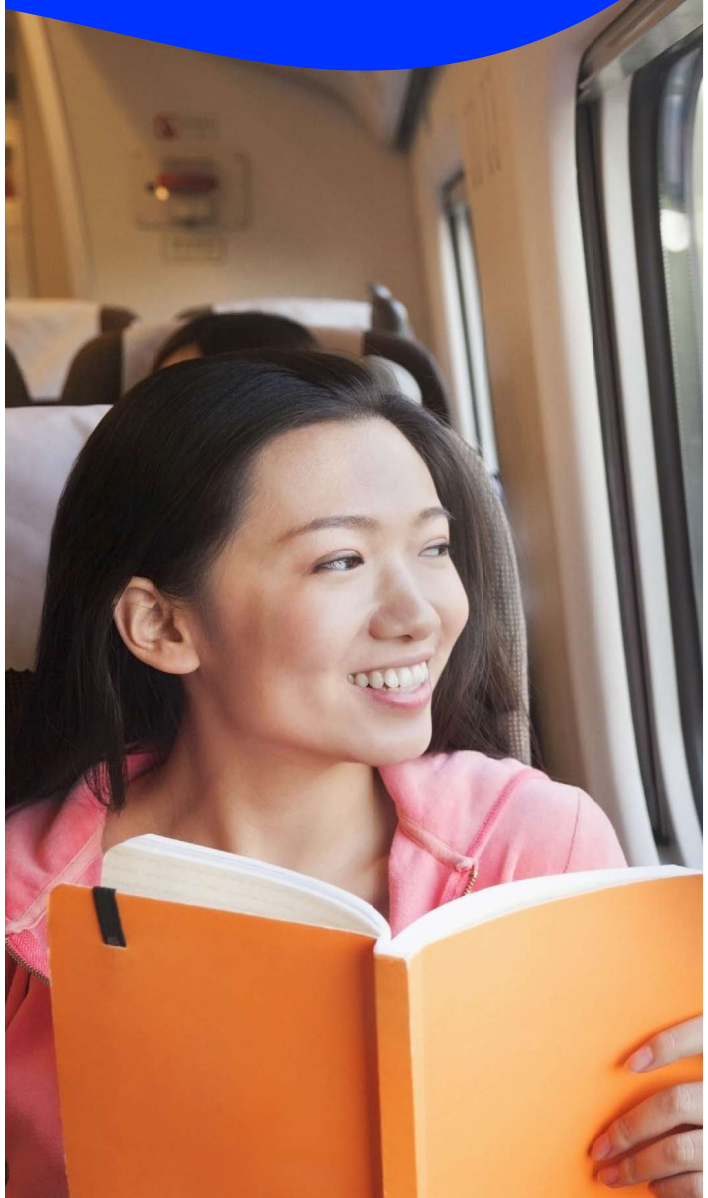
The travel-sized version

How to use your health plan abroad

In case of a medical emergency, do the following:

1. Go to the ER or call emergency services.
2. Call **866.763.8442** (and have your ID handy) so we can get you covered.
3. Pay your bill and file a claim to be reimbursed.



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This brochure provides highlights only. Refer to your plan documents for the coverage terms of your specific medical plan, including a list of both covered and non-covered services.

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Your health plan packs up nice.

How to use your coverage while traveling abroad

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Step 1: Emergency? Get help right away.

Your health is our #1 priority. If you have a medical emergency, go to the nearest emergency facility or call the local emergency services number right away. How do you know when to go? Just follow these guidelines.

Symptoms that require an ER visit:*

- Broken bones
- Uncontrolled bleeding
- Chest pain
- Shortness of breath
- Severe pain
- Loss of consciousness
- Sudden paralysis
- Slurred speech
- Suspected overdose of medication or poisoning

Symptoms that require an urgent care visit:*

- Bronchitis
- Sinusitis
- Ear or eye infection
- Fever
- Minor laceration
- Severe sore throat
- Sprains or strains
- Stomach flu
- Urinary tract infection

*https://www.cigna.com/knowledge-center/urgent-care-vs-emergency-room. Accessed June 27, 2025.

Remember: You're only covered for emergency medical situations while abroad. Regular medical services are only covered within the U.S., so save your annual exams for when you're back home.

866.763.8442

You'll need this number to access urgent or emergency care outside of the U.S. You'll also need all the other information on your Cigna Healthcare® ID card.

Step 2: Call us. We're here to help.

Cigna Healthcare customer service is here for you 24/7. If your symptoms aren't severe, call **866.763.8442** before you get care. If you had an emergency, be sure to call (or have a family member or physician call) within 24 hours of receiving care. Here's how to reach us by phone:

- Enter the exit code of the country you're in.
- Enter the country code of the country you're calling.
- Dial **866.763.8442.**

Just a head's-up: The number on the back of your Cigna Healthcare ID card won't work when you're out of the country. So be sure to keep the above number with you while traveling.



Step 3: Pay your bill and submit a claim.

After you get the care you need, you'll be responsible for paying the bill; Cigna Healthcare isn't able to pay foreign providers. To be reimbursed, you must submit a claim that includes the following:

- An explanation of the medical care provided outside the U.S.
- An itemized bill, including procedure/diagnosis code(s) and a description of service(s)
- A letter of medical necessity and/or procedure notes if applicable
- Proof of payment for your medical care

Landed back in the U.S.?

Call us with any questions at the number on the back of your Cigna Healthcare ID card. We're here to help.