Insured and/or administered by:

Cigna Global Insurance Company Limited

Maharishi International University

Benefits at a Glance
Global Plan for all covered Members
Policy # 10135A
Plan Start Date August 1, 2025

This plan provides minimum essential coverage.

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

Cigna Healthcare, Global Health Benefits Customer Service

Toll Free Telephone Number: **Direct Telephone:** **Toll Free Fax Number:** **Direct Fax Number:**	1.800.441.2668 1.302.797.3100 (collect calls accepted) 1.800.243.6998 001.302.797.3150	
Secure Website:	www.CignaEnvoy.com Registration is required (See member kit for registration information.) Secure email available at this site.	
Mail Delivery:	Cigna Healthcare P.O. Box 15050 Wilmington DE 19850-5050 U.S.A.	Cigna Healthcare 300 Bellevue Parkway Wilmington DE 19809 U.S.A.

General Plan Provisions - All Amounts in U.S. Dollars

Global Medical Plan

	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Area of Cover	Worldwide		
U.S. Medical Network	OAP		
Eligibility	Refer to eligibility definition in the certificate		
Lifetime Maximum	Unlimited		
Annual Maximum	$250,000		
Policy Year Deductible · Per Individual	$0	$350	$500
· Per Family	$0	$700	$1,000
Coinsurance (The percentage of covered expenses the plan pays)	100%	70%	50%
Out-of-Pocket Maximum (Includes Deductible) · Per Individual	$0	$3,000	$5,000
· Per Family	$0	$6,000	$10,000

Global Medical Plan	
Deductible Calculation	Claims for a family member are covered at plan coinsurance: • When that family member satisfies the Individual Deductible -OR- • When the Family Deductible is satisfied regardless of whether or not the Individual Deductible is satisfied.
Out-of-Pocket Calculation	Claims for a family member are covered at 100% coinsurance: • When that family member satisfies the Individual Out-of-Pocket Maximum -OR- • When the Family Out-of-Pocket Maximum is satisfied regardless of whether or not the Individual Out-of-Pocket Maximum is satisfied. Out-of-Pocket will: Include deductible payments; Include copay payments; Include pharmacy copays; Include pharmacy coinsurance payments; Exclude Pre-Admission Certification/Continued Stay Review penalties.
Network Accumulation	Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.

Certification Requirements - For services rendered inside the United States

Precertification for inpatient and outpatient services received in the U.S. may be required.

- Providers must call our toll-free number, 1.800.441.2668 to pre-certify services.
- You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services.
- Failure to obtain precertification may affect Out-of-Pocket costs.
- This is a summary only and further details can be found in the certificate booklet.

	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Physician's Services · Physician's Office Visit	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· Surgery Performed In the Physician's Office	100%	$25 copay, then 100% not subject to deductible	50% after deductible
Student Health Center *(if applicable)*	Not Covered	100% not subject to deductible	100% not subject to deductible
Preventive Care			
· Routine Preventive Care	100%	100% not subject to deductible	50% after deductible
· Policy Year Maximum: $500			
· Immunizations	100%	100% not subject to deductible	50% after deductible
Travel Immunizations (Immunizations as required for travel)	Not Covered	Not Covered	Not Covered
Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings	100%	100% not subject to deductible	50% after deductible
Inpatient Hospital			
· Inpatient Hospital - Facility Services (Limited to the Semi-Private Room Rate)	100%	70% after deductible	50% after deductible
· Inpatient Hospital Physician Visits/Consultations	100%	70% after deductible	50% after deductible
· Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	100%	70% after deductible	50% after deductible
Outpatient Services			
· Outpatient Facility Services	100%	70% after deductible	50% after deductible
· Outpatient Professional Services	100%	70% after deductible	50% after deductible
Emergency Room	100%	$100 per visit copay, then 100% not subject to deductible	$100 per visit copay, then 100% not subject to deductible
Urgent Care Services	100%	70% after deductible	50% after deductible
Ambulance	100%	70% after deductible	50% after deductible

Global Medical Plan			
	International (Outside of the U.S.)	**U.S. In-Network**	**U.S. Out-of-Network**
Laboratory Services			
· Physician Office Visit	100%	70% after deductible	50% after deductible
· Outpatient Facility	100%	70% after deductible	50% after deductible
· Laboratory Services at an Independent Lab facility	100%	70% after deductible	50% after deductible
Radiology Services			
· Physician Office Visit	100%	70% after deductible	50% after deductible
· Outpatient Facility	100%	70% after deductible	50% after deductible
Advanced Radiology (i.e., MRIs, MRAs, CAT Scans, PET Scans)			
· Physician Office Visit	100%	70% after deductible	50% after deductible
· Inpatient Facility	100%	70% after deductible	50% after deductible
· Outpatient Facility	100%	70% after deductible	50% after deductible
Outpatient Therapy Services			
· Physician Office Visit	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· Outpatient Hospital Facility	100%	$25 copay, then 100% not subject to deductible	50% after deductible
Policy Year Maximum:	30 Days for all Therapies Combined		
The limit is not applicable to Mental Health and Substance Use Disorder conditions. *Includes:* Cardiac and Pulmonary Rehab, Speech, Occupational, Cognitive, and Physical Therapy / Physiotherapy.			

Global Medical Plan			
	International (Outside of the U.S.)	**U.S. In-Network**	**U.S. Out-of-Network**
Chiropractic Care Policy Year Maximum:	Not Covered	Not Covered	Not Covered
Maternity Care Services			
· Initial Visit to Confirm Pregnancy	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee)	100%	70% after deductible	50% after deductible
· Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· Delivery – Facility			
· Inpatient Hospital	100%	70% after deductible	50% after deductible
· Birthing Center	100%	70% after deductible	50% after deductible

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Infertility, Fertility and Conception Services			
· Physician Office Visit and Counseling	Not Covered	Not Covered	Not Covered
· Lab and Radiology Tests	Not Covered	Not Covered	Not Covered
· Inpatient Facility	Not Covered	Not Covered	Not Covered
· Outpatient Facility	Not Covered	Not Covered	Not Covered
Hearing Exam · 1 Exam Every 24 Months	100%	70% after deductible	50% after deductible
Hearing Device / Aids	Not Covered	Not Covered	Not Covered
Dental Care Limited to changes made for a continuous course of dental treatment started within six months of an injury to teeth			
· Physician Office Visit	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· Inpatient Facility	100%	70% after deductible	50% after deductible
· Outpatient Facility	100%	70% after deductible	50% after deductible
Policy Year Maximum		$1,000	
Mental Health · Physician Office Visit	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· Outpatient Facility	100%	70% after deductible	50% after deductible
Maximum: (applies to Physician Office Visit and Outpatient Facility, and is combined with Substance Use Disorder)		Unlimited	
· Inpatient Facility	100%	70% after deductible	50% after deductible
Maximum: (combined with Substance Use Disorder)		Unlimited	
Substance Use Disorder · Physician Office Visit	100%	$25 copay, then 100% not subject to deductible	50% after deductible
· Outpatient Facility	100%	70% after deductible	50% after deductible
Maximum: (applies to Physician Office Visit and Outpatient Facility, and is combined with Mental Health)		Unlimited	
· Inpatient Facility	100%	70% after deductible	50% after deductible
Maximum: (combined with Mental Health)		Unlimited	

Prescription Drug Benefits		
International (Outside of the U.S.)		
Purchased outside the United States	No Charge, not subject to plan deductible	
Purchased Inside the United States Only		
Benefit Highlights	**Network Pharmacy (U.S. In-Network)**	**Non-Network Pharmacy (U.S. Out-of-Network)**
Prescription Drug Products at Retail Pharmacies	**The amount you pay for up to a consecutive 30-day supply**	
Tier 1 - Generic Drugs on the Prescription Drug List	No charge after you pay the $10 copay	In-Network Coverage Only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the $25 copay	In-Network Coverage Only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the $50 copay	In-Network Coverage Only
Prescription Drug Products at Home Delivery Pharmacies	**The amount you pay for up to a consecutive 90-day supply**	
Tier 1 - Generic Drugs on the Prescription Drug List	No charge after you pay the $30 copay	In-Network coverage only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the $75 copay	In-Network coverage only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the $150 copay	In-Network coverage only
Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only		
Prescription Drug List	Legacy 3-Tier	
Patient Assurance Program	Your plan includes the Patient Assurance Program, which waives the deductible, if applicable, and reduces the amount you owe for certain medications used to treat chronic conditions included in the program. Additionally: •Any amount you pay for these medications only count toward meeting your out-of-pocket maximum, if applicable. •Any discount provided by a pharmaceutical manufacturer for these medications only count toward meeting your out-of-pocket maximum, if applicable.	
To see if your medication is covered, you can view Cigna's Prescription Drug List by going to www.Cigna.com/druglist and select "Legacy 3-Tier"		

Global Evacuation Plan	
Toll Free telephone number	1.800.441.2668
Emergency Medical Evacuation	100% of covered expenses for approved services.
Family Travel Arrangements	Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Return of Dependent Children	One-way Airfare at Economy Rates to return dependent children to country of residence
Repatriation of Mortal Remains	100% coverage

Global Telehealth	
Teladoc Health International	Global telehealth gives you no cost 24/7 access to licensed doctors for non-emergency health issues. Common outreaches include fever, rash, pain, non-emergency pediatric care, and more. Referrals to specialists and prescriptions available when medically necessary and locally permitted. Telephone or video consultations can be arranged through Cigna Envoy (cignaenvoy.com).

Global Accidental Death & Dismemberment	
Member Benefit	A flat benefit amount of $10,000
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement
Scope of Coverage	24 Hour Coverage

Publication Date July 17, 2025:01:34 GMT PIF-000119189