

Questions	Answers
<p><b>How will I receive my membership ID cards from Cigna Global Health Benefits (Cigna)?</b></p> <p><i>Tip: If a provider has a question about your insurance coverage, have them call Cigna using the telephone numbers on your electronic membership ID card. Ensure they understand you are enrolled in Cigna's <u>international</u> plan and not a local Cigna plan (particularly in the USA).</i></p>	<p>You will receive two emails from Cigna with your membership information. The emails will be sent to the email address provided to Cigna and may be a personal email address:</p> <p>Email #1 A welcome email with brochures.</p> <p>Email #2 Your electronic membership card(s) will then be sent by <i>secure email</i> from Cigna to protect your privacy (please note secure email expires after 90 days). If you have dependants also covered under the plan, you will receive a separate card for each family member. Please check all birthdates.</p> <p>You should save / print off your membership ID cards and the other information provided in the secure email. You are encouraged to create a personal account on the CignaEnvoy website <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a> where you can check the status of claims and access other plan information.</p> <p>You should notify your emergency contacts of your membership details.</p> <p><b>If you are in a CignaLinks country, your card will be co-branded or a second membership card will be sent by mail for use for medical claims in your country of assignment. Information on CignaLinks countries can be found at <a href="http://www.riotintoihp.com">www.riotintoihp.com</a>; please refer to the <i>Plan Details</i> section.</b></p>

<p><b>Can I choose the medical provider of my choice?</b></p>	<p>Yes, you can use any available medical provider.</p> <p>However, you can search for medical providers identified by Cigna by accessing your account on <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a> or contacting the Cigna Helpline 24/7 at:</p> <p style="text-align: center;">+44 (0) 1475 492 197</p> <p>or</p> <p style="text-align: center;">Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p style="text-align: center;">In the U.S.: dial toll free 1 800 768 1725</p> <p>If you contact Cigna before receiving treatment, Cigna will arrange a direct payment to the service provider (where possible), eliminating the need for you to pay large medical bills out of your own pocket.</p> <p>If you are in a CignaLinks country or in the U.S. and seek care from a network partner provider, most claims will be settled directly for you.</p>
<p><b>How do I locate a Cigna provider?</b></p>	<p>To locate a Cigna provider, log on to <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a> or contact Cigna customer service 24/7 at:</p> <p style="text-align: center;">+44 1475 492 197</p> <p>or</p> <p style="text-align: center;">Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p style="text-align: center;">In the U.S.: dial toll free 1 800 768 1725</p> <p>If you are in a CignaLinks country, refer to your CignaLinks information guide for additional information. Information about CignaLinks countries is available at <a href="http://www.riotintoihp.com">www.riotintoihp.com</a>; please refer to the <i>Plan Details</i> section.</p> <p>(see below for <i>Emerging Markets</i>)</p>

<p><b><u>Emerging Markets:</u></b></p> <p><b>I am working in a new emerging market where access to health care providers is limited. Where can I get help and advice?</b></p> <p><b>Examples:</b> Guinea, Madagascar, Mongolia, Mozambique, Namibia, Peru</p>	<p>In an emerging market, please contact Cigna customer service 24/7 for medical advice and assistance with any healthcare needs. Cigna can help locate suitable providers for you and will coordinate with ISOS where needed.</p> <p>To contact Cigna customer service:</p> <p style="padding-left: 40px;">+44 1475 492 197</p> <p>or</p> <p style="padding-left: 40px;">Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p style="padding-left: 40px;">In the U.S.: dial toll free 1 800 768 1725</p>
<p><b>What happens in a medical emergency?</b></p>	<p>In a life-threatening emergency, contact local emergency resources for immediate treatment. Identify the appropriate contacts when you first move to your new location. At a remote operation, these may be on-site resources.</p> <p>For emergency care you can contact Cigna 24/7 at:</p> <p style="padding-left: 40px;">+44 1475 492 197</p> <p>or</p> <p style="padding-left: 40px;">Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p style="padding-left: 40px;">In the U.S.: dial toll free 1 800 768 1725</p> <p>Cigna partners with International SOS and will confirm eligibility and benefits and warm transfer the call to International SOS. International SOS will arrange for repatriation (return) to the nearest medical centre or home country as appropriate based on your situation. Make sure your family and colleagues know of your Cigna cover.</p> <p>For urgent, non-life-threatening care, you can contact Cigna for help with locating providers at the telephone numbers above (see <i>How do I locate a provider?</i>).</p> <p>(see above for contact details in <i>Emerging Markets</i>)</p>

<p><b>What happens if I am in the middle of treatment when the change of insurance takes place for me?</b></p>	<p>Please contact Cigna and they will assist you with the transition of your insurance and confirm the levels of coverage for your treatment. Contact with your previous doctor may be required. All calls are treated in confidence and no medical information is shared with your employer.</p>
<p><b>Will pre-existing illnesses be covered under the Cigna healthcare plan?</b></p>	<p>Yes, subject to the benefits plan design. There will be no penalty or waiting period for any existing medical conditions. Cigna must be notified, however, of any major chronic conditions requiring possible organ transplants.</p>
<p><b>If I am travelling on business, will Cigna cover me?</b></p>	<p>Yes. Cigna will cover you and your family for business or pleasure if you require emergency medical care. This is limited to 60 days per trip if you are travelling to the U.S. or outside your allocated area of cover.</p>
<p><b>Will Cigna cover routine maternity coverage?</b></p>	<p>Yes. Routine and complicated maternity costs are covered.</p>
<p><b>How will claims be reimbursed?</b></p> <p><i>Tip: Set up your banking details at <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a> for direct deposit</i></p>	<p>Cigna will reimburse claims by electronic funds transfer or cheque in the currency of your choice. Please remember to provide full bank details when requesting an electronic deposit to a bank (including SWIFT, IBAN or equivalent details for international transfers). You should contact your bank to find out if any fees apply.</p>
<p><b>Who should I call when I need help or want to find out more?</b></p>	<p>Contact the Cigna Helpline 24/7 at:</p> <p style="padding-left: 40px;">+44 1475 492 197</p> <p>or</p> <p style="padding-left: 40px;">Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p style="padding-left: 40px;">In the U.S.: dial toll free 1 800 768 1725</p> <p>(see above for contact details in <i>Emerging Markets</i>)</p>

<p><b>What if I am ill and I do not know where to go for medical treatment?</b></p>	<p>Contact the Cigna Helpline 24/7 at:</p> <p>+44 1475 492 197</p> <p>or</p> <p>Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p>In the U.S.: dial toll free 1 800 768 1725</p> <p>You will be referred to the nearest suitable medical practitioner.</p> <p>(see above for contact details in <i>Emerging Markets</i>)</p>
<p><b>Will Cigna pay for my airfare costs if I decide to go home for treatment?</b></p>	<p>No. However, if you feel more comfortable returning to your home country for treatment, and it is medically safe for you to travel, Cigna will cover any eligible medical costs. If you are considering such treatment, you should call Cigna to confirm coverage.</p> <p>For emergency situations, contact the Cigna Helpline immediately 24/7 at:</p> <p>44 1475 492 197</p> <p>or</p> <p>Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p>In the U.S.: dial toll free 1 800 768 1725</p> <p>(see above for contact details in <i>Emerging Markets</i>)</p>

<p><b>What coverage do I have when on R&amp;R?</b></p>	<p>You have access to coverage for emergency medical treatment while on R&amp;R. You are also covered for recreational activities but must have the necessary licenses and certificates if required to participate. For example, specific certifications are required for SCUBA.</p> <p>ISOS support while on R&amp;R outside your home or host country is limited to medical advice and assistance locating providers. Medical evacuation is not available through ISOS. You may wish to consider personal travel insurance if you require additional support.</p>
<p><b>Where can I obtain advice regarding personal and family wellbeing while on assignment, and when relocating or repatriating?</b></p>	<p>An International Employee Assistance Program (IEAP) is available for advice, support and coaching throughout all phases of your international assignment. Resources are available for you, your partner and your children.</p> <p>Additional information is available at <a href="http://www.riotintoihp.com">www.riotintoihp.com</a></p>
<p><b>I have completed my assignment and am returning to my home country. What is the procedure for obtaining coverage again under my home country benefits?</b></p>	<p>Your HR representative will provide you with the information you need.</p>

<p><b>What resources are available to me?</b></p> <p><i>Tip: Always telephone if you need immediate support.</i></p>	<p><b>Rio Tinto website: <a href="http://www.riotintoihp.com">www.riotintoihp.com</a></b></p> <ul style="list-style-type: none"><li>- Overview of plan</li></ul> <p><b>Cigna International website: <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a></b></p> <ul style="list-style-type: none"><li>- Your documents</li><li>- Find a healthcare provider</li><li>- Health &amp; Wellness</li><li>- Customer Service contacts</li><li>- Cigna Customer Service e-mail <a href="mailto:ice.team@Cigna.com">ice.team@Cigna.com</a> (e-mail for routine non-urgent queries)</li></ul> <p><b>International Employee Assistance Program:</b></p> <ul style="list-style-type: none"><li>- Personal and family work/life advice and support</li><li>- Details at <a href="http://www.riotintoihp.com">www.riotintoihp.com</a></li><li>- To email: <a href="mailto:eap.rt@chestnut.org">eap.rt@chestnut.org</a></li></ul> <p><b>By telephone 24/7:</b></p> <p><b><u>Cigna</u></b></p> <p>Tel: +44 1475 492 197</p> <p>or</p> <p>Toll free: dial the AT&amp;T access code of the country you are in, followed by 1 800 253 7052</p> <p>or</p> <p>In the U.S.: dial toll free 1 800 768 1725</p> <p><b><u>International EAP</u></b></p> <p>Tel: +1 309 820 3604 (request reverse charge/collect call)</p> <p>or</p> <p>+1 800 433 7916 (within the US)</p> <p>or</p> <p>Via email: <a href="mailto:eap.rt@chestnut.org">eap.rt@chestnut.org</a></p>
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