



GEORGETOWN UNIVERSITY  
Department of Human Resources  
Office of Faculty & Staff Benefits

———— 2024 ————

# INTERNATIONAL RETIREE BENEFITS GUIDE



[benefits.georgetown.edu](https://benefits.georgetown.edu)



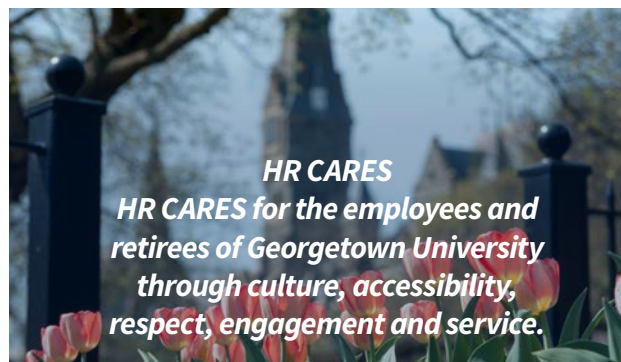
1-202-687-2500



[benefitshelp@georgetown.edu](mailto:benefitshelp@georgetown.edu)

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Dear Retiree,

Thank you for your service to Georgetown University. We offer many tools to help you navigate the retirement process and explore your retiree benefit options. This guide is a good place to start. If you still have questions, you can go to [benefits.georgetown.edu](https://benefits.georgetown.edu).

Each month, the Department of Human Resources hosts a number of webinars, including the Retirement Orientation and Meet AleraEdge webinars, in addition to other retirement-related workshops.

The Cigna Global Health Benefits retiree plans will act as your primary insurance and will not coordinate with local Social Security or private health care schemes, so you should check local laws.

If you have any questions or need assistance, please contact the AleraEdge Benefits Center at **1-800-836-0026** (ext. **7300**) or [GUBenefits@aleragroup.com](mailto:GUBenefits@aleragroup.com). AleraEdge administers Georgetown University's retiree benefits and is committed to providing you with timely and meaningful service. On behalf of Georgetown University and the Department of Human Resources, it's a privilege to support you on your retirement journey.

Be well,

Charles DeSantis  
Associate Vice President and Chief Benefits Officer

### Benefits available for retirees living internationally

- UnitedHealthcare Choice Plus PPO Medical
- UnitedHealthcare Dental PPO
- Cigna Global Medical
- Cigna Global Dental
- Cigna Global Vision



Coverage for the Cigna Global Medical, Dental and Vision plans is available worldwide, except in the U.S.A., where coverage is limited to emergency services only. The UnitedHealthcare medical plan coverage is accepted worldwide, including in the U.S.A. The UnitedHealthcare dental plan only covers emergencies outside of the U.S.A.



## Medical plan comparison

Key Features	UnitedHealthcare Choice Plus PPO		Cigna Global Medical
	Network	Non-network	International (Outside the U.S.A.)
	You pay		
Annual deductible (ded.)*			
Individual	\$500	\$1,000	\$0
Family	\$1,000	\$2,000	\$0
Annual out-of-pocket limits**			
Individual	\$2,000	\$4,000	\$2,000
Family	\$4,000	\$8,000	\$4,000
PCP visit	\$20 copay	25% after ded.	20% (no ded.)
Specialist visit	\$30 copay	25% after ded.	
X-ray & lab testing	20% after ded.	25% after ded.	
Emergency room	\$100 copay***	\$100 copay***	
Urgent care	\$30 copay	25% after ded.	
Prescription drug benefits****			
Retail (30-day supply)			
Tier 1	\$10 copay	Not covered	20% (no ded.)
Tier 2	\$30 copay		
Tier 3	\$50 copay		
Tier 4	\$0 copay*****		
Mail order (90-day supply)			
Tier 1	\$20 copay	Not covered	Not covered
Tier 2	\$60 copay		
Tier 3	\$100 copay		
You are responsible for any non-network charges that exceed the plan’s allowable charge.			

This summary is provided for general information only. Since exclusions, dollar, frequency, age limitations and medical necessity guidelines apply, you should refer to the specific plan documents for detailed information.

\* For the UHC PPO plan, no individual will pay more than their individual deductible, even if they're enrolled in family coverage (known as an "embedded" deductible). \*\* The out-of-pocket limit includes deductibles, coinsurance, medical copays and prescription drug copays. The family out-of-pocket limit has an embedded individual out-of-pocket limit that allows for individuals who have satisfied their plan's individual out-of-pocket limit to have their eligible expenses paid at 100% even if the family out-of-pocket limit has not been met. \*\*\* Waived if admitted. \*\*\*\* UnitedHealthcare participants have a separate pharmacy plan administered by CVS Caremark. \*\*\*\*\* If you enroll in the PrudentRx program, you can receive a 30-day supply of specialty medications with no copay. Otherwise, you will pay 30% coinsurance.

### How to file a medical claim

- When you have a claim under the UHC retiree plan, you must pay out of pocket and file a claim for reimbursement.
- When you enroll for the Cigna retiree plan, in most cases, your providers will file your claims on your behalf, so you will not have to fill out extra paperwork.

## UnitedHealthcare video visits

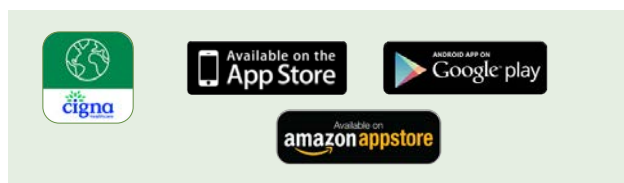
Go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits) and enter your UnitedHealthcare member ID when signing up. You pay \$20 per video visit. Connect with a doctor through your smart device about non-emergencies. Doctors can provide a diagnosis and prescribe medications. You can choose from four doctor networks — Teladoc, Doctor on Demand, AmWell and Optum Virtual Care.

You can also call the Advice Nurse Line phone number — **1-877-365-7949**. This free service lets you talk to a nurse about non-emergency health concerns, such as mild COVID-19 symptoms, minor cuts and stomachaches.



## How to register on the Cigna Envoy website

- 1 Go to [cignaenvoy.com](https://cignaenvoy.com) > **Register**.
- 2 Enter the full eleven digits of your Cigna ID number.
- 3 Click **Register** and use the one-time PIN you receive to change your password.
- 4 Download the Cigna Envoy app and log in with your Cigna website password.



## Telehealth through Cigna Envoy

- Consult with a doctor by video or phone for non-emergency health issues without paying coinsurance.
- Access services and prescriptions from board-certified doctors practicing internal medicine, gastroenterology, orthopedics, mental health and pediatrics.
- Schedule doctor visits globally and in multiple languages 24/7/365 and be seen within 24-72 hours.

## Dental plan comparison

Key Features	UHC Dental PPO*		Cigna Global Dental International (Outside the U.S.A.)
	Network	Non-network**	
Calendar year maximum	\$1,500		\$1,000
Lifetime orthodontia maximum	N/A		\$1,000
	You pay		
Calendar year deductible (ded.)	\$50 Individual \$100 Family		\$50 Individual \$100 Family
Diagnostic and preventive care	0% (no ded.)		0% (no ded.)
Basic restorative	10% after ded.	20% of allowable charge after ded.	25% after ded.
Major restorative	40% after ded.	40-50% of allowable charge after ded.	25% after ded.
Orthodontia (children under age 19)	Not covered		25% (no ded.)

This summary is provided for general information only. Since exclusions, dollar, frequency and age limitations apply, you should refer to the specific plan documents for detailed information.

\* The UnitedHealthcare dental plan only covers emergencies outside of the U.S.A. \*\* Providers in UnitedHealthcare's (UHC's) Dental Options PPO network will not bill you for the difference between the contracted amount and their usual fee. Non-UHC providers have no agreement with UHC and can bill you for any difference between what UHC pays and the submitted fee (known as "balance billing"). You may be required to pay the provider yourself and then submit a claim to UHC for reimbursement. Since UHC's payment for services you receive may be less than the non-UHC provider's actual charges, your out-of-pocket cost may be significantly higher.

## Find a UnitedHealthcare network dentist

Go to [myuhc.com](https://myuhc.com) > **Find a Dentist** > **Employer and Individual Plans** > **enter your zip code** > **National Options PPO 20**. You can also call UnitedHealthcare at **1-877-816-3596**.



## Find a Cigna Global network dentist

- 1 Go to [cignaenvoy.com](https://cignaenvoy.com) > **Register**.
- 2 Enter the full eleven digits of your Cigna ID number.
- 3 Click **Register** and use the one-time PIN you receive to change your password.
- 4 Download the Cigna Envoy app and log in with your Cigna website password.



## Vision benefits

Key Features	Cigna Global Vision International (Outside the U.S.A.)
	You pay
Examinations	0% (no ded.) One every 12 consecutive months
Lenses	20% (no ded.) One every 12 consecutive months
Contacts	20% (no ded.) One every 12 consecutive months
Frames	20% (no ded.) One every 24 consecutive months
	Plan pays
Exam maximum benefit	Unlimited
Hardware maximum benefit	\$130*

This summary is provided for general information only. Since exclusions, dollar, frequency and age limitations apply, you should refer to the specific plan documents for detailed information.

\* You have a separate \$130 plan allowance for frames and contact lenses.

### Schedule your free annual eye exam

Schedule it at network providers for you and your children to:

- Catch signs of cataracts, glaucoma and other eye conditions early.
- Know when it's time for reading glasses or a new prescription.
- Ask your doctor about switching from glasses to contacts and vice versa.





# 2024 INSURANCE PREMIUMS

## University contributions to medical premiums

The University pays a portion of your Georgetown medical plan premium based on your years of service at the time you retired. If when you retired, you had:

### 10 to 14 years of service

Georgetown pays 50% of your medical premium (up to \$291.67)

### 15 to 24 years of service

Georgetown pays 70% of your medical premium (up to \$408.33)

### 25 or more years of service

Georgetown pays 90% of your medical premium (up to \$525.00)

## Monthly costs for coverage

Coverage level	Medical options					
	UHC medical plan			Cigna Global medical plan		
	Retiree contribution	University contribution	Total premium	Retiree contribution	University contribution	Total premium
Retiree only						
10-14 years	\$643.49	\$291.67	\$935.16	\$506.42	\$291.67	\$798.09
15-24 years	\$526.83	\$408.33	\$935.16	\$389.76	\$408.33	\$798.09
25+ years	\$410.16	\$525.00	\$935.16	\$273.09	\$525.00	\$798.09
Retiree & spouse						
10-14 years	\$1,672.15	\$291.67	\$1,963.82	\$1,783.37	\$291.67	\$2,075.04
15-24 years	\$1,555.49	\$408.33	\$1,963.82	\$1,666.71	\$408.33	\$2,075.04
25+ years	\$1,438.82	\$525.00	\$1,963.82	\$1,550.04	\$525.00	\$2,075.04
Retiree & child(ren)						
10-14 years	\$1,531.87	\$291.67	\$1,823.54	\$1,384.32	\$291.67	\$1,675.99
15-24 years	\$1,415.21	\$408.33	\$1,823.54	\$1,267.66	\$408.33	\$1,675.99
25+ years	\$1,298.54	\$525.00	\$1,823.54	\$1,150.99	\$525.00	\$1,675.99
Retiree & family						
10-14 years	\$2,476.90	\$291.67	\$2,768.57	\$2,701.18	\$291.67	\$2,992.85
15-24 years	\$2,360.24	\$408.33	\$2,768.57	\$2,584.52	\$408.33	\$2,992.85
25+ years	\$2,243.57	\$525.00	\$2,768.57	\$2,467.85	\$525.00	\$2,992.85
Coverage level	Dental options					
	UHC total monthly cost			Cigna Global total monthly cost		
Retiree only	\$39.98			\$39.27		
Retiree & spouse	\$77.55			\$102.09		
Retiree & child(ren)	\$77.55			\$82.46		
Retiree & family	\$121.50			\$167.60		
Coverage level	Vision option					
	Cigna Global total monthly cost					
Retiree only	\$3.77					
Retiree & spouse	\$9.79					
Retiree & child(ren)	\$7.91					
Retiree & family	\$14.12					

# GEORGETOWN BENEFITS DIRECTORY

## AleraEdge Benefits Center

<ul style="list-style-type: none"> <li>• Retiree billing (PremiumPay)</li> <li>• Benefits enrollment (AleraBlue)</li> </ul>	aleraedge.com GUBenefits@aleragroup.com	1-800-836-0026 (ext. 7300)
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## Department of Human Resources

Benefits help	benefitshelp@georgetown.edu	1-202-687-2500
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## Georgetown benefits website

<ul style="list-style-type: none"> <li>• Benefit plan information</li> <li>• Provider directories</li> <li>• Important forms</li> </ul>	benefits.georgetown.edu See <b>Retiree Benefits</b>
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## Medical

UnitedHealthcare Medical	myuhc.com	1-888-332-8885
CVS Caremark Prescription Drug Benefits (UnitedHealthcare members)	caremark.com	1-844-256-0030
Cigna Global Health Benefits	cignaenvoy.com	1-302-797-3100 (collect calls accepted) 1-800-441-2668 (toll-free in the U.S.)

## Dental

UnitedHealthcare	myuhc.com	1-877-816-3596
Cigna Global Health Benefits	cignaenvoy.com	1-302-797-3100 (collect calls accepted) 1-800-441-2668 (toll-free in the U.S.)

## Vision

Cigna Global Health Benefits	cignaenvoy.com	1-302-797-3100 (collect calls accepted) 1-800-441-2668 (toll-free in the U.S.)
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Georgetown reserves the right to modify, terminate or amend its plans/provisions, or any part thereof, at its discretion at any time or for any reason. Details of the benefits or the limitations and exclusions of the plans are contained in the official plan documents and agreements between the insurance companies and Georgetown University. It is these documents that legally govern the operation of the plans and which will control in the event of any omission or other differences arising elsewhere. Copies of the summary plan description (SPD) for each plan can be found at **benefits.georgetown.edu** (see **Retiree Benefits**) or can be obtained by contacting the Department of Human Resources at **1-202-687-2500**.