

# Coverage Away From Home



## Out-of-State and International Coverage

EMI Health coverage can follow you across state lines and even outside the country. It is important to understand how to take advantage of your EMI Health benefits if you plan on being away from home.

### Out-of-State Coverage

Outside of Utah, you are covered by the Cigna PPO network. The Cigna network is one of the largest and most far-reaching networks in the country.

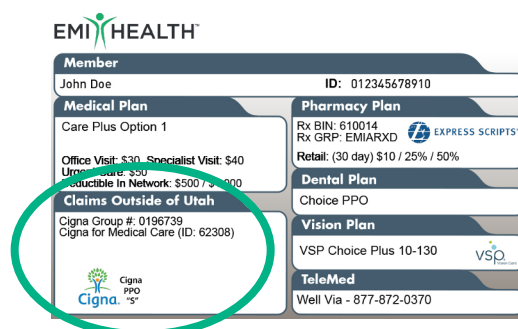
### Search for a National Cigna PPO Provider

1. Go to [emihealth.com](http://emihealth.com)
2. Click on the **Provider Search** link on the upper right-hand side of the home page
3. Select **Medical**.
4. Select your plan (**Care Plus**).
5. Choose the state in which you want to search.
6. If you choose a state other than Utah, you will be asked to select a logo:
  - a. Click on the **Cigna PPO logo**.
  - b. Once you have been redirected to the Cigna website, choose **Doctor** or **Hospital, Pharmacy or Facility**, depending on what type of provider you are looking for.
  - c. Under Search Location, enter the city and state in which you want to search, or click **Use my current location**.
  - d. Under **Select a Plan**, pick **PPO, Choice Fund PPO**.
  - e. Under **Looking For**, choose a specialty or facility type.
  - f. To narrow your search, select one or more of the additional criteria offered on the site.

### Using Your ID Card

Show your out-of-state provider your ID Card for coverage. The information they need is found here:

#### Sample ID Card



### Outside the country?

See the other side for international coverage

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## International Coverage

The United States is the only country with privatized healthcare. As a result, if you are outside the country and have a life-threatening or emergent situation, you are responsible for paying for those services. But don't worry, we can still help you out.

### Submit for Reimbursement

Medical expenses for care, supplies, or services given by a Provider located outside the United States (a "Non U.S. Provider") are payable under the Plan, subject to all Plan exclusions, limitations, maximums and other provisions, under the following conditions:

1. Benefits may not be assigned to a Non U.S. Provider;
2. The Participant is responsible for making all payments to Non U.S. Providers, and submitting receipts to the Plan for reimbursement;
3. Benefit payments will be determined by the Plan based upon the exchange rate in effect on the incurred date;
4. The Non U.S. Provider shall be subject to, and in compliance with, all U.S. and other applicable licensing requirements; and
5. Claims for benefits must be submitted to the Plan in English and include a complete description of the services rendered.

### Questions?

As always, we are here to help.

**Call customer service at**

**800-662-5850**

