

European Mobility under Erasmus+ and European Solidarity Corps

Frequently Asked Questions - FAQ (v2019)

1. Registration

1.1. What is the procedure for the enrolment of a participant to the insurance plan?

Please follow the steps below when enrolling a participant:

A. Access the dedicated webpage¹ for coordinating organisations

- Go to <https://www.cignahealthbenefits.com/en>
- Log in as 'plan member' with personal reference number 424/eacweb and date of birth 01/01/2000

This webpage is a restricted version of the webpages accessible by the participants (also called personal webpages), in the sense that some functionalities have been blocked (e.g. online claiming and the download of an insurance card).

The enrolment form is available under the section “My Plan”:



The screenshot shows the Cigna website interface. At the top, there is a navigation bar with 'ENGLISH', 'MY PROFILE', and 'LOG OUT' buttons. Below this is a search bar. The main content area starts with a 'WELCOME!' message and a navigation menu with 'Home', 'My plan', 'Claims', 'Provider search', 'My health', and 'Contact'. The 'My plan' link is circled in red. Below the navigation menu, there are several content blocks: 'I NEED MEDICAL CARE', 'MY CLAIMS', 'LATEST CLAIMS', 'I HAVE A QUESTION', 'MY PLAN', 'MY HEALTH', 'MY PROFILE', and 'DID YOU KNOW?'. The 'MY PLAN' block is highlighted with a green background and contains links for 'My benefits', 'My membership card', and 'Download forms'.

¹ Please note that this website as well as any other Cigna documentation for administrators or participants contains proprietary and confidential information. We therefore ask you not to share or publish this information online.



B. Complete the enrolment form

The enrolment form consists of 5 sections, detailing EU Funding, the sending organisation, the hosting organisation, the European Volunteer Card preferences, and the volunteer/participant. All mandatory fields are marked with a red asterisk (*).

Only coordinating organisations can enrol participants. Please do not allow participants to enrol themselves to the insurance plan.

In order to guarantee that the participant is covered at the start of his/her mobility, please enrol the participant at least 14 days in advance. This will allow Cigna to register the participant and to activate all services.

Upon completion of the enrolment form, please click submit.

C. Confirmations

Upon clicking submit, a message will appear on-screen explaining the next steps.

In addition, the contact person of the coordinating organisation will receive an email, confirming receipt of the enrolment and summarising the data that have been received by Cigna. In case you notice that any information is incorrect, please send your comments to clientservice2@cigna.com.

D. Processing by Cigna

Upon receipt of the enrolment, Cigna's Customer Service Representatives will process the information and activate the participant's membership. In case of any missing information, the Representatives will reach out to the coordinating organisation's contact person.

When processing is complete (usually within 5 working days after the enrolment), the participant will automatically receive a welcome email, containing the following information:

- Coverage start date + end date
- Personal reference number (which serves as a login to the participant's personal webpages)
- Overview of online services
- Information on the European Health Insurance Card (if complementary insured with Cigna)

The participant will also receive an activation email with instructions on how to log on to his/her personal webpages.

E. Questions

For any questions regarding the participant's eligibility to join the insurance plan, please contact the National Agency for decentralised projects or the Executive Agency for centralised projects.

For questions regarding the enrolment form or the procedure, please contact clientservice2@cigna.com.

1.2. What to do when I have made a mistake in the enrolment form?

If at any stage, you notice that incorrect information has been provided in the enrolment form, or in case information should be updated, please send an email to clientservice2@cigna.com.

1.3. What to do when the project or individual mobility is cancelled for any reason?

In case the project, or voluntary service/mobility, is cancelled before or after the start date (e.g. by the participant), please contact us as soon as possible by sending an email to clientservice2@cigna.com. Cigna will then update the coverage end date of the participant.

1.4. How can I get an insurance certificate needed for a visa application?

If for any reason, the participant needs a proof of insurance cover before the start of his/her coverage period (e.g. visa requirement), please contact clientservice2@cigna.com. Our Customer Service Representatives will then create an individual insurance certificate.

Whenever the participant needs an insurance certificate during his/her coverage period, he/she can access his/her personal webpages and download an immediate proof of cover in the required language.

2. Coverage

2.1. Where can I find more information regarding the plan coverage?

As a coordinating organisation, you have access to a dedicated website to enrol participants (see 1.1.A). This webpage is a restricted version of the webpages accessible by the participants. When accessing the My Plan section, you will be able to download the following documents:

- Benefits overview (2-pager)
- Detailed Volunteers Guide

2.2. What is primary/complementary coverage?

Based on the home and hosting country of the participant, Cigna determines whether the insurance plan will provide primary or complementary medical coverage.

If the home and hosting country are EU, EFTA or EEA countries, Cigna assumes that the participant is entitled to a European Health Insurance Card (EHIC). This free and individual card provides access to medically necessary state-provided healthcare under the same conditions and at the same cost as in the home country. **The participant is required to make use of his/her EHIC when visiting a medical provider.** The Erasmus+ and European Solidarity Corps' insurance plan will only cover the remaining eligible expenses not covered by the EHIC.

The EHIC can be obtained through the participant's national health insurance provider in his/her home country. For more information regarding the EHIC and the related procedures, please visit the [website](#) of the European Commission. The sending organisation is expected to assist the participant in the process of requesting the EHIC **before he/she leaves on mobility**, so that the participant will not have to advance his/her medical expenses.

If the participant is not entitled to EHIC, or in case the participant's home/hosting country is not located in an EU, EFTA or EEA country, Cigna will act as primary medical insurer. Primary insurance means that Cigna will cover the participant's medical expenses based on the provisions of the plan, without intervention of another insurer (e.g. national insurance).

Upon receipt of a formal written communication from the participant's social security office stating the reason why he/she is not entitled to EHIC, Cigna can change the participant's category from complementary to primary.

Both categories of insured participants are equally covered by this insurance plan (i.e. same benefits, same ceilings).

2.3. What is the European Health Insurance Card (EHIC)?

The European Health Insurance Card is a free and individual card that provides access to medically necessary state-provided healthcare under the same conditions and at the same cost as in the home country. **Participants entitled to the EHIC are required to present this card when visiting a medical provider.** The Erasmus+ and European Solidarity Corps' insurance plan will only cover the remaining eligible expenses not covered by the EHIC.



The EHIC can be obtained through the participant's national health insurance provider in his/her home country. For more information regarding the EHIC and the related procedures, please visit the [website](#) of the European Commission. The sending organisation is expected to assist the participant in the process of requesting the EHIC **before he/she leaves on mobility**, so that the participant will not have to advance his/her medical expenses.

2.4. When is the participant covered?

The insurance covers the participants during the entire period of their mobility.

The coverage is active from the day the participant leaves home to the host country, until the end of the second month after the termination of the mobility. This includes any travel from and to the hosting country and any in-country travel linked to the mobility.

2.5. Where is the participant covered?

The participant has a worldwide coverage during both private and project-related activities. For medical purposes, however, a distinction needs to be made between cover in the home/hosting country and other worldwide countries:

- **Home/hosting country:** the participant is covered for all medical treatment based on the plan specifications, be it planned or unplanned (i.e. emergency) treatment
- **Other worldwide countries:** the participant is covered for unplanned (i.e. emergency) treatment only



Please find below examples of planned and unplanned treatment:

Example unplanned treatment: a participant with the home country being Turkey and the hosting country being France is on vacation in the United States and breaks his leg during a walk. In this case, all medical treatment in the US is covered given that it concerns an unplanned/emergency treatment.

Example excluded planned treatment: the same participant is diagnosed with cancer while residing in France. He opts to be treated in the United States and travels there to receive treatment. The medical treatment is not covered, since it concerns a planned treatment outside of the home/hosting country.

2.6. Does Cigna also cover the relatives of the participant (such as parents/children)?

The insurance plan only covers participants.

2.7. Where can I find the list of providers?

Participants are free to select their healthcare provider of choice, but they can also rely on Cigna's network of 10,000 hospitals, doctors and specialists and benefit from the direct payment agreements and discounts negotiated by Cigna.

By accessing the Provider search section on the personal webpages, the participant can search for in-network providers per country and city. This provider search tool is also available on the Cigna Health Benefits app, which is available to download for free from the [Apple App Store](#) or [Google Play for Android](#).

Complementary insured participants can consult a list of health care providers who accept the EHIC [here](#) (select your home/hosting country at the top of the page for detailed information).

3. Evacuation

3.1. What to do in case of a medical emergency requiring evacuation?

In case appropriate medical care cannot be administered at the location of illness/accident, the participant can be evacuated to another location or to his/her home country. In case of a medical emergency requiring evacuation, please call **+31 (0)71 524 35 56** and mention policy no. **BEBBBY01626**.

4. Who to contact for any additional questions?

In case of questions regarding affiliations, insurance certificates or to communicate changes of personal data, please use the following contact details: phone +32 3 393 10 94 or email clientservice2@cigna.com.

In case of questions regarding coverage, a specific claim or about the claiming and direct payment procedures, please contact us by phone +32 3 293 11 27 or email erasmusplus@cigna.com.

In case of emergency requiring an evacuation, please call +31 71 524 35 56 and mention policy no. BEBBBY01626.



When contacting us by phone, please make sure to have the following details ready: full name, date of birth and personal reference number (provided with confirmation of registration to the Erasmus+ and European Solidarity Corps insurance plan).

When contacting us by email, please include the participant's personal reference number in the subject line of your email. We will do our best to answer your query within 4 working days.