

Overseas Plan Changes

2026 Plan Changes

Health Plans

2026 Plan Changes

Global Health 1500

This plan will be updated to remain Health Savings Account (HSA)-qualified.

Outside U.S. deductible

- Individual: \$1,700/Family \$3,400

In-network U.S. deductible

- Individual: \$1,700/Family \$3,400

Out-of-network U.S. deductible

- Individual \$3,000/Family \$6,000

Important reminders and definition of terms:

Cigna's Global Health 1500 plan has a non-embedded deductible with an embedded maximum out-of-pocket (MOOP) limit.

Deductible – Claims for a family member are covered at plan co-insurance only when the family deductible is satisfied. All family members contribute toward the family deductible. The individual deductible is not applicable. Any individual amount only applies to employee-only coverage. This is considered a non-embedded deductible.

Maximum out-of-pocket (MOOP) (medical and prescription) – Family members meet only their individual MOOP and then their claims will be covered with no additional member cost share; if the family out-of-pocket limit has been met prior to their individual out-of-pocket limit being met, claims will be paid with no additional member cost share. This is considered an embedded MOOP limit.

Global Health 3500

There will be no plan changes for 2026.

ID Cards

You have one card for medical, prescription and dental benefits (if applicable). Access digital ID cards at CignaEnvoy.com.

Prescription Plans

There will be no plan changes for 2026.

Dental Plans

There will be no plan changes for 2026.

Vision Plans

There will be no plan changes for 2026.

Term Life and Accident Plans

Term Life Plans

There will be no plan changes for 2026.

Accident Plans

There will be no plan changes for 2026.