

## EVS under Erasmus+

### FAQ (v1.0)

#### 1. Registration

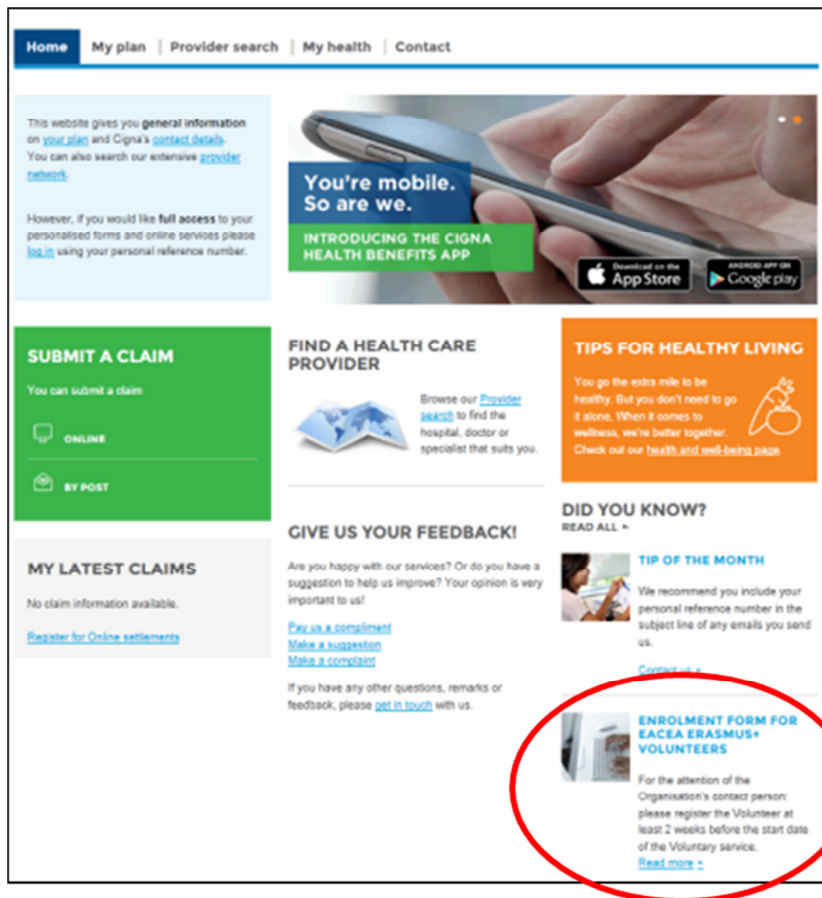
##### 1.1. What is the procedure for the enrolment of a volunteer onto the insurance plan?

Please follow the below steps when enrolling a volunteer:

##### A. Access the dedicated webpage for sending organisations

Please click [here](#) to be redirected to the dedicated webpage.<sup>1</sup> This webpage is a restricted version of the webpages accessible by the volunteers, in the sense that some functionalities have been blocked (e.g. online claiming and the download of an insurance card).

The enrolment form can be accessed by clicking the corresponding link on the homepage:



<sup>1</sup> <https://cignahealthbenefits.com/auth/login/?a=424eacweb&b=01012000>



## B. Complete the enrolment form

The enrolment form consists of 3 main sections, detailing the sending organisation, hosting organisation and the volunteer. All mandatory fields are marked with a red asterisk (\*).

Only sending organisations can enrol volunteers. Please do not allow volunteers to enrol themselves onto the insurance plan.

In order to guarantee that the volunteer is covered at the start of his/her EVS project, please enrol the volunteer at least 14 days in advance. This will allow Cigna to register the volunteer 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 sending organisation will receive an email, confirming receipt of the enrolment and summarising the data that has been received by Cigna. In case you notice that any information is incorrect, please send your comments to [clientservice2@cigna.com](mailto:clientservice2@cigna.com).

## D. Processing by Cigna

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

When processing is complete, a final confirmation email will be sent to the sending organisation. This confirmation is typically sent within 5 working days after the enrolment.

At this stage, the volunteer will receive a welcome email, containing the following information:

- Coverage start date
- Personal reference number (which services as a login to the volunteer's personal webpages)
- Overview of online services
- European Health Insurance Card

## E. Questions

For any questions regarding the volunteer's eligibility to join the insurance plan, please contact the National Agency or the Executive Agency ([EACEA-YOUTH@ec.europa.eu](mailto:EACEA-YOUTH@ec.europa.eu)).

For questions regarding the enrolment form or the procedure, please contact [clientservice2@cigna.com](mailto:clientservice2@cigna.com).



### **1.2. How is volunteer informed on him/her being registered?**

When processing of the enrolment by Cigna is complete, the volunteer will receive a welcome email, containing the following information:

- Coverage start date
- Personal reference number (which services as a login to the volunteer's personal webpages)
- Overview of online services
- European Health Insurance Card

### **1.3. What do I have to do when I have put something wrong 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](mailto:clientservice2@cigna.com).

### **1.4. What do I need to do when the project is cancelled for any reason?**

In case the project is cancelled before or after the start date (e.g. by the volunteer), please contact us as soon as possible by sending an email to [clientservice2@cigna.com](mailto:clientservice2@cigna.com). Cigna will then update the coverage end date of the volunteer.

### **1.5. How can I get an insurance certificate needed for a visa application?**

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

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

### **1.6. When will I get the confirmation of the enrolment?**

As a sending organisation, you will typically get a final confirmation email within 5 working days after the online enrolment. If you still have not received this email after 8 working days, please contact [clientservice2@cigna.com](mailto:clientservice2@cigna.com).

## **2. Coverage**

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

As a sending organisation, you have access to a dedicated website to enrol volunteers (click [here](#)<sup>2</sup>). This webpage is a restricted version of the webpages accessible by the volunteers. When accessing the My Plan section, you will be able to download the following documents:

- Benefits overview (2-pager)
- Detailed guide

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<sup>2</sup> <https://cignahealthbenefits.com/auth/login/?a=424eacweb&b=01012000>



## 2.2. What is primary/complementary coverage?

Based on the home and hosting country of the volunteer, 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 volunteer 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 volunteer is required to make use of his/her EHIC when visiting a medical provider. The Cigna insurance will then cover the remaining expenses.

The EHIC can be obtained through the volunteer's national health insurance provider in his/her home country. For more information regarding the EHIC and the related procedures, please click [here](#)<sup>3</sup>. The sending organisation is expected to assist the volunteer in the process of requesting the EHIC.

If for any reason the volunteer is not entitled to an EHIC, or in case the volunteer'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 volunteer's medical expenses based on the provisions of the plan, without intervention of another insurer (e.g. national insurance).

The insurance plan is designed to avoid discrimination between primary and complementary insured volunteers. Both categories of insured volunteers are equally covered by this insurance plan (i.e. same benefits, same ceilings).

## 2.3. What is the European Health Insurance Card?

The European Health Insurance Card (EHIC) 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. Volunteers entitled to the EHIC are required to present this card when visiting a medical provider. The Cigna insurance will then cover the remaining medical expenses.

The EHIC can be obtained through the volunteer's national health insurance provider in his/her home country. For more information regarding the EHIC and the related procedures, please click [here](#)<sup>4</sup>. The sending organisation is expected to assist the volunteer in the process of requesting the EHIC.

## 2.4. When is the volunteer covered?

The insurance covers the volunteers during the entire period of their EVS activity.

The coverage is active from the day the volunteer leaves home *en route* to the host country, until the end of the second month after the termination of the EVS project. This includes any travel from and to the hosting country and any in-country travel linked to the EVS project.

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<sup>3</sup> <http://ec.europa.eu/social/main.jsp?catId=563&langId=en#nationalinfo>

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## 2.5. Where is the volunteer covered?

The volunteer is covered worldwide 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 countries worldwide:

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

Please find below examples of planned and unplanned treatment:

*Example unplanned treatment:* a volunteer with home country Turkey and hosting country 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 volunteer 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 volunteer (such as parents/children)?

The insurance plan only covers volunteers enrolled by the sending organisations.

## 2.7. Where can I find the list of providers?

Volunteers 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 volunteer 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.

## 3. Evacuation

### 3.1. What to do in case of an emergency requiring evacuation?

In case appropriate medical care cannot be administered at the location of illness/accident, the volunteer can be evacuated to another location or to his/her home country. In case of 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 following contact details: phone +32 3 217 63 96 or email [clientservice2@cigna.com](mailto: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](mailto:erasmusplus@cigna.com).

In case of emergency requiring an evacuation, please call +31 71 524 35 56 and mention policy no. BEBBY01626.

When contacting us by phone, please make sure to have the following details ready: your full name, date of birth and personal reference number.