

## **Clarification on coverage and procedure changes as from 15<sup>th</sup> February 2018**

We have noticed an increasing trend of overconsumption and fraudulent behaviour for certain benefits, to such extent that additional measures must be taken and coverage must be clarified.

The EVS insurance plan is designed to provide coverage to volunteers when they need it most, i.e. in case of illness or urgent situations such as accidents.

If you are affiliated to a primary health insurance plan at the start your EVS service, you will be enrolled as complementary insured with Cigna. As such, your primary health insurance plan is not meant to be cancelled once you are enrolled with Cigna. Cigna does not replace your primary statutory insurance or national social security scheme but provides complementary coverage.

### **The following procedure changes are in force as from 15<sup>th</sup> February 2018:**

#### **1. Dental care**

In case of sudden dental complaints, the only treatment covered is treatment that is meant to stabilise the dental complaints. Any treatment that can be postponed until after the EVS period will not be covered by the insurance.

#### **2. Pharmaceutical expenses**

Only prescribed generic drugs with active pharmaceutical ingredients are covered, unless, in specific cases, prescribed brand drugs have a proven medical necessity.

#### **3. Mandatory prior approval for the following treatments:**

- **Planned hospitalisations**
- **Laboratory and diagnostic tests**
- **X-rays/radiotherapy/chemotherapy**
- **Physiotherapy (as from the first session)**
- **Psychotherapy (as from the first session)**

- **Optical care:**

Purchase of replacement eyeglasses or contact lenses will only be reimbursed after prior approval has been requested and granted by Cigna.

Only one replacement of a pair of glasses will be reimbursed for the whole EVS period, and only single vision glasses without treatment, unless already differently prescribed by the ophthalmologist in the home country.

The following supporting documents must be attached to your prior approval request:

- In case you lose your eyeglasses/contact lenses, or if they become unusable:
  - Medical report/prescription from your ophthalmologist in your home country, indicating your ongoing treatment and his/her contact details for cross-checking;
  - Declaration of honour describing the circumstances of the loss, signed by yourself and by the legal representative of the Hosting organisation.
  - 2 cost estimates completed by 2 separate opticians for the same brand/type of frame and lenses.
- In case your eyeglasses/contact lenses were stolen:
  - Medical report/prescription from your ophthalmologist in your home country, indicating your ongoing treatment and his/her contact details for cross-checking;
  - Police report;
  - 2 cost estimates completed by 2 separate opticians for the same brand/type of frame and lenses.

Please use the Optical cost estimate form and the Declaration of honour you can find on [your personal webpages](#).

In case you need prior approval for an urgent treatment, please call us instead of sending an email. You can reach us 24 hours a day, 7 days a week, 365 a year using the contact details on [your personal webpages](#).

#### **4. Fraud**

Several fraud cases have been investigated and confirmed. As a consequence, Cigna will reach out to fraudsters to recover the unduly received reimbursements and undertake legal action where required.