

WELCOME KIT

U.S. Inpatients



Cigna Global Health Benefits®



WELCOME

to Cigna Global Health Benefits

Our mission:

**To improve the health, well-being and peace of mind
of the people we serve.**



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Living and working in the U.S.

Whether it is your first or tenth time in the U.S., it has the potential to be an amazing experience, professionally and personally. This opportunity can bring changes, questions and some uncertainty. With Cigna Global Health Benefits you have valuable health coverage.

The U.S. health care system provides access to quality care with thousands of doctors and hospitals nationwide. The U.S. health care system is unique, and accessing care here may be confusing at times.

How your health care plan will work while in the U.S.

You may be familiar with a public health system or a fee-for-service system in your home country. When you are in the U.S., your employer provides you with private health care coverage through Cigna.

Participating providers, in Cigna's network, have agreed to discounts and will bill Cigna directly, for covered benefits. As a result, you will save money and won't have to submit paperwork.

You can search for nearby network providers through the directory on **CignaEnvoy.com**. When you visit a network doctor or hospital, simply show your Cigna ID card. Or, you can choose to receive care and services from providers outside of Cigna's network, but you may have more out-of-pocket expenses.





Pre-departure: Checklist and tips



Before living and working outside of your home country, you'll need some assistance. We've designed an easy-to-follow checklist to make sure you have everything covered before you leave.

Let's start with some basic questions. Information is power. It's in your best interest to be sure all of your important information is updated and ready to travel with you.

1. Are your travel and ID documents up to date?
2. Are your health documents updated, renewed and reauthorized?
3. Have you visited **CignaEnvoy.com** to access our pre-departure medical assessment tool?

Important documents checklist

Medical



- Your Cigna ID card – If you have not received your card before you leave, you can contact the customer service center:
 - › Toll-free: **1.800.441.2668**
 - › Direct calling: **001.302.797.3100** (collect calls accepted)

— OR —

 - › You can obtain a copy on **CignaEnvoy.com** or through the Cigna Envoy App
- Before you leave, see if you qualify for a longer supply of prescription medications you take regularly. You can contact our global service center to see if there are any associated travel restrictions
- A record of past surgeries, diagnoses and medications (names/dosages)
- Talk to your doctor about any important medical records or medical history which you may want to document and bring with you
- List of all allergies – include medicine, foods, seasonal, etc.
- Vaccination history
- International certificate of vaccinations for yellow fever (yellow card, if necessary)

Travel



- Passports
- Birth certificates
- Visas and work permits
- Marriage certificate (if applicable)
- Home address
- Emergency and contact information
- A copy of Cigna customer service numbers:
 - › Toll-free: **1.800.441.2668** and your Cigna ID number
 - › Direct calling: **001.302.797.3100** (collect calls accepted)
- Review your country guides specific to your assigned country available on Cigna Envoy
- Download the Cigna Envoy app and Cigna Wellbeing app
- Pre-departure screenings
 - › Research and create a list of physicians located in your assigned country on **CignaEnvoy.com**
- Driver's license

24/7 worldwide support

Cigna Envoy



The Cigna Envoy® website is your personalized online health resource. The tools and information are developed specifically for globally mobile individuals so you can easily find information you need. Register for Cigna Envoy as soon as you receive your ID card.

With your ID card, visit **CignaEnvoy.com** and click *"I have not registered yet"* and follow the prompts. Once you are logged in you are ready to get started!

Through Cigna Envoy, you can:

- Email Cigna's service center
- Find nearby in-network doctors and hospitals
- Submit and track claims
- Access drug name and medical phrase translation tools
- Access health and wellness information on managing many conditions, plus healthy living information
- Update personal information and communication preferences

1. The downloading and use of the Cigna Envoy app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply

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- Access country guides which provide practical travel information, such as cultural, health and safety travel tips, and visitor and currency information for more than 190 countries
- Sign up for electronic funds transfer (EFT) to receive claim reimbursements
- View your ID card information



Cigna Envoy on the go.

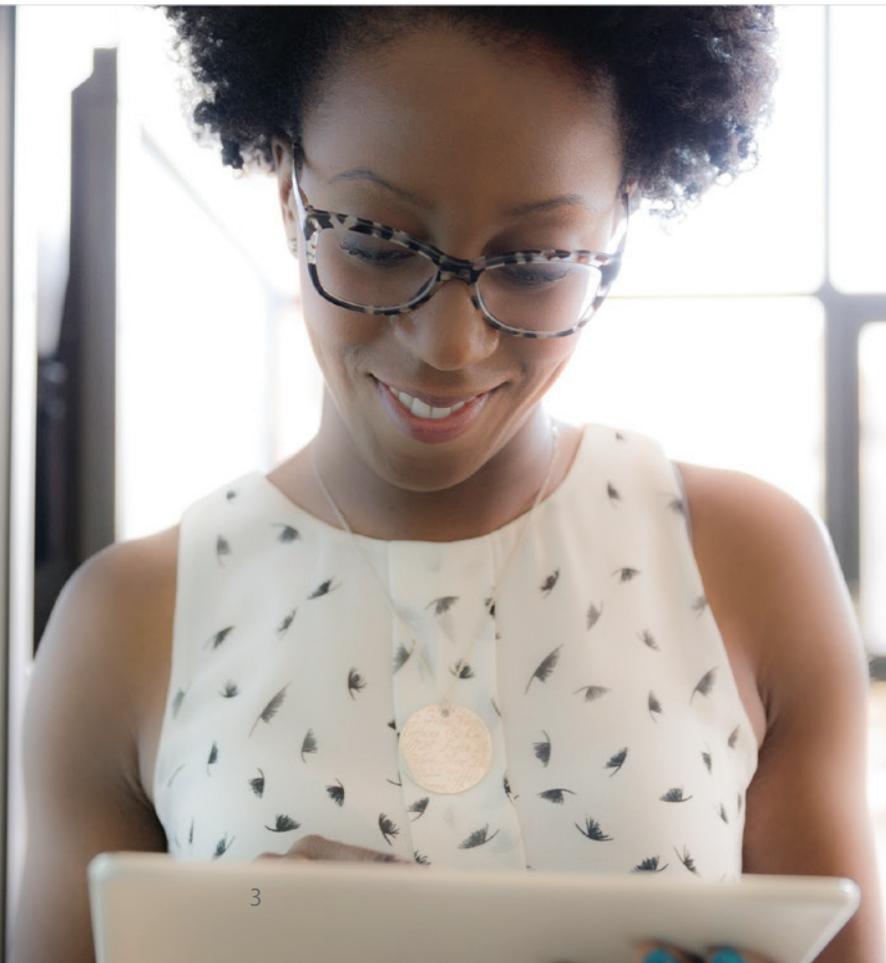
The Cigna Envoy mobile app is free to Cigna Global Health Benefits customers. The Envoy app can be downloaded from the App Store®, Google Play™ or the Amazon Appstore online stores.

Download the Cigna Envoy app today!¹



STILL HAVE QUESTIONS?

Want to know more? Get in touch with our global service center by phone or email.



Frequently asked questions when receiving treatment in the U.S.

Q: What is a primary care physician (PCP)?
Do I need to choose one?

A: Your PCP is your personal health coach who coordinates all of your medical care. That includes things like routine physicals, immunizations, medical advice and specialist referrals. He or she will get to know you and your medical history. You and each covered family member can select your own PCP. You can choose from providers practicing in:

- › Internal medicine
- › Family medicine
- › General practice
- › Pediatrics

A PCP is not mandatory; however, we do recommend you choose one for you and your family. Your annual check-up is a good first meeting with your PCP. They can learn more about you and set up your medical history. With most plans, many in-network preventive care services are covered at 100%.¹

Q: What if my PCP is unavailable?

A: If you're experiencing non-life-threatening symptoms such as sore throat, flu-like symptoms, skin rash or infection, you can visit:

- › A walk-in convenience care clinic
- › An urgent care center

Most urgent care centers are open late and on weekends and holidays. They are conveniently located and can provide the care you need much sooner especially since you won't have to deal with the typically long wait at an emergency room. To find one near you, simply log into Cigna Envoy or call us any time.

Emergency rooms should be utilized in the event of a life-threatening illness or injury (e.g., severe chest pain, severe burns, broken bones or poisoning).

Q: Do I need a referral to see a specialist?

A: Though you may want your personal doctor's advice and assistance in arranging care with a specialist, you do not need a referral to see an **in-network** or **out-of-network** specialist. If you choose an out-of-network specialist, your costs may be higher.

Q: What is the difference between in-network coverage and out-of-network coverage?

A: Each time you seek medical care, you can choose to receive services from health care providers who participate in the Cigna network. When you visit an in-network provider, you will usually have lower out-of-pocket costs. That's because Cigna's network

providers have agreed to discounted rates. If you choose to visit a provider outside of Cigna's network, you will be responsible for a larger share of the costs, depending on your plan. For example, you may have a higher copay or coinsurance. Also, out-of-network charges are subject to your plan's maximum reimbursable charge, which means you may be responsible for paying any charges that exceed what your plan allows as covered expenses (also known as **balance billing**). Or, your plan might not include coverage out-of-network except for emergencies.

Q: What if I need to be admitted into the hospital?

A: In an emergency, your care is covered subject to your plan's terms. Requests for non-emergency hospital stays, other than maternity stays, must be approved in advance or "pre-certified." This enables Cigna to determine if the services are covered by your plan.

Q: Who is responsible for obtaining pre-certification?

A: For **in-network services**, your doctor is responsible for obtaining pre-certification. If you choose to receive services from an **out-of-network** provider, **you** are responsible for obtaining the pre-certification. You can request pre-certification by calling the number on your Cigna ID card. When you call, you will need:

- › the name of the doctor or facility,
- › the procedure or procedure code,
- › the date of service (DOS)

You will receive additional instructions from the doctor.

Q: How do I find out if my doctor is in the Cigna network?

A: It is quick and easy to search for participating doctors, specialists, pharmacies, hospitals, and facilities closest to your home and work. Go to **CignaEnvoy.com** and click on the "Find a Provider" tab or you can call our service center for assistance using the number on your ID card.

Q: What services are provided through Global Telehealth?

A: Global Telehealth provides access to clinical guidance from doctors—by phone or video—through the Cigna Wellbeing® app.² A diagnosis could be provided during the consultation if enough medical information is available. If additional tests, such as lab work or radiology, are required to confirm the diagnosis then you will receive additional instructions from the doctor.

This information is for educational purposes only. It is not medical advice. Always consult your doctor for appropriate examinations, treatment, testing and care recommendations.

1. Not all preventive care services are covered. For example, immunizations for travel are generally not covered. Plans may vary so see your plan materials for a complete list of covered preventive care services.
2. Telehealth services may not be available in all areas and video chat may not be available with all providers or through your specific mobile device. Telehealth services are separate from your health plan's provider network. Telehealth services are provided by third party companies/entities. Providers are solely responsible for any treatment provided to their patients.

A: Seeking treatment outside the U.S.

Check your employer's plan documents and review your certificate of coverage to confirm your plan provides coverage for care outside the U.S., including in your home country. If your plan covers care outside the U.S., Cigna's global network consists of nearly 400,000 providers and facilities.¹ Refer to our provider directory when you return home for a visit, for a family member who is in your home country, or when you need to travel internationally on assignment. To locate an international provider, go to **CignaEnvoy.com** and click on the "Find a Provider" tab or call our service center using the number on the back of your ID card for assistance.



Network of more than
1.5 million providers
worldwide¹

Receiving medication in the U.S.

If your employer elected pharmacy benefits, you have access to Cigna's network of approximately 68,000 retail pharmacies,² including those in the U.S. Virgin Islands. These pharmacies offer both brand and generic prescription medications, and you receive discounts by using your Cigna ID card at these pharmacies. Please refer to your plan documents for a complete list of your benefits.



When you visit one of these pharmacies, Cigna will pay the pharmacy directly for our portion of a **covered charge**, which eliminates the need for you to file a claim. You are only responsible for paying your share, e.g., **deductible, copay, coinsurance**, etc. based on your specific plan benefits.

Do you take medications on a regular basis? Then Cigna Home Delivery PharmacySM might be right for you! You may be able to save money when you switch from a retail pharmacy to Cigna's convenient

home delivery. Other benefits include:

- › Standard delivery to your U.S. home address or other preferred U.S. location at no additional cost
- › 90-day refills
- › Reminders so you don't forget to fill your prescriptions
- › Licensed pharmacists available 24/7
- › Tools to manage your prescriptions
- › Medications approved by the U.S. Food and Drug Administration

To learn more about your pharmacy benefits, please refer to the pharmacy management insert included in this kit.

Receiving medication outside the U.S.

If you need to fill your prescription from the U.S. while you are abroad, please contact our global service center at the number on your Cigna ID card.

Prescriptions must be filled locally in the country where the prescription was written. For example, a prescription written in China cannot be filled by a pharmacy in the U.S. Likewise, a prescription written in the U.S. cannot be filled by a pharmacy outside the U.S.

For medications obtained from a pharmacy outside the U.S., you will need to pay for the prescription at the time of purchase and then submit a claim form to Cigna. Claim instructions are included in this kit.

Experience the Cigna kind of caring

If you or a covered family member experience a complex medical situation in the U.S., Cigna's case management team is here to help. Our case managers work closely with you, your family, and providers to coordinate access to care, explore service alternatives, monitor progress and assist with discharge planning and follow-up. All you need to do is call the number on your ID card and we will connect you to a case manager to assist you with your particular needs

When to submit a claim and when it is not needed

While in the U.S.

In the U.S., if you receive care from in-network providers, you do not need to submit a claim for reimbursement because providers in our network have **direct pay arrangements** in place with Cigna. You would only be responsible for paying any deductible, coinsurance or copay amounts that are part of your plan. If you choose to seek care from an

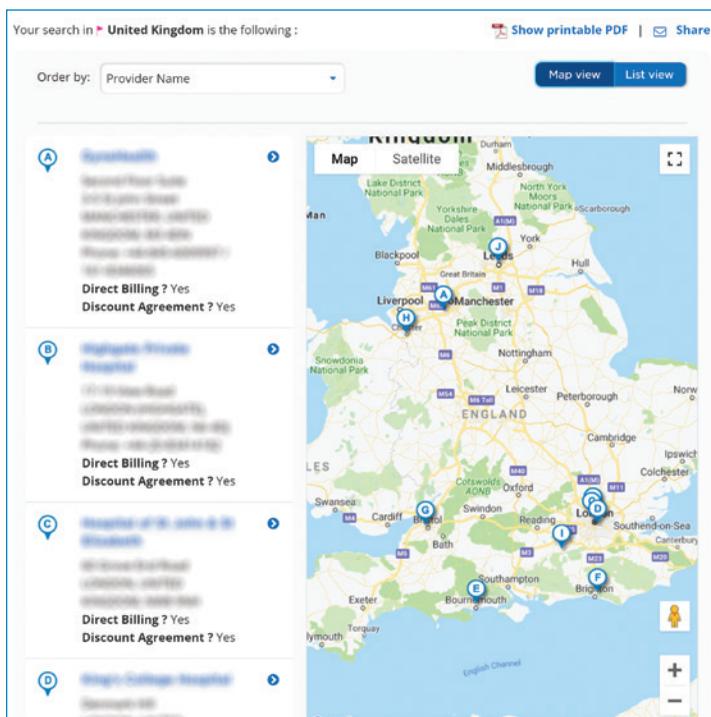
1. Internal data based on analysis of Cigna Global Health book of business. January, 2019. Subject to change.

2. Cigna's 90-day pharmacy network as of January 2018. Subject to change.

out-of-network provider you may need to file a claim.

Outside the U.S.

Outside the U.S., you may need to file a claim unless you visit a provider that has a **direct pay arrangement** or has obtained a **guarantee of payment** from Cigna. You will find this in the provider directory page on **CignaEnvoy.com**. To find out if a provider has a direct pay arrangement with Cigna, look below their contact information in the directory for a note that says “direct settlement may be available.” If so, all you need to do is present your Cigna ID card.



If you do need to submit a claim for reimbursement, follow these tips to speed up the process

- › We recommend submitting your claims through CignaEnvoy.com, or the Cigna Envoy App. It's the fastest way to get your claims to Cigna.
- › If you choose to mail or fax your claim(s) make sure your claim form is filled out completely, and don't forget to sign!
- › Fill out a separate form for each doctor and/or hospital visit.
- › Be sure to add the diagnosis or explain your treatment.
- › Keep copies of your bills, receipts and claim forms.
- › Clearly state how you would like to be reimbursed.
- › If you cannot submit your claim online, remember that even faxes are faster than regular mail.

Cigna is there to support you, 24 hours a day, seven days a week, 365 days a year. When you need to reach out, contact us anytime by phone or fax. You can also send us an email through Cigna Envoy.

Reimbursement options

- › Electronic funds transfer (EFT)
- › Checks in a variety of currencies
- › Wire transfers to bank accounts around the world

Please note your bank, or an intermediary bank, may assess a fee for the receipt of wire transfers.

ePayment Plus® is a robust, integrated and accurate process that includes automatic email notification of payments directly into a bank account identified by you. You can quickly and easily self-enroll in ePayment Plus on Cigna Envoy. ePayment Plus complements the existing array of electronic payment options, such as wire transfer and EFT, available in the U.S. After you enroll in ePayment Plus, charges often applied by your bank, for wire transfers or other deposits, are removed or minimized. To sign up, go to **CignaEnvoy.com**.

In an emergency, we're here for you

Should something life-threatening happen, visit the nearest hospital and contact Cigna's global service center immediately. Our service center professionals will help you get the emergency assistance you need. From ground transportation and translators to finding a specialist and facilities, we're here to help.

Guarantee of Payment

When visiting an out-of-network provider, they may be willing to request and accept a Guarantee of Payment (GOP) which assures payment directly to the provider for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. If your provider requests payment up front, ask them to contact Cigna to verify benefits and confirm payment of services on your behalf. You or your provider can request a GOP at any time by calling the number on your Cigna ID card.

Information required for a GOP

- › Hospital or facility performing the services.
- › Country where services will be rendered.
- › Facility fax number, phone number and email address.
- › Requesting physician's name, phone number and email address.
- › Name of recipient who will receive the GOP.
- › Patient name.
- › Patient's Cigna ID number.
- › Diagnosis.
- › Procedure to be performed.
- › Date(s) of service.
- › Statement summarizing service to be covered on the GOP.

Feeling good?

Health and Well-being Assessment

At Cigna, we support you like the unique individual you are, and want to help you live a healthy and productive life. Even if you're in perfect health, taking our Health and Well-being Assessment can provide information to help you stay that way.

It's a simple online questionnaire that takes just 15 minutes to complete. The assessment is available in more than 35 languages and cultural adaptations. You will answer questions relevant to your current situation and learn where you're doing great and where there's room for improvement. It covers sleep, nutrition, stress and physical activity. It's thorough. Yet, easy to do.

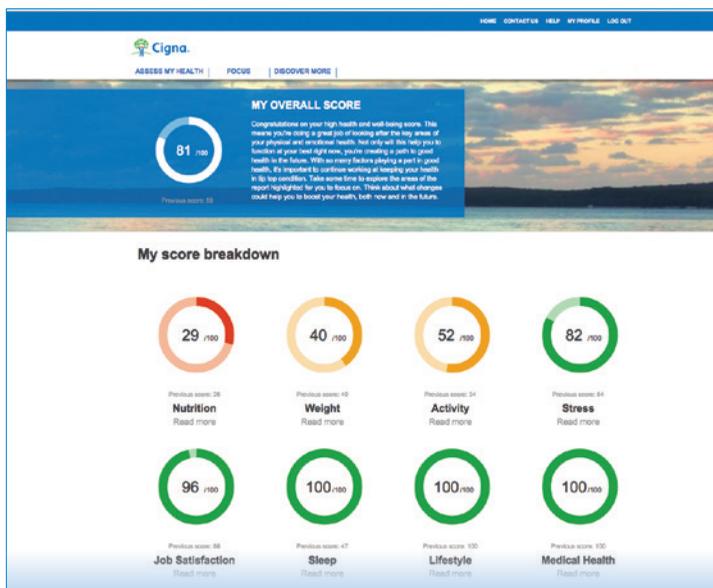


Take our Health and Well-being Assessment

Once you complete the assessment, you will receive a personalized health report along with suggestions and tips on how to improve your health and well-being. Your personal results are confidential and are not shared with your employer.

We also offer chronic condition support for common preventable diseases around the globe—certain forms of diabetes and cardiovascular disease. Once the condition is identified, and if you opt in, a health coach with nursing experience will contact you to arrange for coaching sessions.¹

Feel and live even better



Do it online - at any time

To take your personal Health and Well-being Assessment:

1. Go to **CignaEnvoy.com**.
2. From the home screen, click the “**Health and Wellbeing**” link in the “**You might be interested in**” section at the bottom of the page.
3. Click the “**Assess my Health**” link.
4. Register and complete the assessment.

When you are finished, the customized report will help you find out what you're doing right, discover areas of improvement and offer suggestions for current issues.

It is fast. It is personalized. And it can help you feel – and live – your best every day. Take a few minutes to complete the Health and Well-being Assessment now.

Make it a habit

Want to track your progress? Then come back and take it again in a few weeks or a few months. Whatever works best for you.



Cigna Wellbeing® app

Connect to better health with the Cigna Wellbeing App and discover:

- ▶ Global Telehealth:²
 - Same day consultations with a doctor by phone; with video consultations coordinated between 3:00 am – 5:30 pm ET from the comfort of your home or office.
 - A diagnosis or consultation for non-emergency health issues.
 - Prescriptions for common health concerns where available and when appropriate.
 - Discussing a medication plan.
- ▶ Health assessments in key areas that affect your wellness.
- ▶ Wellness tips, recipes, articles and more.
- ▶ Wellness Coaching through videos.
- ▶ Health management of chronic conditions.
- ▶ Employee Assistance Program—real time access directly through the app if part of your employer's plan.



Download the Cigna Wellbeing app today!

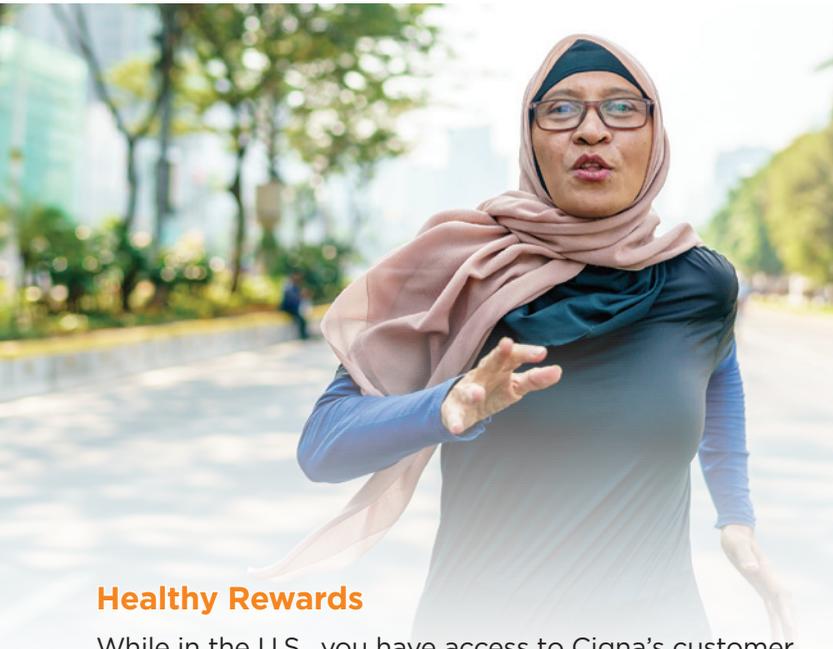


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1. The downloading and use of the Cigna Wellbeing app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

2. Subject to eligibility. Telehealth services may not be available in all areas and video chat may not be available with all providers or through your specific mobile device. Telehealth services are separate from your health plan's provider network. Telehealth services are provided by third party companies/entities. Providers are solely responsible for any treatment provided to their patients.

Value-added programs that help support your needs and your life



Healthy Rewards

While in the U.S., you have access to Cigna's customer discount program Healthy Rewards^{®1} via Cigna Envoy. With Healthy Rewards, Cigna rewards you for seeking tools, programs, and services that will help you stay healthy, while saving money whenever you go to a Healthy Rewards participating provider.

The Healthy Rewards program gives you access to a range of health and wellness products and services.

Programs include:

- › Jenny Craig[®]
- › Yoga equipment (Gaiam[®])
- › Laser vision correction
- › And much more

Online interactive tools are also available to all registered users of Cigna Envoy. The tools offer user-friendly personal calculators designed to assist you with identifying health issues, learn what follow-up actions you can take, and find resources to learn more about potential health concerns. These tools are grouped into three categories: Health and Fitness, Lifestyle Check-up Tools and Pregnancy. There are 18 topics which focus on conditions such as heart disease, osteoporosis, depression, smoking, stress and obesity.

As a globally mobile professional, you're in a unique situation. That's why we offer products and services to help you take care of issues that go far beyond health. Our Concierge and Travel Assistance Services provide:

- › Instructions on how to recover or replace lost documents like passports and credit cards.
- › Assistance coordinating emergency travel arrangements for family members who escort another family member to the hospital.
- › Personal emergency telephone translation services.
- › Help finding a doctor or hospital closest to your location.
- › Help finding or replacing prescription medication.
- › Assistance coordinating emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.
- › Help obtaining necessary documents for medical claims.

We work hard to make your health care easier, cost effective and comprehensive. By helping you improve your health and well-being, it's easier for you to be your best every day. To access these services, all you need to do is call Cigna. Our number is located on your Cigna ID card.

We also offer our Decision Support Program which provides:

- › Support for serious medical issues to make informed decisions about diagnosis and treatment options available to you.
- › An expert opinion on diagnosis and treatment already suggested; it is not for establishing medical necessity.

The program is voluntary; you must give consent for your medical records to be shared and the process to be activated.

1. Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all areas and programs may be discontinued at any time. Participating providers are solely responsible for their programs, products and services.

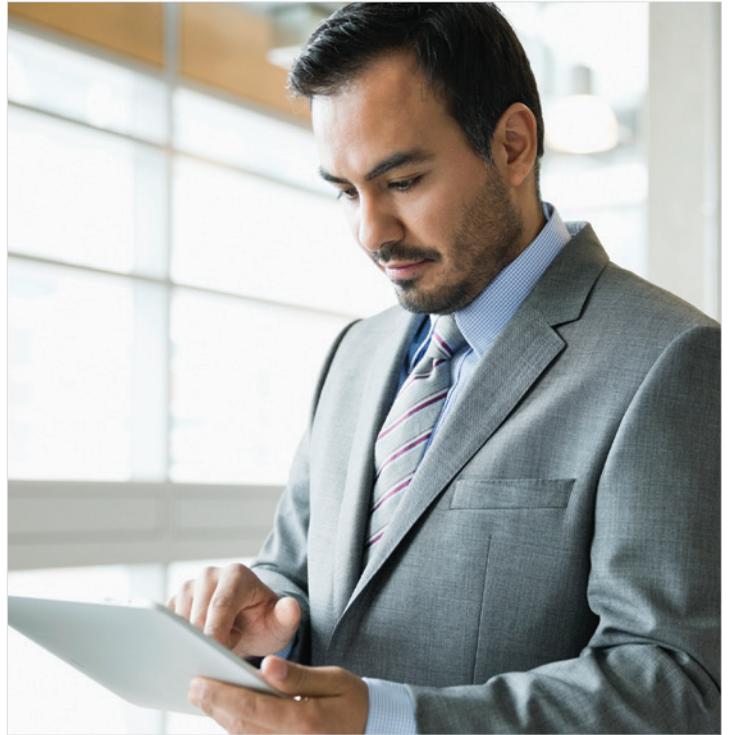
Personalizing the customer journey

Delivering relevant and timely messages

To ensure you are staying up to speed on our most up-to-date information, sign up for Cigna Envoy TODAY!

With customers located all around the world, including remote and developing regions, traditional mail is often not the most effective way to communicate. In the digital age where world events are shared almost instantaneously, speed is important and even necessary for regulatory updates. That's why we've developed digital tools and communications that will allow us to personalize the customer journey through email.

Communicating by email helps us to provide a superior customer experience. We pledge to deliver only timely, relevant and valuable communications at the right frequency to you.



Around the clock support

Contacting Cigna

Website	CignaEnvoy.com
Cigna Envoy App	www.Cigna.com/about-us/Cigna-mobile/
Toll-free telephone number	800.441.2668
Direct (collect calls accepted)	+1.302.797.3100
Toll-free fax number	800.243.6998
Direct fax number	+1.302.797.3150
Mail	Cigna, P.O. Box 15050, Wilmington, DE 19850-5050 U.S.A.
Courier Delivery	Cigna, 300 Bellevue Parkway, Wilmington, DE 19809-3704 U.S.A.

Calling from outside the U.S.: When dialing an international number, it's important to use the International Access Code. Go to **CignaEnvoy.com** and select **Contact Us** for a list of country codes and helpful calling instructions.

Understand plan and healthcare terms

Deductible amounts: A deductible is the portion of your covered medical expenses you are responsible for paying at the beginning of each plan/calendar year until you reach a certain amount. Then your plan will begin to pay for a portion of covered health care costs.

For example:

Let's say your plan deductible is \$1,000. That means for most covered services, you will pay 100% of your in-network medical claims until the amount you pay reaches \$1,000. After that, you pay a coinsurance amount and/or a copay.

Copayment (copay): A fixed amount you pay at each visit. The amount can vary by the type of service such as a primary care doctor, a specialist or an emergency room visit.

For example:

If your plan has a \$30 copay for primary care physician visits and a \$50 copay for specialist visits, you will pay those flat amounts each time you visit an office. Additionally, for some services, you may have both a copay and coinsurance.

Coinsurance: The percentage a covered person must pay of the allowed amount for covered health services after the health plan begins to pay, usually once the plan deductible has been met. This may also refer to the percentage of covered expenses paid by a health benefit plan.

For example:

Let's say your plan has 80% coinsurance for covered medical services. You've already met your deductible. You go to an in-network doctor and it costs \$200 for the visit. The doctor sends a claim for that amount to Cigna, who pays the doctor 80% (\$160) of the claim. The doctor bills you for the remaining 20% (\$40). That amount you owe is your coinsurance.

Covered charges: Those charges which are considered medically necessary and that are within the terms and conditions of your benefit plan.

Out-of-network: Your health plan provides coverage for services from doctors and facilities that are not in your plan's network. But if you receive covered out-of-network care, your share of the costs (i.e., deductibles, copays or coinsurance) will usually be higher than if you receive those services in-network.

In-network: You will receive care from doctors or other providers who participate in the Cigna network, which keeps your costs lower and eliminates your paperwork.

Out-of-pocket costs: Expenses not covered by your plan, such as copays, coinsurance and deductibles.

Pre-certification: Getting approval for a service prior to receiving care.

No-referral specialist care: If you need to see a specialist, you do not need a referral to see a doctor who participates in the Cigna network – Just make the appointment and go! Pre-certification is necessary for hospitalizations, but there is no paperwork for you when using an in-network provider. You also do not need a referral to seek care out-of-network.

Emergency care: Emergency services are covered at the in-network cost sharing level (i.e., deductibles, copays or coinsurance) even when you receive care from an out-of-network doctor or facility. However, using an in-network provider will help you save money and reduce your paperwork.

Balance billed: When receiving care from an out-of-network provider, in addition to your deductible, copay or coinsurance, they may bill you the difference between the payment they receive from Cigna and their usual fees.

Direct pay arrangements: Direct payment to your provider, which helps reduce the amount you need to pay for covered services at the time of treatment.

Guarantees of payment (GOP): Assures payment directly to a doctor or hospital for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. Have your provider call Cigna to arrange a GOP by using the number on your ID card.

Together, all the way.®



Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Always refer to your plan documents for costs and details of coverage, including plan exclusions and limitations. References to third-party organizations or companies, and/or their products, processes or services, do not constitute an endorsement or warranty thereof.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation.

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Together, all the way.®

At Cigna, we promise to understand our customers' needs and work together to help them achieve healthier, more secure lives.

