Your Guide to Staying Healthy in the U.S.

• Emergency vs. Non-Emergency

- Emergency = life-threatening → Go to ER (Emergency Room)
- Non-Emergency = common illness/injury → Use urgent care, student health center, or a doctor in the PPO network

MYINSURANCE

• Your Insurance Accounts

- Compass Student Insurance (MyInsurance Portal):
  - View your plan details, ID card, contact info, and provider search
  - Register at: **www.esecutive.com/MyInsurance**

- Cigna Envoy Account
  - Access to doctors, telemedicine, translation help, and claims info
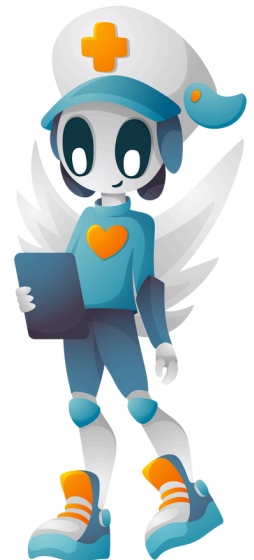 - Register at: **www.CignaEnvoy.com**

• Find a Doctor (PPO Network)

- Open Access Plus (OAP), a Cigna Network PPO Network → Choose in-network doctors to save money!
- Search online or in your account before making an appointment

• Pre-Authorization Required

- For certain medical services (like surgery, overnight hospital stays, or advanced tests), your insurance must approve it before you get care.
- Always call the number on your ID card first to avoid surprise bills.

• Know Your Costs

ER Visit Copay	$100
Doctor Visit Copay	$20
Urgent Care Copay	$20
Student Health Center	$0

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Hi, I'm Agent BeWell, let's connect!

Quick Steps to Get Started

1. Create your MyInsurance portal account
2. Create your Cigna Envoy account
3. Save your digital ID card
4. Find your nearest urgent care & primary care doctor
5. Complete the Healthcare Bootcamp

More info on your Student Insurance

Contact Compass Student Insurance
✉ info@compassstudentinsurance.com
☎ +1 781 356 1999

Healthcare Bootcamp!