



Cigna Global Health Options

Individual Plans

An introduction to our health plans



INTERNATIONAL
CITIZENS INSURANCE



February 2024



**Improving the health and
vitality of those we serve.**



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Get a quote today



If you'd like a personal quote, simply get in touch with your local broker. We've kept our quote process as easy and quick as possible and it should only take 2 minutes to create your personalised quote.

Details of how to get in touch with your broker can be found on page 24 of this brochure.

Cigna Global

With roots in healthcare as deep as 230 years, The Cigna Group is a globally recognised and trusted health services company. Today, we have over 189 million customer and patient relationships that we serve in more than 30 countries and jurisdictions. We look after them with an extensive international workforce of 70,000 people, plus a medical network comprising of over 2.2 million partnerships, including 300,000 mental and behavioural health care providers, more than 67,000 contracted pharmacies, and over 150 in-house doctors and nurses*. We use our scale to deliver choice, predictability, affordability and access to quality care for our customers.

At Cigna Global, we specialise in international health insurance for globally mobile individuals. We are dedicated to helping our customers better manage their overall health and wellbeing and ensuring our customers have quality care available as and when they need it, allowing them to focus on what matters most, their recovery.



OUR MISSION

Improve the health and vitality of those we serve.

**We put you
at the centre
of everything
we do.**



* Please note, we may, at our sole discretion and without notification, make changes to the Cigna Healthcare network from time to time by adding and/or removing hospitals, clinics, medical practitioners and pharmacies.



We will support you

We are your Whole Health partner



Convenient healthcare tools and support

- Our team of dedicated doctors and nurses can provide personalised medical advice and support.
- Unlimited phone or video doctor consultations via our Cigna Wellbeing® App.
- Our secure online Customer Area will help you find a local medical provider.
- Home delivery pharmacy in the USA.

A holistic approach to health

- All our plans include mental and behavioural health care and cancer care.
- We have a range of preventative treatments and non-symptomatic tests and screenings.
- We offer counselling and coaching sessions for both emotional and physical support.
- We include coverage for treatment, testing and vaccines as a result of a pandemic.

We put your first



We put you in control

- Our plans are flexible and allow you to create a plan that suits your needs and budget.
- You will receive a decision on your application within 24 hours.
- You will have access to easy online tools and multiple convenient ways of contacting us.

We put you at the heart of what we do

- Our multilingual Customer Care team are available for you 24 hours a day.
- Our Customer Care team will provide you with excellent service wherever you are.
- Direct billing is available with many providers within our network.

We understand what it's like to be globally mobile



We're here to help

- We understand that moving to a new country can be an exciting but busy time, and we have resources that can assist you along your journey.
- The Health Blog on our website has a host of useful information such as country guides, information on healthcare systems, and tips for making the most of your relocation.

We provide peace of mind

- With an extensive network of over 2.2 million partnerships, we specialise in delivering international healthcare with leading medical providers across the globe to give you peace of mind.
- Our International Evacuation & Crisis Assistance Plus™ optional module gives you access to a worldwide comprehensive crisis assistance service for your peace of mind while you travel.

Our Whole Health Services

We are dedicated to helping you and your family live happier, healthier lives with thanks to our clinical expertise. All of our Cigna Global Health Options customers have access to our **Clinical Case Management programme** which includes the following four services:

Case Management

Feel supported on your medical journey

Our Case Management service enables you to receive personalised support and assistance from our dedicated nurses and doctors when you are diagnosed with a complex condition requiring special support. They will serve as your single point of contact, offering support through coordinating your healthcare and treatment plan.



Chronic Condition Programme

A helping hand to manage your condition

Our Chronic Condition programme offers you support if you are suffering from a chronic condition, to help you better understand, manage and improve your condition. You will have access to this programme even if the condition is a special exclusion as detailed on your Certificate of Insurance.

Global Telehealth

Doctor consultations, anytime, anywhere

Our Global Telehealth service gives you access to licensed doctors around the world for non-emergency health issues. We can arrange a callback appointment for you often on the same day, or you can arrange a telephone or video consultation from the Cigna Wellbeing® App.



Decision Support Programme

Feel reassured thanks to second medical opinions

Our Decision Support programme gives you access to global medical experts for advice and recommendations on your individual diagnosis and treatment plan. This can offer reassurance by helping you make an informed decision about the available treatment options.

Our Whole Health Services

Our Clinical Case Management Programme is voluntary and comes at no additional cost to our Cigna Global Health Options customers. Below are some examples of our customers who have benefited from using the programme.

Case Management

WHAT HAPPENED?

- A customer had been diagnosed with a brain tumour with a complex and lengthy treatment plan.

WHAT DID WE DO?

- The customer and their family were supported during the whole treatment by a Clinical Case Manager. Their Case Manager acted as a single point of contact in Cigna Healthcare, helping them to understand and navigate through the whole journey, facilitating access to care and coordinating with all parties to make the process safer, simpler and smoother.

WHAT WAS THE OUTCOME?

- This help and support from the Cigna Healthcare case manager provided the family with the peace of mind and reassurance that allowed them to focus on the recovery of their family member.



Chronic Condition

WHAT HAPPENED?

- A customer had been strongly advised to lose weight and reduce his cholesterol after a cardiovascular event, but he had no clear guidance on how to achieve this.

WHAT DID WE DO?

- Through regular calls with his assigned case manager we managed through education to help him reduce weight and cholesterol, and maintain a healthy and balanced diet, setting realistic goals while we also helped him to control his core disease and assist in the long term follow-up.

WHAT WAS THE OUTCOME?

- The goals set in place for the customer helped not only to achieve the goals but to win the knowledge to be in control of his health with improved overall management of his cardiac condition.

Global Telehealth

WHAT HAPPENED?

- A customer was feeling heart palpitations and wasn't comfortable attending the local hospital which didn't have any English-speaking doctors. She used her Cigna Wellbeing® App to schedule a video consultation later in the day and she was able to upload a file with her previous doctor notes.

WHAT DID WE DO?

- The doctor spent time listening to the customer, discussing her symptoms, medical history, drug allergies and details of other prescribed medicines. The doctor put the customer at ease and alleviated her concerns.

WHAT WAS THE OUTCOME?

- The customer felt reassured and more informed about her condition. The advice she received enabled her to book the adequate follow-up tests and get the help she needed.



IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

Our Whole Health Services

As part of our optional International Health and Wellbeing module, you will have access to our wellness companion services, comprising of the Life Management Assistance, Wellness Coaching and Mental Health Support programmes.

Your Wellness Companion Services

Emotional support

- **Short-term counselling** up to 6 sessions that can be conducted via telephone, video, or face to face.
- Common examples: managing stress, providing support for couples' and family relationships, dealing with bereavement, and more.
- In addition to short-term counselling, for patients diagnosed with depression or anxiety, they will have access to 20 sessions with a CBT psychologist.

You will be **matched with a counsellor or coach** who best meets your particular needs.

Physical support

- We can help you reach your **nutrition, fitness, sleep, and weight management** goals via our Wellness Coaching programme.
- You will be matched to your own wellness coach to **identify goals that are important to you**, build an action plan and receive ongoing support for **lasting changes**.

Behavioural Health

Online Cognitive Behavioural Therapy (CBT) programme

- Self-help programme to **build resilience** and improve wellbeing.
- 7 online sessions, with the **option of email or telephone support** from a counsellor to track your progress.
- Unlimited access for 6 months.

Mindfulness Coaching

- Access 6 coaching sessions with an **MBSR-trained health and wellness professional** if you are experiencing stress, and challenges with focus and concentration.
- You will receive **personalised support**, as well as online resources for self-guided practice.

Our CBT programme can help those experiencing mild-to-moderate **anxiety, stress or depression**.

Practical needs

- Live assistance is always available to provide **immediate support** and a tangible action plan and next steps.
- We can provide **pre-qualified referrals** to support your work-life balance challenges, including relocation logistics, child or eldercare, legal or financial services.

Career support

Manager Assist

- Consultative service for managers looking to develop their **people management skills**.

Life coaching

- Matching employees to a professional coach to support their **personal and professional goals**.



Support is available **24/7**, with **multiple language** options.*



We can help with **career development** and performance improvement.

* For certain queries, our Customer Service team may direct you to our in-house team of specialists who are available during working hours (Monday to Friday from 8am to 8pm CET).

Our Whole Health Services

The Wellness Companion service will match you with a qualified counsellor or wellness coach to assist you with any work, life, personal or family challenge.

Your Wellness Companion Services



Face-to Face Counselling Support

WHAT HAPPENED?

- A customer recently moved to the UK and did not speak English well and this caused self-esteem and anxiety issues.

WHAT DID WE DO?

- Our chosen partner was able to call the customer in her native language so she could explain her issues without being concerned about a language barrier. They were then able to organise appropriate individual face-to-face counselling sessions to address her issues.

WHAT WAS THE OUTCOME?

- The counselling sessions taught the customer effective coping strategies to help with her stress and anxiety levels which she started implementing into her daily life.

Wellness Coaching

WHAT HAPPENED?

- Participant enrolled in wellness coaching because they were interested in reducing their blood sugar.

WHAT DID WE DO?

- The wellness coach worked alongside the participant to build a sustainable healthy eating plan, focused on dietary changes to reduce their blood sugar levels. Between each session, the participant implemented small changes related to their goals of healthy eating and increased exercise for improved blood sugar control.

WHAT WAS THE OUTCOME?

- By the end of the 6 sessions, the participant increased their knowledge about how to control their blood sugar and felt improved confidence in managing their health.



Practical Needs

WHAT HAPPENED?

- A customer with irregular working hours was concerned about finding suitable childcare for her newborn.

WHAT DID WE DO?

- Our chosen partner was able to research different options and hours of nearby childcare centres. They mapped out a childcare schedule that involved part time day-care centre and in-home care.

WHAT WAS THE OUTCOME?

- This allowed the customer to secure professional care in her new location without incurring unnecessary costs.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

We put people first

Our Customer Care team are dedicated to providing you with the highest level of service and care.



We are available for you 24/7 and we will aim to answer your call within 20 seconds.



Contact us in a manner that works for you: Live chat, call us, email us or request a callback.



We aim to process your guarantee of payment within one hour and your claims within 5 working days.



Our multicultural Customer Care team can assist you in many languages.

This is what our customers had to say about our Customer Care team as part of our Trustpilot reviews:

“The staff were very professional, explained to me clearly what was included and excluded from my health insurance policy. They helped me find the best way to pay according to my budget. Really good experience.”

Jérôme, United Arab Emirates, 2023

“Great experience. Policy issued in a few hours along with the claim processing steps. Further steps of submitting claims were simply and promptly approached.”

Anca, Canada, 2023

“The website is easy to navigate, but the telephone support I received from the customer service was outstanding! (...)”

Kat, United States, 2023

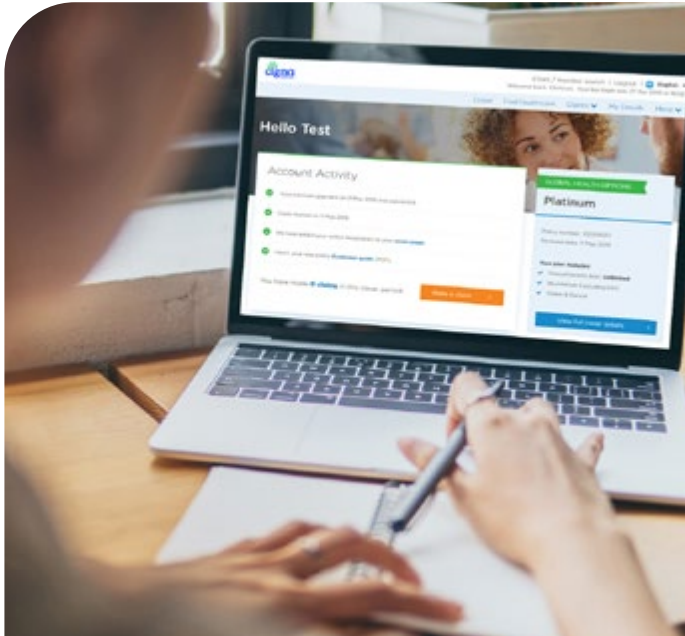


We put you at the heart of everything we do



We put people first

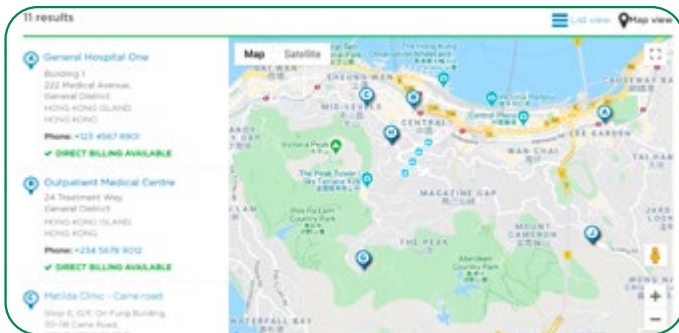
As a Cigna Global Health Options customer, you will have the tools to make the most of your plan.



We put you in control

You'll have access to easy online tools to manage your policy and submit your claims. With our secure online Customer Area, you will be able to:

- Access care and easily find local medical providers;
- Manage your policy and submit and track claims;
- Contact us through our live chat, by messaging us, or by arranging a callback.



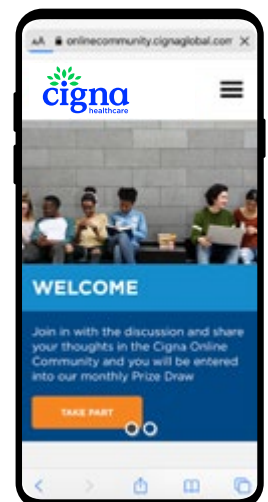
“ Both the website and the telephone sales agents were a pleasure to consult. All my needs and expectations were fully met and exceeded. ”
Sally, France, 2022



We strive to continuously improve our service to YOU.

We strive to continuously enhance our health plans and services thanks to your feedback.

- We may invite you to let us know if we are meeting your expectations through Net Promoter Score surveys.
- We may invite you to join our exclusive Online Community to open a dialogue with you on the things that matter to you (subject to your location).



Our Global Expertise

Resources for globally mobile individuals

We understand that moving to a new country or travelling abroad can bring excitement as well as uncertainties and we are dedicated to ensuring your peace of mind. We provide resources and programmes tailored to support globally mobile individuals across the globe. We understand the challenges you might face as a globally mobile individual.



For specific healthcare providers in your location, you can contact our sales team to find out more.

Access our Global Network

We have an extensive medical network of over 2.2 million partnerships. Our network is comprised of trusted hospitals, clinics and medical practitioners around the world.

Our global network of trusted hospitals, clinics, and doctors includes:

- Over 300,000 mental and behavioural healthcare providers.
- More than 67,000 contracted pharmacies.
- Over 150 in house doctors and nurses.

For your convenience, **direct billing** is available with many of our healthcare providers within our global network.

Convenient Travel Information Portal

Through their secure online Customer Area, every Cigna Global Health Options customers have access to a Travel Information Portal, which is developed by leading travel security experts. The portal offers global travel advice, country profile, real time alerts and health threats, including pandemic and epidemic.

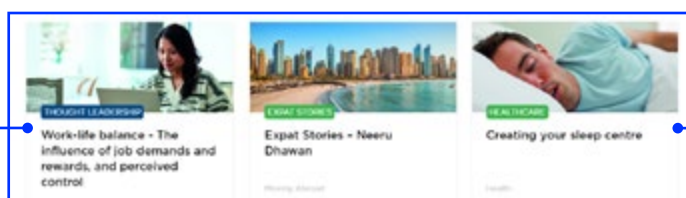
- **Global health monitoring system**, with alert level, location information and details for each specific alert
- **Extensive country profiles**, with medical and travel guides for over 195 countries
- **Health information**, on a wide range of diseases including short videos, fact sheets and tips for travellers
- **Pre-trip advice** and information on everything from personal security to natural hazards.



Make the most of your globally mobile experience

Visit the **Health Blog** on our website for a host of useful information such as country guides, information on healthcare systems, and tips for making the most of your relocation. You can access the Health Blog on our Cigna Global website.

Learn from the experience of our globally mobile employees



Find out how to maintain a healthy lifestyle whilst abroad

Our Global Expertise

We understand the challenges you might face as a globally mobile individual. Our flexible plans have been designed with the option to add the International Evacuation & Crisis Assistance Plus™ module.

International Evacuation and Crisis Assistance Plus™

Peace of mind wherever you are

The medical evacuation service is designed for emergency medical situations. In the event treatment is not available locally in an emergency, the service provides coverage for reasonable transportation costs to the nearest centre of medical excellence. This option also includes medical repatriation coverage as a result of a serious illness or after a traumatic event or surgery, and compassionate visits for immediate family members.



WHAT HAPPENED?

- While living abroad in South America, a customer was diagnosed with congestive heart failure and admitted to hospital. The family expressed that they had concerns on the overall care plan suggested by the local hospital, which included transplant surgery.

WHAT DID WE DO?

- The case was assigned a Case Manager that stayed in continuous contact with their family. We arranged repatriation in order for the customer to receive care in a more familiar environment. On reassessment, doctors confirmed that transplant was not necessary.

WHAT WAS THE OUTCOME?

- The customer is now recovering at home with follow-up appointments and medication. The Case Manager is in regular contact to track progress for the duration of the treatment plan.

Feel secure when you travel

Our Crisis Assistance Plus™ programme is a worldwide comprehensive crisis assistance service in the event of a travel or security risk that may occur while you and your family are travelling globally. This service is provided by FocusPoint International®.

WHAT HAPPENED?

- As a result of a series of coordinated terrorist attacks in Paris, a group were denied departure due to the airspace being temporarily shut down. They couldn't reach their employer and called our Crisis Assistance Plus™ provider FocusPoint International®.

WHAT DID WE DO?

- A Crisis Consultant was dispatched to the airport and briefed the members on the incident. He organised secure transportation to a locally vetted hotel, secured and paid for lodging and booked commercial flights back to California.

WHAT WAS THE OUTCOME?

- The group were securely transported back to Charles de Gaulle 2 days later for their flights back to California.



IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers. The Crisis Assistance Plus™ example is provided by our service provider FocusPoint International® and is not a Cigna Healthcare customer case study.

Your Cigna Healthcare journey

YOU ARE RELOCATING ABROAD



We can help you get the resources you need for a successful move.

Our **country guides** will provide you with the information you need to know before moving. Once you are on the ground, our **Life Management Assistance programme*** can assist you settling in by helping with your day-to-day demands such as finding childcare arrangements or relocation logistics.

Today, we have **over 189 million** customer relationships that we serve in more than **30 countries and jurisdictions**.

YOU NEED GLOBAL HEALTH INSURANCE



You'll receive a decision on your application **within 24 hours**.

You can tailor an individual plan that is suited to your healthcare needs and budget.

You can build a **flexible, modular plan** that is tailored to your needs. You can select from 3 levels of cover, 4 optional modules, 3 currencies, 5 languages, and a choice of cost sharing options to suit your budget.

YOU CHOOSE TO JOIN US AT CIGNA HEALTHCARE



We will welcome you to Cigna Healthcare, and give you the tools and help you need to begin your healthcare journey.

All of your policy documents (including your Cigna Healthcare ID card(s)) will be available in your **secure online Customer Area**. Here you can manage your policy, find local medical providers and contact us.

Our multilingual Customer Care team is available for you 24/7 and will aim to answer your call **within 20 seconds.****

* This service is offered as part of an optional module that you can select to purchase and add to your plan.

** For certain queries, our Customer Service team may direct you to our in-house team of specialists who are available during working hours (Monday to Friday from 8am to 8pm CET).

Your Cigna Healthcare journey

YOUR WHOLE HEALTH PARTNER



We will help you manage your whole health.

Our **Cigna Wellbeing® App** provides you with tools and features to help you manage your health and wellbeing. It will also give you access to convenient 24/7 care with **Global Telehealth consultations**.

All our plans include cover for **mental and behavioural health care**.

YOUR PLAN HAS YOU COVERED

We can arrange for you to speak with medical experts usually within **24 hours** to receive clinical advice and reassurance on your diagnosis or treatment plan.



We will ensure that you receive high quality healthcare where and when you need it.

You will have access to **our global network** of over 2.2 million partnerships. Our **Clinical Case Management programme** gives you access to a dedicated team of doctors and nurses, who work hand in hand with you and your family throughout your treatment journey.

PEACE OF MIND WHEREVER YOU ARE



We will be available to support you and your family at every step of your global journey.

We can help improve your peace of mind with our **Travel information portal** to keep you informed of travel alerts and pandemic update. Our **Crisis Assistance Plus™ programme*** can also provide time-sensitive advice and coordinated in-country crisis assistance.

We include coverage for treatment, testing and vaccines as a result of a pandemic**.

*This service is offered as part of an optional module that you can select to purchase and add to your plan.

**We will only pay for outpatient costs if the beneficiary has cover under the International Outpatient option.

How to create your plan

Creating a comprehensive, tailored Cigna Global Health Options plan is simple.

1. Select your core plan

All of our plans start with International Medical Insurance. This is your essential cover for hospital stays and treatments.

You can select to have your plan in another language other than English:



You have three plans to choose from:



SILVER: up to \$1,000,000



GOLD: up to \$2,000,000



PLATINUM: Paid in full

You have two areas of coverage to choose from:

WORLDWIDE EXCLUDING USA

WORLDWIDE INCLUDING USA

You have three currencies to choose from:



Please see page 18 for details of each of the plan benefits.

2. Add optional modules

You have the flexibility to create a health insurance plan that suits your unique needs. In addition to your core International Medical Insurance plan, you can choose to include the following optional modules:



INTERNATIONAL OUTPATIENT



INTERNATIONAL EVACUATION & CRISIS ASSISTANCE PLUS™



INTERNATIONAL HEALTH & WELLBEING



INTERNATIONAL VISION & DENTAL

Please see page 17 for details of the optional modules.

3. Manage your premium

You have the flexibility to adjust your premium to suit your budget with a wide range of:

DEDUCTIBLES

COST SHARES

These are voluntary amounts that you choose to pay that are not covered by your plan. If you choose a deductible and/or cost share, your premium will be lower than it otherwise would be.

Please see page 22 for details of the deductible and cost share options.

4. Manage your payment options

Finally, you have the freedom to choose at which frequency you pay for your policy. If you choose an annual or quarterly payment, your premium will be slightly lower than it otherwise would be.



ANNUALLY



QUARTERLY



MONTHLY

You can make payments by debit or credit card, or if you pay annually, you can pay by bank wire transfer.

Overview of coverage options

You will find information below on the benefits that are included in the International Medical Insurance plans and the optional modules. For further details on these benefits, please see the table on pages 18 to 21.

International Medical Insurance

This is your essential cover for treatment you receive on an inpatient or daypatient basis and much more.



- Costs for treatment accommodation, hospital charges and rehabilitation;
- Mental and behavioural health care;
- Cancer care including cancer preventative surgery;
- Our Gold and Platinum plans also provide cover for inpatient and daypatient maternity care;
- Cover for emergency outpatient treatment required at an accident and emergency department.

The International Medical Insurance plans **do not** provide cover for:



- Outpatient consultations with specialists and medical practitioners;
- Prescribed drugs or dressing that you may require on an outpatient basis;
- Any rehabilitation treatments such as physiotherapy that are performed on an outpatient basis.

You can add the following optional modules to your core cover to build a plan that suits your needs:

International Outpatient

This covers you more comprehensively for outpatient care that may arise where a hospital admission as a daypatient or inpatient is not required.

- Consultations with general practitioners and specialists;
- Prescribed outpatient drugs and dressings;
- Outpatient rehabilitation;
- Diagnostic tests, vaccinations, child and adolescence wellbeing, durable medical equipment, and much more.

International Evacuation & Crisis Assistance Plus™

This optional module provides you with medical evacuation in the event of an emergency and global crisis response services.

- Emergency transport to a centre of medical excellence;
- Repatriation home following a serious medical incident;
- Costs for compassionate visits;
- Global crisis response services in the event of a travel or security risk that may occur while you and your family are travelling globally.

International Health & Wellbeing

This optional module provides you with the tools to manage your overall health and wellbeing.



- Non-symptomatic annual routine physical examinations;
- Preventative cancer screenings;
- Access to counsellors for emotional support and wellness coaches for improved physical wellbeing.

International Vision & Dental

This optional module provides you with comprehensive dental and vision cover.

- Preventative, routine and major dental treatments;
- Routine eye examination and costs for glasses and lenses.

Summary of benefits

| International Medical Insurance | Silver | Gold | Platinum |
|---|---|---|---|
| Annual overall benefit maximum - per beneficiary per period of cover | \$1,000,000 €800,000 £650,000 | \$2,000,000 €1,600,000 £1,300,000 | Paid in full |
| Hospital charges <ul style="list-style-type: none"> Nursing and accommodation for inpatient and daypatient treatment, and recovery room; Operating theatre; Prescribed medicines, drugs and dressings for inpatient or daypatient treatment only; Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging); Treatment room and nursing fees for outpatient surgery (we will only provide the nursing fees whilst a beneficiary is undergoing surgery); Intensive care: intensive therapy, coronary care and high dependency unit; Surgeons' and anaesthetists' fees; Inpatient and daypatient specialists' consultation fees; Emergency inpatient dental treatment. | ✓ Private room | ✓ Private room | ✓ Private room |
| Hospital accommodation for a parent or guardian | \$1,000/€740/£665 | \$1,000/€740/£665 | ✓ |
| Pandemics, epidemics and outbreaks of infectious illnesses | ✓ | ✓ | ✓ |
| Inpatient cash benefit <ul style="list-style-type: none"> Per night up to 30 days per beneficiary per period of cover. | \$100/€75/£65 | \$100/€75/£65 | \$200/€150/£130 |
| Accident and Emergency Room Treatment Updated <ul style="list-style-type: none"> For necessary emergency treatment. | \$500/€370/£335 | \$1,000/€740/£665 | \$2,000/€1,600/£1,300 |
| Transplant services | ✓ | ✓ | ✓ |
| Kidney Dialysis | ✓ | ✓ | ✓ |
| Advanced Medical Imaging (MRI, CT and PET scans) <ul style="list-style-type: none"> As part of inpatient, daypatient or outpatient treatment. | \$10,000/€7,400/£6,650 | \$15,000/€12,000/£9,650 | ✓ |
| Rehabilitation We will pay for: <ul style="list-style-type: none"> Physiotherapy; Occupational therapy; Cognitive and Speech therapies; and Cardiac and pulmonary rehabilitation. | \$5,000/€3,700/£3,325 Up to 30 days | \$10,000/€7,400/£6,650 Up to 60 days | ✓ Up to 90 days |
| Home nursing | \$2,500/€1,850/£1,650 Up to 30 days | \$5,000/€3,700/£3,325 Up to 60 days | ✓ Up to 120 days |
| Acupuncture & Chinese Medicine | \$1,500/€1,100/£1,000 | \$2,500/€1,850/£1,650 | ✓ |
| Palliative care | \$35,000/€25,900/£23,275 | \$60,000/€44,400/£38,400 | ✓ |
| Prosthetic devices | ✓ | ✓ | ✓ |
| Local ambulance & air ambulance services | ✓ | ✓ | ✓ |
| Mental and Behavioural Health Care <ul style="list-style-type: none"> As part of inpatient, daypatient or outpatient treatment. | \$5,000/€3,700/£3,325 Up to 30 days* | \$10,000/€7,400/£6,650 Up to 60 days* | ✓ Up to 90 days* |
| Treatment for Obesity  24 MONTHS | ✗ | 70% refund up to \$20,000/€14,800/£13,300 | 80% refund up to \$25,000/€18,500/£16,500 |
| Cancer preventative surgery  12 MONTHS | 70% refund up to \$10,000/€7,400/£6,650 | 80% refund up to \$18,000/€13,300/£12,000 | 90% refund up to \$18,000/€13,300/£12,000 |
| Cancer care | ✓ | ✓ | ✓ |
| Cancer related appliances <ul style="list-style-type: none"> Includes wigs / headbands and mastectomy bras for cancer patients | \$125/ €100/£85 per lifetime per cancer related appliance | \$125/ €100/£85 per lifetime per cancer related appliance | \$125/ €100/£85 per lifetime per cancer related appliance |
| Congenital conditions Updated | \$5,000/€3,700/£3,325 | \$20,000/€14,800/£13,300 | \$50,000/€40,000/£33,000 |





✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

✗ Not covered.  Waiting period applies.




Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit.

The benefits may be subject to change. Please see the Customer Guide for full details.

*Day limit only applies to inpatient and daypatient treatments.

| International Medical Insurance (Continued) | Silver | Gold | Platinum |
|---|---|---|--|
| Out of Area Emergency Hospitalisation Cover <ul style="list-style-type: none"> For beneficiaries who do not have Worldwide including USA coverage. Only includes inpatient and daypatient treatment costs. | \$100,000/€75,000/£65,000 | \$250,000/€200,000/£162,500 | ✓ |
| Global Telehealth | | | |
| Global Telehealth with Teladoc <ul style="list-style-type: none"> Video and phone doctor consultations via the Cigna Wellbeing® App, or via a referral from our Customer Care team for non-emergency health issues. | Unlimited consultations | Unlimited consultations | Unlimited consultations |
| Parent and Baby Care | | | |
| Routine maternity care  12 MONTHS** | ✗ | \$7,000/€5,500/£4,500 | \$14,000/€11,000/£9,000 |
| Complications from maternity  12 MONTHS** | ✗ | \$14,000/€11,000/£9,000 | \$28,000/€22,000/£18,000 |
| Homebirths  12 MONTHS** | ✗ | \$500/€370/£335 | \$1,100/€850/£700 |
| Newborn Care <ul style="list-style-type: none"> The newborn may be required to be medically underwritten.  12 MONTHS** | \$25,000/€18,500/£16,500 Up to 90 days | \$75,000/€55,500/£48,000 Up to 90 days | \$156,000/€122,000/£100,000 Up to 90 days |

The following details the optional benefits available to add to your core cover - International Medical Insurance. You can add as many optional benefits as you wish to build a plan that suits your needs.

| International Outpatient OPTIONAL MODULE | Silver | Gold | Platinum |
|--|-------------------------------|--------------------------------|------------------------|
| Annual International Outpatient benefit maximum - per beneficiary per period of cover. | \$15,000 €12,000 £9,650 | \$35,000 €25,900 £23,275 | Paid in full |
| Consultations with medical practitioners and specialists | \$2,500/€1,850/£1,650 | \$5,000/€3,700/£3,325 | ✓ |
| Telehealth consultations <ul style="list-style-type: none"> Virtual doctor consultations with chosen healthcare provider. Combined benefit limit with the consultations with medical practitioners and specialists benefit. | \$2,500/€1,850/£1,650 | \$5,000/€3,700/£3,325 | ✓ |
| Prescribed drugs and dressings Updated | \$1,500/€1,100/£1,000 | \$4,500/€3,300/£3,000 | ✓ |
| Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging) | \$2,500/€1,850/£1,650 | \$5,000/€3,700/£3,325 | ✓ |
| Outpatient Rehabilitation We will pay for: <ul style="list-style-type: none"> Outpatient Physiotherapy; Outpatient Occupational therapy; Osteopathy and Chiropractic treatment; Speech therapy; Cardiac and pulmonary rehabilitation. | \$5,000/€3,700/£3,325 | \$10,000/€7,400/£6,650 | ✓ |
| Pre-natal and post natal care  12 MONTHS** | ✗ | \$3,500/€2,750/£2,250 | \$7,000/€5,500/£4,500 |
| Infertility Investigations and treatment  24 MONTHS <ul style="list-style-type: none"> Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old. | ✗ | ✗ | \$10,000/€7,400/£6,650 |
| Hormone Replacement Therapy | \$250/€185/£165 | \$500/€370/£335 | \$1,000/€740/£665 |
| Sleep Apnoea | ✗ | \$1,500/€1,100/£1,000 | \$2,000/€1,480/£1,330 |
| Genetic Cancer test  12 MONTHS | ✗ | \$2,000/€1,480/£1,330 | \$4,000/€2,950/£2,650 |

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

✗ Not covered.  Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

** For treatment incurred in either Hong Kong or Singapore, this benefit is only available once the mother has been a beneficiary under this policy for a continuous period of at least 24 months or more.

| International Outpatient (Continued) | Silver | Gold | Platinum |
|--|-----------------------|-----------------------|-----------------------|
| Acupuncture & Chinese medicine • Up to a combined maximum of 15 consultations per period of cover. | \$2,500/€1,850/£1,650 | \$5,000/€3,700/£3,325 | ✓ |
| Durable medical equipment | ✓ | ✓ | ✓ |
| Hearing Aids | \$500/€370/£335 | \$1,000/€740/£665 | \$2,000/€1,480/£1,330 |
| Adult vaccinations | \$250/€185/£165 | ✓ | ✓ |
| Dental accidents | \$1,000/€740/£665 | ✓ | ✓ |
| Child and Adolescence Wellbeing health | ✓ | ✓ | ✓ |
| 60+ Care | \$500/€370/£335 | \$1,000/€740/£665 | \$2,000/€1,480/£1,330 |

| International Evacuation & Crisis Assistance Plus™ OPTIONAL MODULE | Silver | Gold | Platinum |
|--|--|---------------------|---------------------|
| International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover. | ✓ | ✓ | ✓ |
| Crisis Assistance Plus™ Programme • This programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling. | FocusPoint International® will pay for crisis consulting expenses and other additional expenses per covered response (up to a maximum of two physical incidents per beneficiary per period of cover) | | |
| Medical evacuation | ✓ | ✓ | ✓ |
| Medical repatriation | ✓ | ✓ | ✓ |
| Repatriation of mortal remains | ✓ | ✓ | ✓ |
| Travel cost for an accompanying person | ✓ | ✓ | ✓ |
| Compassionate visit - travel costs • Up to a maximum of 5 trips per lifetime. | \$1,200/€1,000/£800 | \$1,200/€1,000/£800 | \$1,200/€1,000/£800 |
| Compassionate visit - living allowance costs • Per day up to 10 days per visit. | \$155/€125/£100 | \$155/€125/£100 | \$155/€125/£100 |

| International Health & Wellbeing OPTIONAL MODULE | Silver | Gold | Platinum |
|---|----------------------------------|-----------------------------------|-----------------------------------|
| Life Management Assistance programme • 24/7 access to counsellors for mental and behavioural health support. | ✓ | ✓ | ✓ |
| Mental Health Support Programme • Up to 20 face to face counselling sessions per condition per period of cover. | ✓ | ✓ | ✓ |
| Wellness Coaching • Access to a personal wellness coach for lasting lifestyle changes. | ✓ | ✓ | ✓ |
| Routine adult physical examination Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | \$2,000/€1,600/£1,300 |
| Footcare by a Chiropodist or Podiatrist | \$225/€165/£150 up to 5 sessions | \$450/€330/£300 up to 10 sessions | \$900/€660/£600 up to 15 sessions |
| Cervical cancer screening Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |
| Prostate cancer screening Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |
| Breast cancer screening Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

✗ Not covered.  Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

| International Health & Wellbeing (Continued) | Silver | Gold | Platinum |
|---|---------------------|---------------------|----------|
| Bowel cancer screening Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |
| Skin cancer screening Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |
| Lung cancer screening Updated | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |
| Diabetes screening New | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |
| Bone densitometry | \$225/€165/£150 | \$450/€330/£300 | ✓ |
| Dietetic consultations Updated <ul style="list-style-type: none"> 1 consultation available to all eligible beneficiaries. Up to 4 consultations per period of cover. | \$325 / €250 / £220 | \$650 / €500 / £440 | ✓ |

| International Vision & Dental OPTIONAL MODULE | Silver | Gold | Platinum |
|---|-----------------|-----------------|-----------------|
| Vision Care | | | |
| Eye Test <ul style="list-style-type: none"> 1 eye examination per period of cover. | \$100/€75/£65 | \$200/€150/£130 | ✓ |
| Expenses for: <ul style="list-style-type: none"> Spectacle lenses; Contact lenses; Spectacle frames; Prescription sunglasses. | \$155/€125/£100 | \$155/€125/£100 | \$310/€245/£200 |

| Dental Treatment | | | |
|---|-------------------|-----------------------|-----------------------|
| Annual Dental benefit maximum - per beneficiary per period of cover. | \$1,250/€930/£830 | \$2,500/€1,850/£1,650 | \$5,500/€4,300/£3,500 |
| Preventative 3 MONTHS | ✓ | ✓ | ✓ |
| Routine 3 MONTHS | 80% refund | 90% refund | ✓ |
| Major restorative 12 MONTHS | 70% refund | 80% refund | ✓ |
| Orthodontic treatment <ul style="list-style-type: none"> Available up to 18 years old 18 MONTHS | 40% refund | 50% refund | 50% refund |

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

✗ Not covered. Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

Your deductible and cost share options

Our wide range of deductible and cost share options allow you to tailor your plan to suit your needs. You can choose to have a deductible and/or a cost share on the International Medical Insurance plan or International Outpatient module. If you do so, your premium will be lower than it otherwise would be.

| | Deductible This is the amount you must pay towards your cost of treatment until the deductible for the period of cover is reached. | | | Cost Share This is the cost share percentage you must pay towards your cost of treatment. | Out of Pocket Maximum This is the maximum amount of cost share you have to pay per period of cover. |
|---------------------------------|---|--------|--------|--|--|
| International Medical Insurance | \$0 | €0 | £0 | | |
| | \$375 | €275 | £250 | 0% | \$2,000 €1,480 £1,330 |
| | \$750 | €550 | £500 | 10% | |
| | \$1,500 | €1,100 | £1,000 | 20% | |
| | \$3,000 | €2,200 | £2,000 | 30% | \$5,000 €3,700 £3,325 |
| | \$7,500 | €5,500 | £5,000 | | |
| | \$10,000 | €7,400 | £6,650 | | |
| International Outpatient | \$0 | €0 | £0 | 0% | |
| | \$150 | €110 | £100 | 10% | \$3,000 €2,200 £2,000 |
| | \$500 | €370 | £335 | 20% | |
| | \$1,000 | €700 | £600 | 30% | |
| | \$1,500 | €1,100 | £1,000 | | |

If you have selected a deductible and/or cost share, the examples below demonstrate how it works.

Example 1: DEDUCTIBLE

Claim value: **\$1,200**
Deductible: **\$375**


 You pay the **\$375 deductible**

Claim: **\$1,200**


\$375
\$825


 We pay **\$825**

Once the deductible amount has been reached, we pay for all subsequent treatment costs for this period of cover.

Example 2: COST SHARE

Claim value: **\$5,000**
Deductible: **\$0**
Cost share: **20% = \$1,000**
Out of Pocket Maximum: **\$2,000**


 You pay the **\$1,000 cost share**

Claim: **\$5,000**

\$1,000
\$4,000


20% of \$5,000 is \$1,000


 We pay **\$4,000**

The amount of cost share is subject to the capping effect of the out of pocket maximum.

Example 3: COST SHARE AND OUT OF POCKET MAXIMUM

Claim value: **\$20,000**
Deductible: **\$0**
Cost Share: **20% = \$4,000**
Out of Pocket Maximum: **\$2,000**


 You pay the **\$2,000 cost share**

Claim: **\$20,000**

\$2,000
\$18,000

20% of \$20,000 is \$4,000, however the out of pocket maximum limits your costs to \$2,000


 We pay **\$18,000**

The out of pocket maximum protects you from large cost share amounts.

Example 4: DEDUCTIBLE AND COST SHARE


Claim value: **\$20,000**
Deductible: **\$375**
Cost Share: **20% = \$3,925**
Out of Pocket Maximum: **\$5,000**


 You pay the **\$375 deductible and \$3,925 cost share**

Claim: **\$20,000**

\$375
\$3,925
\$15,700

20% of \$19,625 is \$3,925


 We pay **\$15,700**

The deductible is due before the cost share is calculated.

What you can expect from us

Once you join Cigna Healthcare, your policy documents, including your Cigna Healthcare ID card(s), will be available in your secure online Customer Area.

Your policy documents include the following:



Customer Guide

Learn how your plan works and see all the benefits you have access to.



Policy Rules

The terms and conditions, general exclusions and definitions of your policy.



Certificate of Insurance

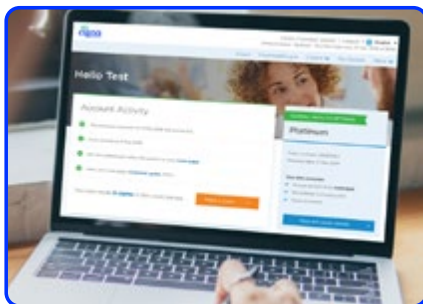
A record of your plan, premium, level of cover and beneficiaries.



Cigna Healthcare ID Card

Proof of your identity and cover for when you need treatment.

You will get access to the tools to manage your health and wellbeing



Your secure online Customer Area

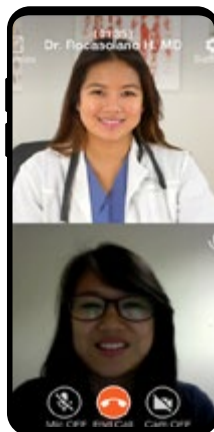
You have access to a wealth of information wherever you are in the world.

- **Manage your policy:** view your policy documents, view your payments, view all correspondence, submit and track claims, update details.
- **Access care:** our search tool provides you with an easy way to find medical providers in your location.
- **Contact us:** you can live chat us, send us a direct message, or let us know a convenient time for you in which we will call you back.

Cigna Wellbeing® App

All Cigna Global Health Option customers get access to a suite of healthcare tools with our interactive app.

- **Access Global Telehealth:** Video and phone consultations with medical practitioners and specialists;
- **Manage health:** Health risk assessments and chronic condition management;
- **Change behaviour:** Track biometrics and access online coaching programmes and a health library.



Health Blog

Our Health Blog hosts a wide range of useful articles, such as information on healthcare systems, expat stories and tips for making the most of your relocation.

- Learn from **experts** in the healthcare and wellbeing fields
- Explore how to maintain a **healthy lifestyle whilst abroad**
- Find out about the experience of our **globally mobile customers** and employees





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**Improving the health and
vitality of those we serve.**

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