



Cigna Global Health Options



CIGNA GLOBAL INDIVIDUAL PLANS

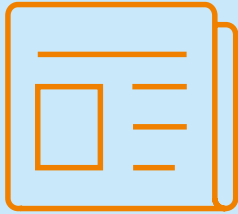
An introduction to our health plans

Together, all the way.SM





**HELPING TO IMPROVE YOUR
HEALTH, WELLBEING AND
PEACE OF MIND.**



CONTENTS

- 04** Cigna Global
- 05** We will support you
- 06** Our whole health services
- 10** We put people first
- 12** Our global expertise
- 14** Your Cigna journey
- 16** How to create your plan
- 17** Overview of coverage options
- 18** Summary of benefits
- 21** Your deductible and cost share options
- 22** What you can expect from us
- 23** Get a quote today

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 23 of this brochure.

CIGNA GLOBAL

With roots in healthcare as deep as 225 years, Cigna is a globally recognised and trusted health services company. Today, we have over 160 million customer relationships in over 200 countries and jurisdictions. We look after them with an extensive international workforce of 74,000 people, plus a medical network comprising of over 1.65 million partnerships, including 175,000 mental and behavioural health care providers, and 14,000 facilities and clinics*. 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 is to help improve the health, wellbeing and peace of mind of those we serve – and everything we do is designed to achieve this.



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 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 YOU FIRST



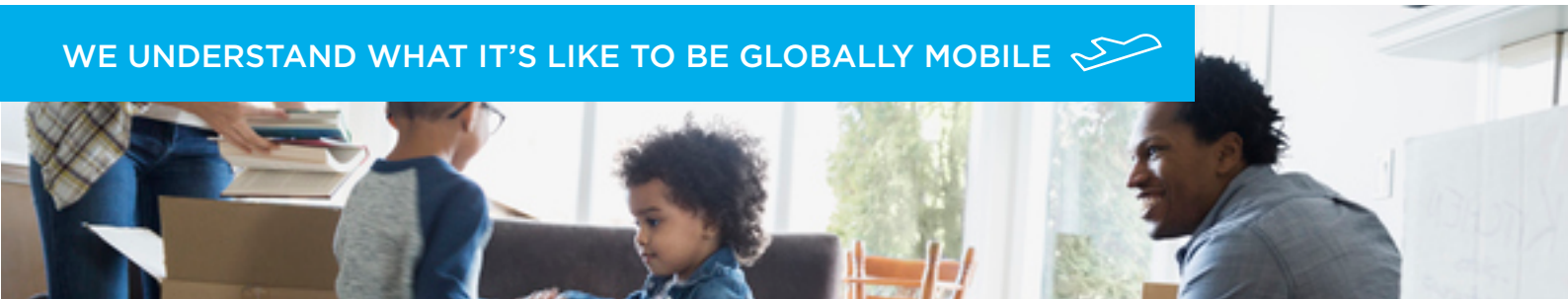
We put you in control

- › 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 1.65 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

A male doctor with glasses is smiling and talking to a female patient in a clinical setting. There are anatomical charts on the wall behind them.

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 man is sitting at a desk in a call center, wearing a headset and looking at a computer monitor. Other people are visible in the background.

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

A woman is standing in a modern office, holding a smartphone and looking at the screen. She is wearing a white shirt.

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

A group of four medical professionals (three men and one woman) are sitting around a table in a meeting, looking at a laptop screen and discussing a case.

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, 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 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 programme and the Telephonic Wellness Coaching.

YOUR WELLNESS COMPANION SERVICES

EMOTIONAL SUPPORT

- › **Short-term counselling** that can be conducted via telephone, video, or face to face.
- › Common examples: managing anxiety and depression, couples' and family relationship support, bereavement, and more.
- › You will have access to 6 sessions per topic, with **unlimited amount of topics** per period of cover.



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 Telephonic Wellness Coaching.
- › 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**.



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

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 telephonic 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.

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.

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.

We put you at the heart of everything we do

This is what our customers had to say about our Customer Care team in our 2019 customer satisfaction survey:



“

Customer support is **fast, responsive and very helpful**. Payments are easy and automated. Registration is fast and everything being done online and paperless is perfect for me.

”

“

I have had the best customer service **and very timely reimbursements** when I've had to pay up front, an experience that is very rare. I feel totally confident and secure with Cigna.

”



“

The call centre is very helpful and straightforward. I had to do a procedure last year and the **turnaround for approval was very fast** and efficient. High quality of services and customer care.

”

WE PUT PEOPLE FIRST

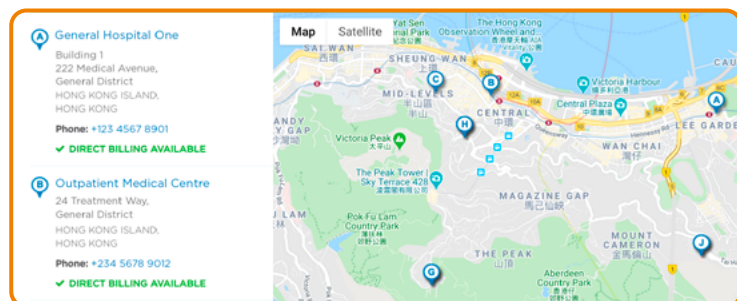
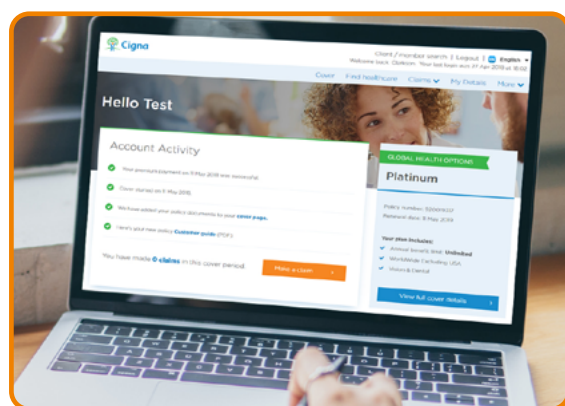
As a Cigna Global Health Options customer, you will have the tools to make the most of your plan.



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.



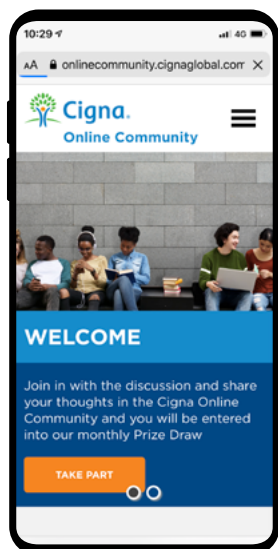
“

Top customer service, top coverage, **love the online portal**, easy to use, friendly & human! Cannot compliment it enough.

2019 Customer Satisfaction Survey

”

We strive to continuously improve our service to you



We strive to continuously enhance our healthcare 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

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.

RESOURCES FOR GLOBALLY MOBILE INDIVIDUALS

Access our Global Network

We have an extensive medical network of **over 1.65 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 1.65 million medical partnerships around the world;
- › Over 175,000 mental and behavioural healthcare providers;
- › Over 14,000 facilities and clinics.

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



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



The Safe Travel by Cigna app is available for our Gold and Platinum customers and can be downloaded for Apple and Android devices.

Convenient Travel Tools

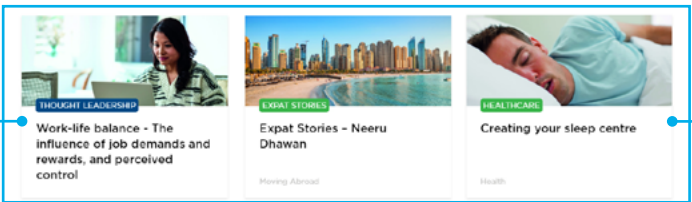
Our Cigna Global Health Options Gold and Platinum plans include the Safe Travel by Cigna app, which was developed by leading travel security experts. The app offers global travel advice, country profiles, real-time alerts, news for specific travel destinations, and much more.

- › **Global incident monitoring system**, with push notification travel news and security alerts
- › **SOS tracking system** that turns your mobile phone into a personal safety device
- › **Extensive country profiles**, with travel safety guides for over 195 countries
- › **Pre-trip advice** and information on everything from personal security to natural hazards
- › **Secure personal profile** and travel document upload/storage facility

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.

Learn from the experience of our globally mobile employees



Find out how to maintain a healthy lifestyle whilst abroad



You can access the Health Blog on our Cigna Global website.

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 & 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 customer case study.

YOUR CIGNA JOURNEY

1 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.



We have **over 160 million** customer relationships in over **200 countries and territories**.

2 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.



3 YOU CHOOSE TO JOIN US AT CIGNA



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

All of your policy documents (including your Cigna 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.

YOUR CIGNA JOURNEY

4 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**.

5 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 1.65 million providers.

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.



6 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 **Safe Travel by Cigna app** to keep you informed of travel alerts and much more. 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:



USD



EUR



GBP

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 21 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 20.

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 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 For necessary emergency treatment.	\$500/€370/£335	\$1,000/€740/£665	\$1,200/€1,000/£800
Transplant services	✓	✓	✓
Advanced Medical Imaging (MRI, CT and PET scans) 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 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	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	✓	✓	✓
Congenital conditions	\$5,000/€3,700/£3,325	\$20,000/€14,800/£13,300	\$39,000/€30,500/£25,000
Out of Area Emergency Hospitalisation Cover 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	✓










✓ 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
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 The newborn may be required to be medically underwritten.	\$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	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	✓
Prescribed drugs and dressings	\$1,500/€1,100/£1,000	\$3,000/€2,200/£2,000	✓
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 Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old.			\$10,000/€7,400/£6,650
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
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	✓	✓	✓
Adult vaccinations	\$250/€185/£165	✓	✓
Dental accidents	\$1,000/€740/£665	✓	✓
Child and Adolescence Wellbeing health	✓	✓	✓
60+ Care		\$1,000/€740/£665	\$2,000/€1,480/£1,330

✓ 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 EVACUATION & CRISIS ASSISTANCE PLUS™	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	Silver	Gold	Platinum
Life Management Assistance programme 24/7 access to counsellors for mental and behavioural health support.	✓	✓	✓
Telephonic Wellness Coaching Access to a personal wellness coach for lasting lifestyle changes.	✓	✓	✓
Routine adult physical examination	\$225/€165/£150	\$450/€330/£300	\$600/€440/£400
Cervical Cancer screening	\$225/€165/£150	\$450/€330/£300	✓
Prostate cancer screening	\$225/€165/£150	\$450/€330/£300	✓
Mammograms for breast cancer screening	\$225/€165/£150	\$450/€330/£300	✓
Bowel cancer screening	\$225/€165/£150	\$450/€330/£300	✓
Bone densitometry	\$225/€165/£150	\$450/€330/£300	✓
Dietetic consultations Up to 4 consultations per period of cover.	✗	✗	✓

INTERNATIONAL VISION & DENTAL	Silver	Gold	Platinum
Vision Care			
Eye Test 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/€240/£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  18 MONTHS Available up to 18 years old	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			Cost Share	Out of Pocket Maximum		
	This is the amount you must pay towards your cost of treatment until the deductible for the period of cover is reached.			This is the cost share percentage you must pay toward your cost of treatment.	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				
	\$750	€550	£500	0%	\$2,000	€1,480	£1,330
	\$1,500	€1,100	£1,000	10%			
	\$3,000	€2,200	£2,000	20%	\$5,000	€3,700	£3,325
	\$7,500	€5,500	£5,000	30%			
	\$10,000	€7,400	£6,650				
INTERNATIONAL OUTPATIENT	\$0	€0	£0				
	\$150	€110	£100				
	\$500	€370	£335	0%	\$3,000	€2,200	£2,000
	\$1,000	€700	£600	10%			
	\$1,500	€1,100	£1,000	20%			
				30%			

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.

www.cignaglobal.com | 21

WHAT YOU CAN EXPECT FROM US

Once you join Cigna, your policy documents, including your Cigna 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

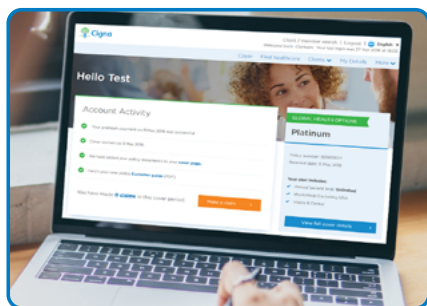
A record of your plan, premium, level of cover and beneficiaries.



Cigna 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

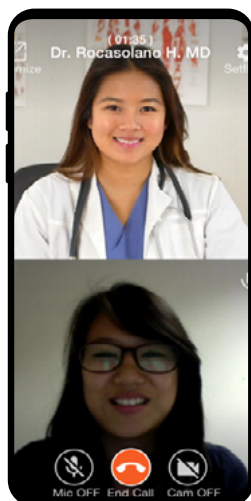
You have access to a wealth of information wherever you are in the world.

- › **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.

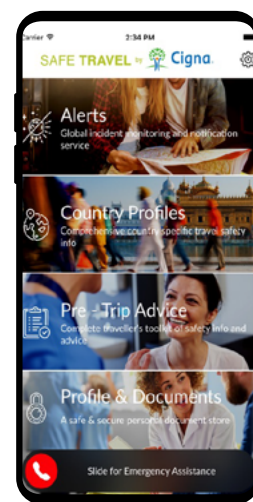
- › **Access Global Telehealth:** Video and phone consultations with medical practitioners and specialists;
- › **Manage health:** Health risk assessments and chronic condition management;
- › **Change behaviour:** Track biometrics and access online coaching programmes and a health library.



Safe Travel by Cigna App

Our Gold and Platinum plans include the Safe Travel by Cigna app to ensure your peace of mind while you travel.

- › **Up to date information:** Country profiles and pre-trip advice;
- › **Alerts and Emergency assistance:** Global incident monitoring and notifications;
- › **Document storage:** A safe and secure storage for your travel documents.



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.

CONTACT YOUR LOCAL BROKER

If you have any questions about Cigna Global plans and how they work for you, you can reach your local broker by:

Broker name:

Broker firm:

Broker telephone:

Broker email:

Broker URL:



NOTES

This image shows a blank sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



**HELPING TO IMPROVE YOUR
HEALTH, WELLBEING AND
PEACE OF MIND.**

Important note: This document serves only as a reference and does not form part of a legal contract. The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine your (product) policy in detail to be certain of precise terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law.

For policies arranged through our Dubai International Finance Centre office, under insurance license Cigna Global Insurance Company Limited, the underwriting agent is Cigna Insurance Management Services (DIFC) Limited which is regulated by the Dubai Financial Services Authority.

"Cigna" and the "Tree of Life" logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, and not by Cigna Corporation. Such operating subsidiaries include Cigna Global Insurance Company Limited, Cigna Life Insurance Company of Europe S.A.-N.V., Cigna Europe Insurance Company S.A.-N.V. and Cigna Worldwide General Insurance Company Limited. © 2021 Cigna