

# INTERNATIONAL HEALTH INSURANCE

For expatriates and globally mobile individuals

If you're moving abroad, international health insurance is a must have. It is designed to give you and your family access to the best healthcare possible, wherever you are in the world. At Cigna, we specialise in health insurance policies for expats just like you, ensuring you have the very best of care available to you as and when you need it.

## Why choose Cigna?



### The reassurance of experience

We've provided global health insurance for many years. Today we have 86 million customer relationships in over 200 countries and jurisdictions. We have years of experience in dealing with varied and unique clinical and service situations worldwide. Our vast experience means we provide high standards of healthcare, regardless of where you are in the world.



### Easy and flexible

Create a plan to suit your needs as well as your budget, with the reassurance of comprehensive core cover, choosing between Silver, Gold and Platinum. Tailor your plan with 4 optional modules (International Outpatient, International Medical Evacuation, International Health and Wellbeing and International Vision and Dental) along with optional deductibles and cost shares to manage your premium.



### Large global medical network

You'll get access to our global medical network comprising of over 1 million partnerships, including 89,000 behavioural health care professionals, and 11,400 facilities and clinics. We provide high standards of healthcare, regardless of where you are in the world.



### 24/7 customer service

With 24/7 customer service and access to clinical staff, we've got your back wherever you are and whenever you need us.

Together, all the way.<sup>SM</sup>



# CIGNA GLOBAL PLANS

Creating a comprehensive, tailored plan with Cigna Global is simple.

Cigna Global Health Options helps you create a health insurance plan that's perfectly tailored to the needs of you and your family. We offer you the reassurance of comprehensive core cover, and the flexibility of adding the extra benefits as you want. Our handy graphic below explains how our plan works.

## 1. SELECT YOUR CORE PLAN

### International Medical Insurance

Start with one of our core inpatient plans, International Medical Insurance, which covers you for essential hospital stays and treatments, surgeon & consultation fees, hospital accommodation, cancer treatment and much more. Our Gold and Platinum plans also give you cover for inpatient and daypatient maternity care.

**Annual Benefits** Up to the maximum amount shown per period of cover

SILVER:	\$1,000,000 / €800,000 / £650,000
GOLD:	\$2,000,000 / €1,600,000 / £1,300,000
PLATINUM:	Unlimited



## 2. ADD YOUR OPTIONAL MODULES

### International Outpatient

More extensive outpatient care for treatments where hospital admission as a daypatient or inpatient is not required. Includes consultations with specialists and medical practitioners, prescribed outpatient drugs and dressings, pre-natal and post-natal outpatient care (Gold and Platinum only), physiotherapy, osteopathy, chiropractic and much more.

### International Health & Wellbeing

Proactively manage your own health. Screen against disease, test against common illnesses and get reassurance with routine physical exams. Also benefit from counselling support and our online health education programme.

### International Medical Evacuation

Medical evacuation in the event that treatment is not available locally in an emergency, as well as repatriation, allowing the beneficiary to return to their country of habitual residence or nationality. Also includes compassionate visits for a parent, spouse, partner, sibling or child to visit a beneficiary after an accident or sudden illness and the beneficiary has not been evacuated or repatriated.

### International Vision & Dental

Vision care covering your eye tests, spectacle lenses, spectacle frames, prescription sunglasses and contact lenses, and a wide range of preventative, routine and major dental treatments.

## 3. MANAGE YOUR PREMIUM

**Deductible options:** The initial amount you must pay before Cigna will pay your claims.

**Cost share options:** The percentage of each claim which you must pay after your deductible has been paid, up to your out of pocket maximum.

*Note: deductibles and cost shares apply separately to each beneficiary and period of cover. You can choose different levels for your core plan and the optional International Outpatient module.*

## 4. PAY FOR YOUR PLAN

You can choose to pay for your premiums on a monthly, quarterly, or annual basis. You can make payments by debit or credit card, or alternatively if you pay annually, you can pay by bank wire transfer.



Together, all the way.™

Please note: this is a representation of the benefits available, and how our plans work. For a full guide to our product and list of benefits, see the Customer Guide.

“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 Life Insurance Company Limited. © 2016 Cigna.

# PRODUCT COMPARISON

Compare our 3 plans below to choose the cover level which is right for you.

	SILVER	GOLD	PLATINUM
<b>International Medical Insurance</b>			
<b>Overall benefit limit</b>	\$1,000,000 €800,000 £650,000	\$2,000,000 €1,600,000 £1,300,000	Unlimited
<b>Hospital charges</b>	Paid in full for semi-private room	Paid in full for private room	Paid in full for private room
<b>Pathology, radiology and diagnostic tests</b>	Paid in full	Paid in full	Paid in full
<b>Advanced Medical Imaging (MRI, CT and PET scans)</b>	\$5,000/€3,700/£3,325	\$10,000/€7,400/£6,650	Paid in full
<b>Mental health care</b>	\$5,000/€3,700/£3,325	\$10,000/€7,400/£6,650	Paid in full
<b>Routine inpatient maternity</b>	Not covered	\$7,000/€5,500/£4,500	\$14,000/€11,000/£9,000
<b>Cancer care</b>	Paid in full	Paid in full	Paid in full
<b>Travel safety app</b>	Not Included	Included	Included
<b>International Outpatient</b>			
<b>Overall benefit limit</b>	\$10,000 €7,400 £6,650	\$25,000 €18,500 £16,625	Unlimited
<b>Consultations with medical practitioners and specialists</b>	\$125/€90/£80 limit per visit. Up to 15 visits per year.	\$250/€185/£165 limit per visit. Up to 30 visits per year.	Paid in full
<b>Pathology, radiology &amp; diagnostic tests</b>	\$2,500/€1,850/£1,650	\$5,000/€3,700/£3,325	Paid in full
<b>Drugs and dressings</b>	\$500/€370/£330	\$2,000/€1,480/£1,330	Paid in full
<b>Pre-natal and post-natal care</b>	Not covered	\$3,500/€2,750/£2,250	\$7,000/€5,500/£4,500
<b>International Medical Evacuation</b>			
<b>Overall benefit limit</b>	Paid in full	Paid in full	Paid in full
<b>Compassionate visit - travel costs</b>	\$1,200/€1,000/£800	\$1,200/€1,000/£800	\$1,200/€1,000/£800
<b>International Health and Wellbeing</b>			
<b>Routine adult physical exams</b>	\$225/€165/£150	\$450/€330/£300	\$600/€440/£400
<b>Standard health screening</b>	\$225/€165/£150	\$450/€330/£300	Paid in full
<b>Life management assistance programme</b>	Paid in full	Paid in full	Paid in full
<b>International Vision and Dental</b>			
<b>One eye examination</b>	\$100/€75/£65	\$200/€150/£130	Paid in full
<b>Dental treatment - overall benefit limit</b>	\$1,250/€930/£830	\$2,500/€1,850/£1,650	\$5,500/€4,300/£3,500

Please note: This is a representation of the benefits available. See the full [list of benefits](#) for full details.

**Together, all the way.<sup>SM</sup>**



"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 Life Insurance Company Limited. © 2016 Cigna