



Cigna Global Health Options

# Individual Plan for Seniors

An introduction to our health plan specifically designed for individuals aged 60 and over





**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 or visit our [website](#). 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 and other helpful information can be found on page 18 of this brochure.

**Important note:**

The medical insurance plan presented in this document has been designed to meet the overall needs of individuals aged 60 year old and over, and not the specific needs of each customer. As such, this plan may not be suitable for every senior customer and other alternative plans are also available for review during the enquiry process. The benefits included in the Cigna Global plan for Seniors such as the International Outpatient benefits and the International Health & Wellbeing benefits are not mandatory to your cover and can be removed from your quote at any time and from your policy as per the terms and conditions detailed in the Policy Rules. As outlined on page 12 of this document, you can add or remove deductible, cost share and optional modules to build a plan that suits your needs.

# Why choose Cigna Global plan for Seniors

Cigna Healthcare is a truly global health insurer with many years of experience providing health insurance across multiple groups including customers over the age of 60. We understand what you expect from your health insurer and have designed the Cigna Global plan for Seniors with your needs in mind.



## Reassurance of a trusted global health insurer

- With roots in healthcare as deep as 230 years, Cigna is a globally recognised and trusted health services company. Today, we have **189 million customer relationships** that we serve in more than 30 countries and jurisdictions. We look after them with an extensive international workforce of 70,000 people.
- 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, with more than 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.\*
- *“I would recommend Cigna Global very highly. (...) They were the only company who were not concerned of my age.”*

Cigna Global customer, age 76, 2020 Trustpilot review



## A health plan specifically designed for you

- Our Cigna Global plan for Seniors is developed based on continuous and comprehensive market research and by **carefully listening to our customers** to best address the needs of individuals over the age of 60. Especially those who enjoy travelling to new destinations and want to experience life outside of their home country.



## Coverage that provides peace of mind

- Our Cigna Global plan for Seniors encompasses a range of benefits to best address the needs required by you. The core plan provides **the essential coverage for hospital stays and treatments**, including surgeons and specialist consultation fees, hospital accommodations, nursing and medicines. The plan also provides inpatient and outpatient mental health coverage and **coverage** for treatment, testing and vaccines **as a result of pandemic**.
- To cover you more comprehensively we extended the core offer to include outpatient and wellness benefits. This means that you are covered in case of an **urgent accident and emergency admission**. Furthermore, you are provided with tools to manage your **overall health and well-being proactively**.



## Personal medical care and support

- You will have access to our Clinical Case Management Programme which provides **tailored medical support** from Cigna Healthcare doctors and nurses. See pages 6-7 for examples of how our customers have benefited from the programme.

\* 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.

# Our promise

## We are your Whole Health partner



Whether you are looking for chronic condition management, personalised wellness services or you require an urgent appointment while abroad, as your Whole Health partner we have you covered.

### 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

- Our plan provides full cancer care with no restriction on age.
- 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.
- Our clinical programmes help you monitor and manage any chronic conditions.

## We put you first



You can always count on our dedicated Customer Care team to provide you with the highest level of service and care in the shortest possible time.

### We put you in control

- Our policies are flexible and allow you to create a plan that suits your needs, budget and gives you peace of mind.
- Your Cigna Global individual policy can be set up and active within 24 hours.
- Your online Customer Area gives you access to your policy documents and useful tools. As well as a range of convenient ways to contact 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



Our global presence allows us to access a unique network of professionals and partners, as highlighted in our Health Blog, so that you can fully prepare yourself for your global adventure.

### 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.

### 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.

# Our clinical support

We are dedicated to helping you and your family live happier, healthier lives thanks to our clinical expertise. Senior 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 specialist support.



#### 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 throughout the 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.

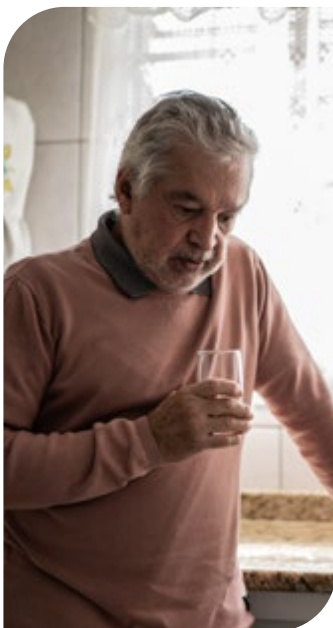
#### WHAT WAS THE OUTCOME?

- 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 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*.



#### WHAT HAPPENED?

- Having experienced a heart attack and a stroke on two separate occasions during the last 5 years, as well as receiving professional therapy on stress management, the customer called in with serious concerns relating to his physical and emotional well-being. Due to an increased workload and other private responsibilities, the customer was concerned that he was living in fear of suffering from another heart attack.

#### WHAT DID WE DO?

- The clinical team provided instant support to the customer, helping him understand his situation and how it could be managed. The clinical team then explained some exercises for the customer to try and helped establish an action plan to regain control over his concerns.

#### WHAT WAS THE OUTCOME?

- Being aware that there are professionals always ready to assist when they need it most, the customer was grateful and voiced his understanding and appreciation for the support he had received. Awareness of the 24/7 service availability if needed also provided the necessary peace of mind.



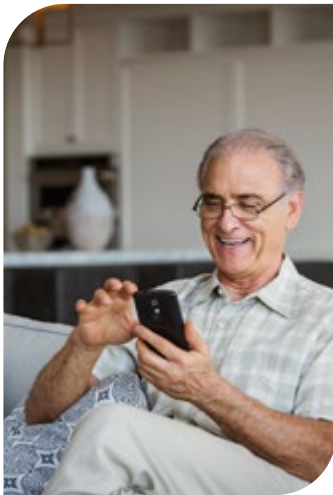
# Our clinical support

As part of our Clinical Case Management programme, you have access to doctors worldwide for initial consultations via telephone or video, or to provide you with expert second medical opinions.

## 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 call back appointment for you often on the same day, or you can arrange a telephone or video consultation from the Cigna Wellbeing® app.



#### 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.

## 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



#### WHAT HAPPENED?

- A customer residing in central Europe was diagnosed with a severe cardiac condition requiring complex heart surgery. He raised concerns to us about his treatment options.

#### WHAT DID WE DO?

- Through our Decision Support programme, the customer received advice from international cardiologists to book follow-up tests prior to undertaking surgery. We helped him organise the tests and the medical experts were able to confirm that surgery was the right course of action.

#### WHAT WAS THE OUTCOME?

- We arranged an appointment with one of the best cardiac surgeons in his location to carry out the required surgery. The customer felt reassured knowing this was the right option for them.

**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 digital healthcare tools

We provide you with a host of tools and features to help you manage your health and well-being.

## Access care, anytime, anywhere

### Access our Cigna Wellbeing® App

The Cigna Wellbeing® App gives you easy access to a suite of healthcare tools, including:

#### Access Global Telehealth:

Video and phone consultations with medical practitioners and specialists.

#### What can I use Global Telehealth for?

- A diagnosis for non-emergency health issues ranging from acute conditions to complex chronic conditions
- Non-emergency paediatric care
- Making preparations for an upcoming consultation
- Discussing a medication plan

#### Manage your health:

Gain a 360° view of your health with our health assessments and access our chronic condition management programme which is led by our highly experienced nurses who help you take control of your chronic condition.

#### Change behaviour:

Track your biometrics and access online coaching programmes designed to help you make better decisions relating to sleep, stress, nutrition and exercise.

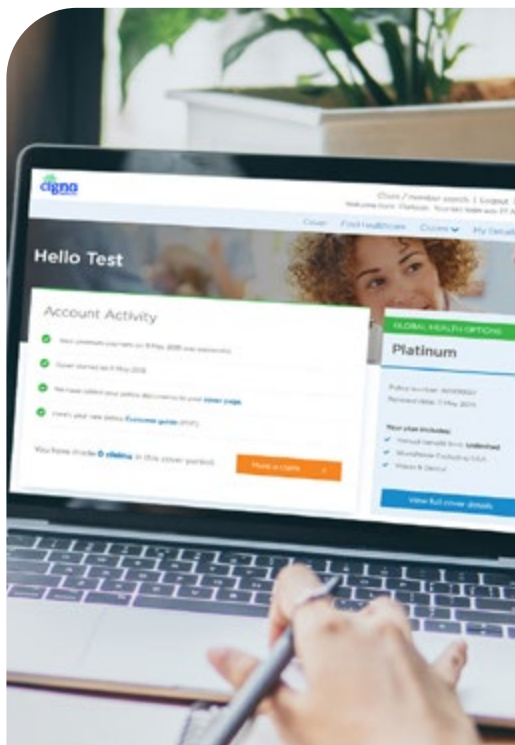


**Contacts with Cigna proved very efficient with excellent communication and good offer for my needs.**

**Cigna Global Customer, age 77, 2020, Trustpilot Review**



## Log into your secure Online Customer Area



### 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.



**(...) The app and website seemed very easy to use and our rep through the process was very supportive and relaxing to deal with.**

**Cigna Global Customer, 2022, Trustpilot Review**





# 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 uncertainty and we are dedicated to ensuring your peace of mind. We provide resources and programmes that are flexible to support globally mobile individuals across the globe. We understand the challenges you might face as a globally mobile individual.

### 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.



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



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

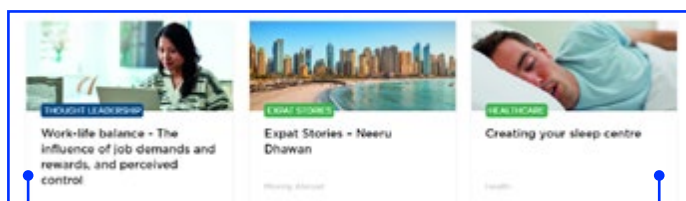
### Convenient Travel Information Portal

Through their secure online Customer Area, every Cigna Global policyholder has access to a Travel Information Portal, which is developed by leading travel security experts. The portal offers global travel advice, country profiles, 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



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

# Our Whole Health services

As part of our International Health and Well-being benefits, 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** 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 counsellings, 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 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**.

## Behavioural Health

### Online Cognitive Behavioural Therapy (CBT) programme

- Self-help programme to **build resilience** and improve well-being.
- 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?

- “Do you believe Ageism is a thing?” A customer who had experienced severe turmoil throughout his life asked, after suffering from an identity crisis. Long before reaching out for support, due to committing his life to one career and the fact of reaching a certain age, he found himself in a situation that seemed to have no positive alternative.

#### WHAT DID WE DO?

- Through single-session therapy our specialist managed to identify the root cause of the problem and address the fears of entering a new chapter of the customer’s life. Referring to theories and life-examples, the clinician managed to successfully discuss the issue and recommend a course of course of action aimed aim to help the customers.

#### WHAT WAS THE OUTCOME?

- Emotions and concerns can cause self-doubt and make people believe things that are not always true, especially if not voiced with anyone. After one session, the customer felt energised and realised the benefits of progressing into generativity instead of being stagnant in his retirement.

### Wellness Coaching

#### WHAT HAPPENED?

- A customer contacted us for support with improving their eating habits and fitness goals, as they had gained around 50 pounds, which had negatively impacted their physical and mental health, and overall quality of life.

#### WHAT DID WE DO?

- We started by helping the customer set achievable goals and create a plan to incorporate exercise into their daily routine. We encouraged the use of a fitness app to track their activity and food intake, while also focusing on the positives they experienced. By doing so, the customer felt healthier and more motivated.

#### WHAT WAS THE OUTCOME?

- Over the course of six sessions, with the help of our experts and digital technology, the customer lost 29 pounds. Their health and fitness improved, they hit their goals and became a positive role model for their children.

### Practical needs

#### WHAT HAPPENED?

- A customer reached out looking for resources for himself. He explained that he had a speech disorder following an accident and wanted to work on building his confidence for work and socialising.

#### WHAT DID WE DO?

- The Elder Care Consultant was able to work with the customer to determine the best course of action to help him reach his goals. Together they identified a speech pathologist to help him work on his speech and skills, along with support groups to help build a support system. He was also transferred to a clinician to schedule sessions to help work through his anxiety of speaking.

#### WHAT WAS THE OUTCOME?

- Having listened to the customers problems, our consultant provided educational material on rebuilding self-confidence and set out recommendations on a treatment plan. We used our best available resources to find the support that could help the customer regain control over his speech disorder.

**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.



# How to create your plan

Creating a comprehensive, flexible Cigna Global plan for Seniors is simple.

## I. Your Core Cover

By opting for a core plan that includes **International Medical Insurance, Outpatient (optional) and Health & Wellbeing (optional) benefits**, you have access to an extensive cover at a discounted price. It gives you essential cover for hospital stays and treatments, as well as access to a range of outpatient consultations with specialists and preventative services. You have the choice not to select the Outpatient and \ or the Health & Wellbeing benefits as part of your core plan, as these modules are optional and can be added later on to your cover subject to the terms and conditions of your policy.

**This is the core cover for treatment that you receive under your Cigna Global plan for Seniors:**

- Costs for treatment accommodation, hospital charges and rehabilitation;
- Mental and behavioural health care;
- Cancer care including cancer preventative surgery;
- Outpatient consultations with specialists and medical practitioners, including a vast range of rehabilitation treatments;
- Prescribed drugs or dressing that you may require on an outpatient basis;
- Preventative cancer screenings;
- Non-symptomatic annual routine physical examinations;
- Access to counsellors for emotional support and wellness coaches for improved physical well-being.

You have two areas of coverage to choose from:

**WORLDWIDE  
EXCLUDING USA**

**WORLDWIDE  
INCLUDING USA**

You have three currencies to choose from:



### Annual benefits

Up to the maximum amount per beneficiary per period of cover

**\$1,000,000 / €800,000 / £650,000**

## 2. Add optional modules

### 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 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.

## 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.

## 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.




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

# Summary of benefits

Our Cigna Global plan for Seniors starts with International Medical Insurance, your inpatient and daypatient benefits. In addition, International Outpatient benefits and International Health and Wellbeing benefits are also included in the main cover.

International Medical Insurance	Benefit Limit
<b>Annual overall benefit maximum - per beneficiary per period of cover</b>	<b>\$1,000,000 €800,000 £650,000</b>
<b>Hospital charges</b> <ul style="list-style-type: none"> <li>Nursing and accommodation for inpatient and daypatient treatment, and recovery room;</li> <li>Operating theatre;</li> <li>Prescribed medicines, drugs and dressings for inpatient or daypatient treatment only;</li> <li>Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging);</li> <li>Treatment room and nursing fees for outpatient surgery (we will only provide the nursing fees whilst a beneficiary is undergoing surgery);</li> <li>Intensive care: intensive therapy, coronary care and high dependency unit;</li> <li>Surgeons' and anaesthetists' fees;</li> <li>Inpatient and daypatient specialists' consultation fees;</li> <li>Emergency inpatient dental treatment.</li> </ul>	 Private room
<b>Hospital accommodation for a parent or guardian</b>	\$1,000/€740/£665
<b>Pandemics, epidemics and outbreaks of infectious illnesses</b>	
<b>Inpatient cash benefit</b> <ul style="list-style-type: none"> <li>Per night up to 30 days per beneficiary per period of cover.</li> </ul>	\$100/€75/£65
<b>Accident and Emergency Room Treatment</b> <ul style="list-style-type: none"> <li>For necessary emergency treatment.</li> </ul>	\$500/€370/£335
<b>Transplant services</b>	
<b>Kidney Dialysis</b>	
<b>Advanced Medical Imaging (MRI, CT and PET scans)</b> <ul style="list-style-type: none"> <li>As part of inpatient, daypatient or outpatient treatment.</li> </ul>	\$10,000/€7,400/£6,650
<b>Rehabilitation</b> We will pay for: <ul style="list-style-type: none"> <li>Physiotherapy;</li> <li>Occupational therapy;</li> <li>Cognitive and Speech therapies; and</li> <li>Cardiac and pulmonary rehabilitation.</li> </ul>	\$5,000/€3,700/£3,325 Up to 30 days
<b>Home nursing</b>	\$2,500/€1,850/£1,650 Up to 30 days
<b>Acupuncture &amp; Chinese Medicine</b>	\$1,500/€1,100/£1,0
<b>Palliative care</b>	\$35,000/€25,900/£23,275
<b>Prosthetic devices</b>	
<b>Local ambulance &amp; air ambulance services</b>	
<b>Mental and Behavioural Health Care</b> <ul style="list-style-type: none"> <li>As part of inpatient, daypatient or outpatient treatment.</li> </ul>	\$5,000/€3,700/£3,325 Up to 30 days*
<b>Cancer preventative surgery</b>  12 MONTHS	70% refund up to \$10,000/€7,400/£6,650
<b>Cancer care</b>	
<b>Cancer related appliances</b> <ul style="list-style-type: none"> <li>Includes wigs / headbands and mastectomy bras for cancer patients</li> </ul>	\$125/ €100/£85 per lifetime per cancer related appliance
<b>Congenital conditions</b>	\$5,000/€3,700/£3,325
<b>Newborn Care</b>  12 MONTHS** <ul style="list-style-type: none"> <li>The newborn may be required to be medically underwritten.</li> </ul>	\$25,000/€18,500/£16,500 Up to 90 days

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

 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.

\*\* 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 Medical Insurance (Continued)	Benefit Limit
<b>Out of Area Emergency Hospitalisation Cover</b> <ul style="list-style-type: none"> <li>For beneficiaries who do not have Worldwide including USA coverage. Only includes inpatient and daypatient treatment costs.</li> </ul>	\$100,000/€75,000/£65,000
<b>Global Telehealth</b>	
<b>Global Telehealth with Teladoc</b> <ul style="list-style-type: none"> <li>Video and phone doctor consultations via the Cigna Wellbeing® App, or via a referral from our Customer Care team for non-emergency health issues.</li> </ul>	Unlimited consultations
<b>International Outpatient</b> <span style="background-color: #90EE90; border-radius: 10px; padding: 2px 5px; font-weight: bold;">OPTIONAL MODULE</span>	<b>Benefit Limit</b>
<b>Annual International Outpatient benefit maximum - per beneficiary per period of cover.</b>	<b>\$15,000</b> <b>€12,000</b> <b>£9,650</b>
<b>Consultations with medical practitioners and specialists</b>	\$2,500/€1,850/£1,650
<b>Telehealth consultations</b> <ul style="list-style-type: none"> <li>Virtual doctor consultations with chosen healthcare provider.</li> <li>Combined benefit limit with the consultations with medical practitioners and specialists benefit.</li> </ul>	\$2,500/€1,850/£1,650
<b>Prescribed drugs and dressings</b>	\$1,500/€1,100/£1,000
<b>Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)</b>	\$2,500/€1,850/£1,650
<b>Outpatient Rehabilitation</b> We will pay for: <ul style="list-style-type: none"> <li>Outpatient Physiotherapy;</li> <li>Outpatient Occupational therapy;</li> <li>Osteopathy and Chiropractic treatment;</li> <li>Speech therapy;</li> <li>Cardiac and pulmonary rehabilitation.</li> </ul>	\$5,000/€3,700/£3,325
<b>Hormone Replacement Therapy</b>	\$250/€185/£165
<b>Acupuncture &amp; Chinese medicine</b> <ul style="list-style-type: none"> <li>Up to a combined maximum of 15 consultations per period of cover.</li> </ul>	\$2,500/€1,850/£1,650
<b>Durable medical equipment</b>	✓
<b>Hearing Aids</b>	\$500/€370/£335
<b>Adult vaccinations</b>	\$250/€185/£165
<b>Dental accidents</b>	\$1,000/€740/£665
<b>Child and Adolescence Wellbeing health</b>	✓
<b>60+ Care (Chronic Condition Management)</b> <ul style="list-style-type: none"> <li>To cover outpatient treatment and prescribed drugs for the maintenance of the chronic conditions</li> </ul>	\$500/€370/£335

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

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 <span style="background-color: #4CAF50; color: white; padding: 2px 5px; border-radius: 5px;">OPTIONAL MODULE</span>	Benefit Limit
<b>Life Management Assistance programme</b> <ul style="list-style-type: none"> <li>24/7 access to counsellors for mental and behavioural health support.</li> </ul>	✓
<b>Mental Health Support Programme</b> <ul style="list-style-type: none"> <li>Up to 20 face to face counselling sessions per condition per period of cover.</li> </ul>	✓
<b>Wellness Coaching</b> <ul style="list-style-type: none"> <li>Access to a personal wellness coach for lasting lifestyle changes.</li> </ul>	✓
<b>Routine adult physical examination</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Footcare by a Chiropodist or Podiatrist</b>	\$225/€165/£150 up to 5 sessions
<b>Cervical cancer screening</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Prostate cancer screening</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Breast cancer screening</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Bowel cancer screening</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Skin cancer screening</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Lung cancer screening</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span>	\$325/€250/£220
<b>Bone densitometry</b>	\$225/€165/£150
<b>Diabetes screening</b> <span style="background-color: #ff9800; color: white; padding: 2px 5px; border-radius: 5px;">New</span>	\$325/€250/£220
<b>Dietetic consultations</b> <span style="background-color: #3969ab; color: white; padding: 2px 5px; border-radius: 5px;">Updated</span> <ul style="list-style-type: none"> <li>1 consultation available to all eligible beneficiaries</li> <li>Up to 4 consultations per period of cover, if medically necessary.</li> </ul>	\$325/€250/£220

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





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.




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

International Evacuation & Crisis Assistance Plus™ <span>OPTIONAL MODULE</span>	Benefit Limit
<b>International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover.</b>	✓
<b>Crisis Assistance Plus™ Programme</b> <ul style="list-style-type: none"> <li>This programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling.</li> </ul>	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)
<b>Medical evacuation</b>	✓
<b>Medical repatriation</b>	✓
<b>Repatriation of mortal remains</b>	✓
<b>Travel cost for an accompanying person</b>	✓
<b>Compassionate visit - travel costs</b> <ul style="list-style-type: none"> <li>Up to a maximum of 5 trips per lifetime.</li> </ul>	\$1,200/€1,000/£800
<b>Compassionate visit - living allowance costs</b> Per day up to 10 days per visit.	\$155/€125/£100

International Vision & Dental <span>OPTIONAL MODULE</span>	Benefit Limit
<b>Vision Care</b>	
<b>Eye Test</b> <ul style="list-style-type: none"> <li>1 eye examination per period of cover.</li> </ul>	\$100/€75/£65
<b>Expenses for:</b> <ul style="list-style-type: none"> <li>Spectacle lenses;</li> <li>Contact lenses;</li> <li>Spectacle frames;</li> <li>Prescription sunglasses.</li> </ul>	\$155/€125/£100

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

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

 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.

# 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 or International Outpatient benefits. 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		

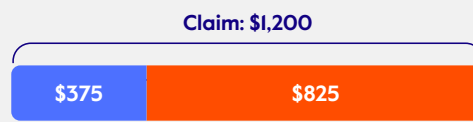
If you have selected a deductible and/or cost share, the examples below demonstrate how it works.

## Example 1: DEDUCTIBLE

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



You pay the **\$375 deductible**



We pay **\$825**

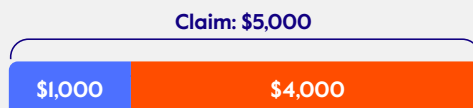
Once the deductible amount has been reached, we pay for all subsequent treatment costs for this period of cover.

## 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**



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**



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**



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.

## 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.

Broker name:

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Broker firm:

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Broker telephone:

---

Broker email:

---

Broker URL:

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### Call us

If you'd like to contact our Sales team, please reach out to one of the following numbers:

**Inside the USA:**  
**877 539 6295**

**Outside the USA:**  
**+44 (0) 1475 492 119**

For more contact information, simply visit our website [www.cignaglobal.com](http://www.cignaglobal.com).



We are on hand to help you find the right health plan for you and your family.

“Confident, knowledgeable Customer Service Representative Andrew. Reassuring, totally understood our requirements.”

Sheila | Doha

“Agent who was articulate and knowledgeable. Made a number of calls at times I was available. Managed all aspects and questions professionally.”

Juliana | California

The following statements are applicable to Singapore policies underwritten by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch:

You may wish to seek advice from a qualified adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free-look provision, if any, and we may recover from you any expense incurred by us in underwriting the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Important notes:**

The medical insurance plan presented in this document has been designed to meet the overall needs of individuals aged 60 year old and over, and not the specific needs of each customer. As such, this plan may not be suitable for every senior customer and other alternative plans are also available for review during the enquiry process. The benefits included in the Cigna Global plan for Seniors such as the International Outpatient benefits and the International Health & Wellbeing benefits are not mandatory to your cover and can be removed from your quote at any time and from your policy as per the terms and conditions detailed in the Policy Rules. As outlined on page I2 of this document, you can add or remove deductible, cost share and optional modules to build a plan that suits your needs.

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.

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