




Cigna Global Health Options

# Individual Plans

How our health plans work for you

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A photograph of a woman and a young boy sitting on a dark grey couch in a dimly lit room. The woman, wearing a white and black striped shirt and a white skirt, is holding a tablet and looking at it. The boy, wearing a yellow t-shirt, is sitting next to her, also looking at the tablet. The background is dark with some plants and a shelf with decorative items.

Improving the  
health and vitality  
of those we serve

# Cigna Healthcare

## Who we are

We provide international health insurance for people living, working, studying, or retiring abroad. With over 230 years of healthcare experience and an extensive international workforce, we support over 189 million members worldwide. Our global network includes over 2 million healthcare providers across 200 countries and territories — from mental health specialists and pharmacies to in-house medical experts — giving you access to quality care and expert support when you need it most.

## Who our plans are for

Our plans are designed for people who need global healthcare access, with comprehensive coverage that goes beyond the limits of standard travel or local health insurance. If you live abroad, travel often or need more than just standard cover, we've got you covered.

## How we look after you

### We put you first:

- Our multilingual customer care team are here for you 24/7.
- Many providers in our network can bill us directly, so that you don't need to pay upfront.
- We aim to process your guarantee of payment within one hour and your claims within 5 working days.

### We put you in control:

- Our plans are flexible, allowing you to tailor your cover to fit your needs and budget.
- You get access to trusted healthcare providers across 200+ countries and territories.
- Contact us in a manner that works for you: Live chat, call us, email us or request a callback.

### We support your whole health:

- Unlimited phone or video doctor consultations via our Cigna Wellbeing® App.
- All our plans include mental health care and fully comprehensive cancer care.
- We offer counselling and coaching sessions for emotional and physical support.



# Why Choose Cigna Healthcare?

Because we go above and beyond. Here's how:



## For Flexibility

Design a flexible, modular plan that fits your healthcare needs and budget, available in multiple currencies and languages.



## For Pre-Existing Conditions

When we say we're your Whole Health partner, we mean it. In the event we can't fully cover you for certain pre-existing conditions, we will help you to cover the costs of managing it – including medicines, consultations, and diagnostics.\*



## For Prevention

We believe proactive care is powerful. That's why we offer preventive cancer screenings more frequently than the World Health Organisation recommends – giving you peace of mind and the best possible chance at early detection.



## For Unrestricted Hospital Access

With Cigna Healthcare, you have the freedom to choose the hospital or medical facility that works best for you – without being limited by a narrow provider network.\*\*



## For Your Autonomy

Your time matters. That's why we don't ask you to check in with us for pre-authorization before most outpatient or preventive appointments.



## For Improving Your Experience

We're continually exploring ways to enhance the service we deliver to you, through initiatives and partnerships such as for:

- Diabetes Prevention
- Fertility Advice

## We give you the tools:



## Customer Area

All your policy documents will be available in your secure online Customer Area.

Here you can manage your policy, find local medical providers and contact us.



## Cigna Wellbeing® App

Our Cigna Wellbeing® App provides you with tools to help you manage your health and wellbeing.

It will also give you access to Global Telehealth consultations, so you can talk to a medical professional wherever, whenever.

\*For members aged 60+ (or 40+ for Platinum members) who have taken out the International Outpatient module. Only applicable to certain conditions, limits apply.

\*\*For treatment incurring in the US, please note that network restrictions may apply

## This is what our members had to say about our Customer Care team in our Trustpilot reviews:

“ Great service and claims support from start to finish [...] very quick to respond and flexible in communication times [...] Clear explanation of all options and made everything easy. ”

Sam, United States, 2025

“ I feel safe and secure knowing that I have global coverage with Cigna and highly recommend to anyone looking for a flexible and customizable health insurance option. ”

Alyssa, Switzerland, 2025



# Extensive Cancer Care

In the event of a cancer diagnosis, rest assured that we will do everything we can to support you and your family through this time. Everything included in our Extensive Cancer Care is fully covered, so you don't have to worry about any limits.

## Included under all plans:

### Cancer Treatment

Following a cancer diagnosis, we pay in full for costs of any treatment, including chemotherapy, radiotherapy, diagnostic tests and drugs on an inpatient, day-patient or outpatient basis.

### Dedicated Cancer Case Manager & Care Co-ordinator

Being diagnosed with cancer can come with a lot of difficult emotions and questions, and this is where your assigned case manager can support you through your journey. Your care co-ordinator will be available to support you in locating a provider that suits your needs and in assisting you with booking appointments.

### Patient and family counselling

We understand that a cancer diagnosis doesn't just impact you, it also impacts your family – that's why we want to offer you and your family members support through our counselling service.

### Cancer dietician

You'll have the support of an oncological dietician who can help you understand what foods can help fuel your body, fight inflammation, and nourish your body.

### Reconstructive surgery

We will cover the costs of reconstructive surgery, for example, after a mastectomy.

### Robotic surgery

We will cover the cost of robotic surgery, when these surgeries have been determined to have improved patient outcomes over conventional surgical methods.

## Additional cover under higher tier plans:

### Home chemotherapy

Access chemotherapy from the comfort of your own home. Now available for Gold and Platinum members.

### Fertility advice

We understand that certain cancer diagnoses and treatments can impact fertility, and this is where our partnership with Carrot, a fertility support service, can provide guidance. For Platinum members only.



## Further Cancer Support

### Cancer Related Appliances

For example for a wig, headband, or mastectomy bra.

### Cancer Preventative Surgery

If you have confirmed presence of a hereditary cancer syndrome, we will pay for preventative surgery (12 month waiting period applies).

### Cryopreservation (up to 7 years, \$5,000 lifetime limit)

In the event your treatment may impact future fertility, we also offer cryopreservation based on medical necessity for our Platinum members.

### Preventive Screenings

For members who have taken out the International Health & Wellbeing module, we offer cancer preventive screenings at frequencies that exceed World Health Organisation recommended guidelines.



## Our Clinical Support services

All Cigna Global Health Options members have free access to our Clinical Support services, which includes four key services.

### Case Management

**Personalised support from dedicated nurses and doctors for complex conditions. Your Case Manager supports any questions you may have regarding your care and serves as your single point of contact.**

A member diagnosed with a brain tumor faced a complex treatment journey. Their dedicated clinical case manager acted as a single point of contact, providing support and simplifying the process. This support gave the member peace of mind and allowed them to focus on recovery.

### Global Telehealth

**Access licensed doctors worldwide for non-emergency issues via phone or video consultations through our Cigna Wellbeing® App.**

Experiencing heart palpitations abroad, a member used our Cigna Wellbeing® App to book a video consultation, avoiding a local hospital with no English-speaking staff. The doctor reviewed her history, addressed her concerns, and guided her to appropriate follow-up care, leaving her reassured and informed.

### Chronic Condition Programme

**Ongoing guidance to help you understand, manage, and improve chronic conditions, even if excluded from your policy.**

Following a cardiovascular event, a member was advised to lower their cholesterol but lacked clear guidance on how to do so. Through regular calls, their case manager helped them adopt a healthier lifestyle, set achievable goals, and manage their condition long-term. The member gained confidence and control over their cardiac health.

### Decision Support Programme

**Get second medical opinions from global experts to help you make informed decisions about your diagnosis and treatment plan.**

A member had small uterine fibroids causing heavy bleeding. She was initially advised to have surgery, but she had concerns regarding this option for its potential impact on future family planning. A second medical opinion reassured her that medication and other non-surgical treatments could help manage her symptoms while preserving her fertility.

**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 members.

# Your 24/7 GP available through the Cigna Wellbeing<sup>®</sup> app

Healthcare that fits into your life

- Access care, anytime, anywhere.
- Speak to a doctor and get your prescription delivered\*

**85%** of our customers recommend this service\*\*

**76%** of customers avoided taking time off of work\*\*

## Are you sitting comfortably?

No need to move – book and attend your appointment from wherever you are.

## Are we speaking your language?

Service available in over 30 languages.

## The best things in life are free...

No deductible applies to Telehealth consultations via our Cigna Wellbeing<sup>®</sup> app.

## Why Use Telehealth?

- Access to experienced doctors
- Consultations from any location
- Shorter waiting times

\* If you are covered by International Outpatient, prescriptions will be covered under this benefit. If not, prescriptions and delivery will be subject to charges. Delivery availability may be subject to location.

\*\* Statistics provided by our partner Teladoc over more than 150,000 patient consultations from Cigna Wellbeing, Cigna International, Cigna Employees, Cigna Global Health Complete, Cigna GIH and Legacy Cigna UK in the overall lifetime number of cases from November 2015 up to October 2025.

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HEALTH

# Our wellness services

As part of our International Health & Wellbeing optional module, you get access to wellness services like emotional support, lifestyle coaching and mental health assistance to help you feel your best.

## Our 3 wellness services

1. Life management assistance programme 2. Wellness coaching 3. Mental health support programme

### Life management assistance programme

24/7 confidential support for personal, work and family matters

- **Emotional support** – short-term counselling (up to 6 sessions) conducted via telephone, video, or face to face.
- **Behavioral health** – access up to 6 mindfulness coaching sessions with a trained professional for stress and focus challenges, plus an online cognitive behavioral therapy programme.
- **Career support** – support for personal and professional growth through life coaching and consultative guidance for managers.
- **Practical needs** – talk to someone right away and get a clear plan for what to do next – whether you're dealing with a move, childcare, eldercare, legal questions or financial concerns.

### Wellness coaching

One-on-one coaching to help you achieve lasting lifestyle improvements

- Get matched with your own qualified coach for one-on-one support to help you reach your health and wellbeing goals.
- Whether it's managing weight, eating healthier, improving fitness and exercise, reducing stress, quitting smoking, or improving sleep, your coach helps you build a plan that works for you.

### Mental health support programme

Professional counselling for those diagnosed with anxiety or depression

- If you're experiencing anxiety or depression, you can access up to 20 video, face-to-face or telephone counselling sessions per condition, designed for those who need long-term support.
- Work with experienced professionals who'll support you every step of the way, helping you to feel more confident and in control of your mental health journey.



# 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.



# What our customers had to say

“ I contacted several insurance companies to purchase an individual global health plan, and I chose Cigna due to their superior customer service.”

**Stephanie, Canada, 2025**

“ I have been a member since 2015 and have had only good experiences with Cigna. Their coverage covers everything I need, and the customer service is excellent.”

**Tyson, Italy, 2025**

# What's included in your core plan

Here's a summary of the benefits included in your core plan, along with the optional modules you can add for extra coverage and peace of mind. For a full breakdown, see the benefits table on pages 13-16.

## Your Core Cover

This is your essential cover for treatment you receive on an inpatient or day-patient basis.

- ✓ 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 day patient 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

## Optional Modules

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



### International Outpatient

This optional module covers outpatient care you might need, when you don't have to be admitted, or stay overnight in hospital.

- Consultations with general practitioners and specialists
- Prescribed outpatient drugs and dressings
- Outpatient rehabilitation
- Diagnostic tests, vaccinations, child and adolescence wellbeing, pre-existing condition care, and much more.



### International Medical Evacuation

This optional module provides you with medical evacuation in the event of an emergency.

- Emergency transport to a centre of medical excellence
- Repatriation home following a serious medical incident
- Costs for compassionate visits



### 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

## Travel Smart with Our Travel Information Portal

Every Cigna Global Health Options member has access to our Travel Information Portal – an online resource offering up-to-date travel information, safety alerts, and guidance on everything from personal security to natural hazards.

This portal offers global travel advice, real-time alerts, health threat monitoring, extensive country profiles, and health information on a wide range of diseases, and is available through your secure online Customer Area.

# How to create your plan

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

## I. 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 a 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 13 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 MEDICAL  
EVACUATION**



**INTERNATIONAL  
HEALTH & WELLBEING**



**INTERNATIONAL  
VISION & DENTAL**

Please see page 14 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 17 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.




# Summary of benefits

International Medical Insurance	Silver	Gold	Platinum
<b>Annual overall benefit maximum - per beneficiary per period of cover</b>	<b>\$1,000,000 €800,000 £650,000</b>	<b>\$2,000,000 €1,600,000 £1,300,000</b>	<b>Paid in full</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	✓ Private room	✓ Private room
<b>Hospital accommodation for a parent or guardian</b>	\$1,000/€740/£665	\$2,000/€1,480/£1,330	✓
<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	\$150/€120/£95	\$200/€150/£130
<b>Accident and Emergency Room Treatment</b> <ul style="list-style-type: none"> <li>For necessary emergency treatment.</li> </ul>	\$500/€370/£335	\$1,000/€740/£665	\$2,000/€1,600/£1,300
<b>Transplant services</b>	✓	✓	✓
<b>Kidney Dialysis</b>	✓	✓	✓
<b>Advanced Medical Imaging (MRI, CT and PET scans)</b> <span style="background-color: #003366; color: white; padding: 2px;">Updated</span> <ul style="list-style-type: none"> <li>As part of inpatient, daypatient or outpatient treatment.</li> </ul>	\$10,000/€7,400/£6,650	\$30,000/€22,200/£19,200	✓
<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	\$10,000/€7,400/£6,650 Up to 60 days	✓ Up to 90 days
<b>Home nursing</b>	\$2,500/€1,850/£1,650 Up to 30 days	\$5,000/€3,700/£3,325 Up to 60 days	✓ Up to 120 days
<b>Acupuncture &amp; Chinese Medicine</b>	\$1,500/€1,100/£1,000	\$2,500/€1,850/£1,650	✓
<b>Palliative care</b>	\$35,000/€25,900/£23,275	\$60,000/€44,400/£38,400	✓
<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*	\$10,000/€7,400/£6,650 Up to 60 days*	✓ Up to 90 days*
<b>Treatment for Obesity</b>  <b>24 MONTHS</b>	✗	70% refund up to \$20,000/€14,800/£13,300	80% refund up to \$25,000/€18,500/£16,500
<b>Cancer preventative surgery</b>  <b>12 MONTHS</b>	\$10,000/€7,400/£6,650	\$18,000/€13,300/£12,000	\$20,000/€14,800/£13,300
<b>Extensive Cancer Care</b> <span style="background-color: #003366; color: white; padding: 2px;">Updated</span>	✓	✓	✓
<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	\$250/€185/£165 per lifetime per cancer related appliance	\$500/ €370/£335 per lifetime per cancer related appliance
<b>Congenital conditions</b>	\$5,000/€3,700/£3,325	\$20,000/€14,800/£13,300	\$50,000/€40,000/£33,000




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

✗ Not covered.  Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details. \*Day limit only applies to inpatient and daypatient treatments.

International Medical Insurance (Continued)	Silver	Gold	Platinum
<b>Out of Area Emergency Hospitalisation Cover</b> • 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	✓
<b>Global Telehealth</b>			
<b>Global Telehealth with Teladoc</b> • Video and phone doctor consultations via the Cigna Wellbeing® App, or via a referral from our Customer Care team for non-emergency health issues.	Unlimited consultations	Unlimited consultations	Unlimited consultations
<b>Parent and Baby Care</b>			
<b>Routine maternity care</b>  12 MONTHS**	✗	\$7,000/€5,500/£4,500	\$14,000/€11,000/£9,000
<b>Complications from maternity</b>  12 MONTHS**	✗	\$14,000/€11,000/£9,000	\$28,000/€22,000/£18,000
<b>Homebirths</b>  12 MONTHS**	✗	\$500/€370/£335	\$1,100/€850/£700
<b>Newborn Care</b> • The newborn may be required to be medically underwritten.	\$25,000/€18,500/£16,500 For first 90 days from birth	\$75,000/€55,500/£48,000 For first 90 days from birth	\$156,000/€122,000/£100,000 For first 90 days from birth
<b>Family Building Support with Carrot</b>	✗	✗	✓

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 <span style="background-color: #c8e6c9; border: 1px solid #8bc34a; border-radius: 5px; padding: 2px 5px; font-size: 0.8em;">OPTIONAL MODULE</span>	Silver	Gold	Platinum
<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>\$35,000</b> <b>€25,900</b> <b>£23,275</b>	<b>Paid in full</b>
<b>Consultations and outpatient procedures with medical practitioners and specialists</b>	\$2,500/€1,850/£1,650	\$7,500/€6,000/£4,825	✓
<b>Prescribed drugs and dressings</b>	\$1,500/€1,100/£1,000	\$4,500/€3,300/£3,000	✓
<b>Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)</b>	\$2,500/€1,850/£1,650	\$5,000/€3,700/£3,325	✓
<b>Outpatient Rehabilitation</b> We will pay for: • Outpatient Physiotherapy; • Outpatient Occupational therapy; • Osteopathy and Chiropractic treatment; • Speech therapy; • Cardiac and pulmonary rehabilitation.	\$5,000/€3,700/£3,325	\$15,000/€12,000/£9,650	✓
<b>Pre-natal and post natal care</b>  12 MONTHS**	✗	\$3,500/€2,750/£2,250	\$7,000/€5,500/£4,500
<b>Infertility Investigations and treatment</b>  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
<b>Hormone Therapy</b>	\$500/€370/£335	\$1,000/€740/£665	\$1,500/€1,100/£1,000
<b>Sleep Apnoea</b>	✗	\$1,500/€1,100/£1,000	\$2,000/€1,480/£1,330
<b>Genetic Cancer test</b>  12 MONTHS	\$1,000/€740/£665	\$2,000/€1,480/£1,330	\$4,000/€2,950/£2,650

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

✗ Not covered.  Waiting period applies.

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

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

International Outpatient (Continued)	Silver	Gold	Platinum
<b>Acupuncture &amp; Chinese medicine</b> • Up to a combined maximum of 15 consultations per period of cover.	\$2,500/€1,850/£1,650	\$5,000/€3,700/£3,325	✓
<b>Durable medical equipment</b>	✓	✓	✓
<b>Hearing Aids</b> <span style="background-color: #003366; color: white; padding: 2px 5px; border-radius: 3px;">Updated</span>	\$500/€370/£335	\$5,000/€3,700/£3,325	✓
<b>Adult vaccinations</b>	\$250/€185/£165	✓	✓
<b>Dental accidents</b>	\$1,000/€740/£665	✓	✓
<b>Child and Adolescence Wellbeing health</b>	✓	✓	✓
<b>60+ Pre-Existing Condition Care</b> <span style="background-color: #003366; color: white; padding: 2px 5px; border-radius: 3px;">Updated</span>	\$500/€370/£335	\$1,500/€1,100/£1,000	\$3,000/€2,220/£2,000
<b>40-59 Pre-Existing Condition Care</b> <span style="background-color: #ff6600; color: white; padding: 2px 5px; border-radius: 3px;">New</span>	✗	✗	\$2,000/€1,480/£1,330

International Medical Evacuation <span style="background-color: #90EE90; padding: 2px 5px; border-radius: 3px;">OPTIONAL MODULE</span>	Silver	Gold	Platinum
<b>International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover.</b>	✓	✓	✓
<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> • Up to a maximum of 5 trips per lifetime.	\$1,200/€1,000/£800	\$1,200/€1,000/£800	\$1,200/€1,000/£800
<b>Compassionate visit - living allowance costs</b> • Per day up to 10 days per visit.	\$155/€125/£100	\$155/€125/£100	\$155/€125/£100

International Health & Wellbeing <span style="background-color: #90EE90; padding: 2px 5px; border-radius: 3px;">OPTIONAL MODULE</span>	Silver	Gold	Platinum
<b>Life Management Assistance programme</b> • 24/7 access to counsellors for mental and behavioural health support.	✓	✓	✓
<b>Mental Health Support Programme</b> • Up to 20 face to face counselling sessions per condition per period of cover.	✓	✓	✓
<b>Wellness Coaching</b> • Access to a personal wellness coach for lasting lifestyle changes.	✓	✓	✓
<b>Routine adult physical examination</b>	\$325 / €250 / £220	\$650 / €500 / £440	\$2,000/€1,600/£1,300
<b>Footcare by a Chiropodist or Podiatrist</b> <span style="background-color: #003366; color: white; padding: 2px 5px; border-radius: 3px;">Updated</span>	\$325/€250/£220 up to 5 sessions	\$650/€500/£440 up to 10 sessions	\$2,000/€1,600/£1,300 up to 20 sessions
<b>Cervical cancer screening</b> <span style="background-color: #003366; color: white; padding: 2px 5px; border-radius: 3px;">Updated</span>	\$325 / €250 / £220	\$650 / €500 / £440	✓
<b>Prostate cancer screening</b>	\$325 / €250 / £220	\$650 / €500 / £440	✓
<b>Breast cancer screening</b> <span style="background-color: #003366; color: white; padding: 2px 5px; border-radius: 3px;">Updated</span>	\$325 / €250 / £220	\$650 / €500 / £440	✓

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

✗ Not covered. 🕒 Waiting period applies.

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

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

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

<b>Dental Treatment</b>				
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	40% refund	50% refund	50% refund
<ul style="list-style-type: none"> <li>Available up to 18 years old</li> </ul>				

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

✗ Not covered. Waiting period applies.

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

# Your deductible and cost share options


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

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

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


**Example 1: DEDUCTIBLE**

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

  
**You pay the \$375 deductible**

Claim: **\$1,200**

\$375
\$825


  
**We pay \$825**

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

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**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.

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**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.

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**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.

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