



Global Health Options



Sales Brochure

International
healthcare
built for your world





*you are one
of a kind
so are we*

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For a personalised quote simply visit www.cignaglobal.com. Alternatively call **our** sales team on +44 (0) 1475 492119.

Why choose Cigna Global Health Options?

Our experience

We've provided global health insurance for over 30 years. Today, we have 60 million customer relationships in over 200 countries and jurisdictions. Looking after them is an international workforce of 30,000 people, plus a network of more than 900,000 hospitals, physicians, clinics and health and wellness specialists.

Our mission

Everything we do is driven by our mission to help the people we serve improve their health, wellbeing and sense of security.

Why we're different

Our customers choose us because only Cigna Global Health Options gives them all of the following:

- access to our network of trusted hospitals.
- the flexibility to tailor a cost-effective plan to suit their individual needs.

- the convenience and confidence of Cigna customer care.
- the reassurance of our experience in delivering international healthcare.
- globally compliant healthcare plans.

Why you need us

There are lots of different reasons you might need Cigna Global Health Options. Here are a few:

- the quality of your local country's healthcare system does not meet your standards or needs.
- or, even if you are able to find good quality local healthcare, it's too expensive.
- you find the local healthcare system confusing or a struggle due to language or cultural barriers.
- your country of residence requires you to have international private medical insurance.

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Why we're so comprehensive

When we designed Cigna Global Health Options, we wanted to make sure that we gave you and your family as much protection as possible. Cigna International Medical Insurance is a comprehensive core international private health insurance plan with generous limits and a "full refund" philosophy wherever possible. For inpatient treatment we cover:

**Inpatient, daypatient
and accommodation**



**Extensive cancer
treatment**



**Extensive psychiatric
treatment**



Parent and baby care



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How to create your plan

How Cigna Global Health Options works

Creating a comprehensive, tailored plan with Cigna Global Health Options is very simple. It's completely flexible, so you can choose and pay for only the cover you need. Here's how it works:

Step one

Everyone has International Medical Insurance, which will give you your essential cover for all inpatient, daypatient and accommodation costs as well as cover for cancer, maternity and psychiatric care.

Step two

You add any benefits you need to create a plan that's perfectly tailored for your situation. The benefits are explained briefly below (you can read more about each from page 12 onwards):

- **International Medical Insurance Plus** – additional and more extensive outpatient cover that protects you for any treatments that don't require a hospital stay.
- **International Emergency Evacuation** – cover for transport and repatriation costs for you and a family member if you need treatment in another country.
- **International Health and Wellbeing** – allows you to manage your health in your own way with cover for screenings, tests, examinations and counselling support for a range of life crises along with other wellbeing activities.
- **International Vision and Dental** – complete cover for all your vision and dental costs.

Step three

To make your plan as flexible as possible, you can next decide how you'd like to pay – monthly, quarterly or annually.

Step four

To help you customise your plan even further, you can choose to apply deductibles. A deductible is a portion of a claim or claims that is not covered by your plan. So, for example if you choose a deductible of £100 for International Medical Insurance Plus, you'll need to pay the first £100 of a covered claim or covered claims in any period of cover. If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductibles you apply, the lower your premium will be.

And that's it! You see, creating a tailored plan for your world is very easy. Even our online quote and buy process has been designed to make Cigna Global Health Options as customer-friendly as possible.

Getting an online quote

You can do everything from getting a quote to submitting documents and buying your health insurance online.

The process is very fast and simple. You can even edit your quote as you go to see how different options affect your premiums, helping you to get the cover you want at the price that's right for you. You can save your quote and come back to it later if you wish – and if at any point you need help, just call our sales team.

To get a quote right now, go to www.cignaglobal.com

Real time medical underwriting

Cigna real-time medical underwriting allows you to complete the medical underwriting process online removing the need for paper questionnaires, postage delays and the need to always speak to someone. It allows any medical conditions to be entered online via a series of questionnaire pages that assess a wide range of pre-existing conditions and follow a medical underwriting protocol. This ensures your application will be assessed quickly - essentially in real time with no delay.

When your plan has been set up you can even pay online using wire transfer or by debit or credit card whichever you prefer.

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Our benefits in detail

Perfect for **individuals**, families, expatriates and international workers, Cigna Global Health Options allows **you** to build a plan that's tailored to **your** individual requirements. Everyone enjoys comprehensive essential cover with International Medical Insurance and **you** can select from the optional benefits:

Start with **your** core cover

International Medical
Insurance

Add as many of these optional benefits as **you** wish

International
Medical Insurance
Plus

International
Emergency
Evacuation

International Health
and Wellbeing

International
Vision & Dental

Read on to find out more about each of **our** benefits and the cover they offer.

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International Medical Insurance

International Medical Insurance protects **you** for as many everyday needs as possible – including all **inpatient, daypatient surgery** and accommodation costs. **You** will also have essential cover for **cancer, maternity benefit** and **psychiatric treatment** on an **inpatient, outpatient** and **daypatient** basis

Your overall limit	Level of cover	£ Sterling	€ Euros	\$ USD
Annual benefit – maximum per beneficiary. This includes claims paid across all sections of International Medical Insurance.	Up to the maximum amount shown per period of cover	£2,000,000	€2,500,000	\$3,000,000

Your standard medical benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Hospital charges for: <ul style="list-style-type: none"> nursing and accommodation for inpatient treatment. daypatient treatment. operating theatre and recovery room. prescribed medicines, drugs and dressings for inpatient or daypatient treatment. treatment room fees for outpatient surgery. 	Paid in full			
Intensive care <ul style="list-style-type: none"> intensive therapy coronary care high dependency unit 	Paid in full			
Parental accommodation This applies to eligible dependent children under the age of 18. Cigna will pay for reasonable costs for a parent staying in the same hospital with the child where the child is required to stay in the hospital overnight.	Paid in full			
Surgeons' and anaesthetists' fees Whether surgery is provided on an inpatient, daypatient or outpatient basis.	Paid in full			
Specialists' consultation fees Paid in full for regular visits by a specialist during stays in hospital including intensive care by a specialist for as long as is required by medical necessity.	Paid in full			
Transplant services Where treatment is provided on an inpatient basis.	Paid in full			
Pathology, radiology and diagnostic tests Where treatment is provided on an inpatient or daypatient basis.	Paid in full			
Physiotherapy and complementary therapies Where treatment is provided on an inpatient or daypatient basis.	Paid in full			
MRI, CT and PET scans We will pay for these scans whether received on an inpatient, daypatient or an outpatient basis.	Paid in full			
Home nursing Paid up to 30 days in any one period of cover.	Paid in full			
Rehabilitation Paid up to 30 days in any one period of cover.	Paid in full			
Hospice stay to receive palliative care	Paid in full			

International Medical Insurance

Your standard medical benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Internal prosthetic devices/surgical and medical appliances We will pay for: <ul style="list-style-type: none"> a prosthetic implant, device or appliance which is inserted during surgery. 	Paid in full			
External prosthetic devices/surgical and medical appliances We will pay for: <ul style="list-style-type: none"> a prosthetic device or appliance which is a necessary part of the treatment immediately following surgery for as long as is required by medical necessity. a prosthetic device or appliance which is medically necessary and is part of the recuperation process on a short-term basis. <p>For adults, we will pay for one external prosthetic device. For children up to the age of 16, we will pay for the initial prosthetic device and up to two replacement devices.</p>	For each prosthetic device	£2,000	€2,400	\$3,100
Local ambulance and air ambulance services Medically necessary travel by local road ambulance or local air ambulance, such as a helicopter, when related to covered hospitalisation.	Paid in full			
Inpatient Cash Benefit We will make a cash payment to the beneficiary when they: <ul style="list-style-type: none"> receive treatment in hospital which is covered under this plan; stay in a hospital overnight and have not been charged for their room, board and treatment costs. 	Per night up to 30 nights per period of cover	£120	€150	\$200
Emergency dental treatment Dental treatment in hospital after a serious accident.	Paid in full			

Your psychiatric care	Level of cover	£ Sterling	€ Euros	\$ USD
Psychiatric care We will pay for: <ul style="list-style-type: none"> treatment of mental health conditions and disorders. addiction treatment. <p>Whether the beneficiary is staying in a hospital overnight or receiving treatment as a daypatient or outpatient.</p> <p>A combined maximum total of 90 days cover is available in the period of cover, including up to 30 days of inpatient treatment. For daypatient and outpatient treatment, each visit will count as one day.</p> <p>An overall 5 year total limit of 180 days cover will apply, of which a maximum of 60 days can be used for inpatient treatment.</p>	Paid in full			

Your cancer care	Level of cover	£ Sterling	€ Euros	\$ USD
Cancer Treatment We will pay for active and evidence-based treatment received for, or related to cancer , including chemotherapy, radiotherapy, oncology, diagnostic tests and drugs whether the beneficiary is staying in a hospital overnight or receiving treatment as a daypatient or outpatient .	Paid in full			

International Medical Insurance

Your parent and baby care	Level of cover	£ Sterling	€ Euros	\$ USD
<p>Routine maternity benefit and childbirth cover Available once the mother has been covered by the policy for 10 months or more.</p> <p>Inpatient and outpatient treatment, including hospital charges, obstetricians' and midwives' fees.</p>	Up to the maximum amount shown, per period of cover	£9,000	€11,000	\$14,000
<p>Complicated maternity and childbirth cover Available once the mother has been covered by the policy for 10 months or more.</p> <p>Inpatient and outpatient treatment, including hospital charges, obstetricians' and midwives' fees. Caesarean sections are only covered under this benefit where they are required by medical necessity. If we are unable to determine that the beneficiary's Caesarean section was medically necessary, it will be paid from the beneficiary's routine maternity and childbirth benefit limit.</p>	Up to the maximum amount shown, per period of cover	£18,000	€22,000	\$28,000
Homebirths	Up to the maximum amount shown, per period of cover	£700	€850	\$1,100
<p>Newborn care If at least one parent has been covered by the policy for a continuous period of 10 months or more prior to the newborn's birth.</p> <p>We will not require information about the newborn's health or a medical examination if an application is received by us to add the newborn to the policy within 30 days of the newborn's date of birth. If an application is received after 30 days of the newborn's date of birth, the newborn will be subject to medical underwriting and we will require the completion of a medical health questionnaire whereby we may apply special restrictions or exclusions.</p>	Up to the maximum amount shown, for treatment within first 90 days following birth. No medical underwriting so long as the child is added within 30 days from birth	£100,000	€122,000	\$156,000
<p>If neither parent has been covered by the policy for a continuous period of 10 months or more prior to the newborn's birth and an application is received by us to add the newborn to the policy as a beneficiary.</p> <p>The newborn will be subject to medical underwriting and we will require the completion of a medical health questionnaire. Cover for the newborn will be subject to medical underwriting whereby we may apply special restrictions or exclusions.</p>	Up to the maximum amount shown, for treatment within first 90 days following birth. Subject to medical underwriting	£100,000	€122,000	\$156,000
<p>Congenital conditions Where treatment is provided on an inpatient or daypatient basis and the congenital condition manifested itself before the beneficiary's 18th birthday.</p>	Up to the maximum amount shown, per period of cover	£25,000	€30,500	\$39,000

Your deductible options	£ Sterling	€ Euros	\$ USD
<p>Deductible (various) A deductible is a portion of a claim or claims that is not covered by your plan.</p> <p>So, for example if you choose a deductible of £500 for International Medical Insurance, you'll need to pay the first £500 of a covered claim or covered claims in any period of cover. If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductible you apply, the lower your premium will be. The deductible is payable by each person covered by the policy.</p>	£0 / £250 / £500 / £1,000 / £2,000 / £5,000	€0 / €275 / €550 / €1,100 / €2,200 / €5,500	\$0 / \$375 / \$750 / \$1,500 / \$3,000 / \$7,500

International Medical Insurance Plus

International Medical Insurance Plus covers **you** more comprehensively for **outpatient** care and includes **specialist** consultations, prescribed **outpatient** drugs and dressings, physiotherapy, osteopathy, chiropractic and much more.

International Medical Insurance Plus benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Annual benefit Maximum per beneficiary .	Up to the maximum amount shown, per period of cover	£50,000	€61,000	\$78,000
Consultations with medical practitioners and specialists	Paid in full			
Diagnostic testing	Paid in full			
Physiotherapy	Paid in full			
Osteopathy and chiropractic treatment Up to a combined maximum of 30 visits per period of cover .	Paid in full			
Acupuncture, Homeopathy and Chinese medicine Up to a combined maximum of 15 visits per period of cover .	Paid in full			
Restorative Speech therapy Provided on a short-term basis following a condition such as a stroke.	Paid in full			
Drugs and dressings When prescribed by a medical practitioner on an outpatient basis.	Paid in full			
Rental of durable medical equipment Up to a maximum of 45 days in the period of cover .	Paid in full			
Adult vaccinations	Paid in full			
Dental accidents We will pay for dental treatment required for the damage to the beneficiary's sound natural tooth/teeth as the result of an accident. Treatment must commence immediately after the accident and be completed within 30 days of the date of the accident.	Paid in full			
Well child tests Payable for children at appropriate age intervals up to the age of 6. For full details please contact Cigna .	Paid in full			
Child immunisations Payable for children aged 17 or younger.	Paid in full			
Annual routine tests One eye test and hearing test for children aged 15 or younger.	Paid in full			

Your deductible options	£ Sterling	€ Euros	\$ USD
Deductible (various) A deductible is a portion of a claim or claims that is not covered by your plan. So, for example if you choose a deductible of £100 for International Medical Insurance Plus, you'll need to pay the first £100 of a covered claim or covered claims in any period of cover . If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductible you apply, the lower your premium will be. The deductible is payable by each person covered by the policy .	£0 / £100 / £600	€0 / €110 / €700	\$0 / \$150 / \$1,000

International Emergency Evacuation

International Emergency Evacuation provides coverage for reasonable transportation costs to the nearest centre of medical excellence in the event that the **treatment** is not available locally. This option also includes repatriation coverage, allowing the **beneficiary** to return to their **country of habitual residence** or **country of nationality** to be treated in a familiar location.

International Emergency Evacuation benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Medical Evacuation Transfer to the nearest centre of medical excellence if the treatment the beneficiary needs is not available locally.	Paid in full			
Medical repatriation	Paid in full			
Repatriation of mortal remains	Paid in full			
Travel cost for an accompanying person	Paid in full			
Compassionate visit	Up to a maximum of 5 trips per lifetime			
Compassionate visit - travel costs	Up to the maximum amount shown per period of cover	£800	€1,000	\$1,200
Compassionate visit - living allowance costs	Up to the maximum amount shown per day for each visit with a maximum of 10 days per visit.	£100	€125	\$155

International Health and Wellbeing

International Health and Wellbeing covers the **beneficiary** for screenings, tests, examinations, counselling support for a range of life crises and tailored advice and support through **our** online health education and health risk assessment, helping the **beneficiary** to take control and manage their health the way they want.

International Health and Wellbeing benefits	Level of cover	£ Sterling	€ Euros	\$ USD
<p>Routine adult physical exams We will pay for routine physical examinations for persons aged 18 or older.</p>	Up to the maximum amount shown per period of cover	£300	€365	\$470
<p>Pap smear We will pay for an annual Papanicolaou screening.</p>	Paid in full			
<p>Prostate cancer screening We will pay for an annual prostate cancer screening for men aged 50 or older.</p>	Paid in full			
<p>Mammograms for breast cancer screening or diagnostic purposes We will pay for:</p> <ul style="list-style-type: none"> • one baseline mammogram for asymptomatic women aged 35-39. • a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary. • a mammogram every year for women aged 50 or older. 	Paid in full			
<p>Bowel cancer screening We will pay for an annual bowel cancer screening for beneficiaries aged 55 or older.</p>	Paid in full			
<p>Bone densitometry We will pay for an annual scan to determine the density of the beneficiary's bones.</p>	Paid in full			
<p>Dietetic consultations We will pay for up to 4 meetings with a dietician per period of cover.</p>	Paid in full			
<p>Life management (customer assistance programme)</p> <ul style="list-style-type: none"> • Available 24 hours a day, 7 days a week, 365 days a year. • Up to 5 face-to-face sessions with a professional counsellor. • Provides information, resources, and counselling on any work, life, personal, or family issue that matters to you. • Convenient online counselling via E-counselling. • Unlimited telephonic support. • SMS texting – text the support you need and receive a call back. • Crisis support. 	Paid in full			
<p>Online health education, health assessments and web-based coaching programmes</p>	Paid in full			

International Vision and Dental

International Vision and Dental gives the **beneficiary** access to a wide range of preventative, routine, major and orthodontic **treatments**. It also pays for the **beneficiary's** routine vision care costs, including eye tests, corrective lenses, eyeglass frames, prescription sunglasses and contact lenses.

Dental Treatment	Level of cover	£ Sterling	€ Euros	\$ USD
Annual benefit Maximum per beneficiary	Up to the maximum amount shown per period of cover	£3,500	€4,300	\$5,500
Preventative Available after the beneficiary has been covered on this option for 6 months.	Paid in full			
Routine Available after the beneficiary has been covered on this option for 6 months.	Paid in full			
Major restorative After the beneficiary has been covered on this option for 12 consecutive months, 100% reimbursement will apply. If the beneficiary needs to claim within the first 12 months then this will be covered with a 50% co-insurance.	Paid in full			
Orthodontic treatment Available for beneficiaries aged 18 or younger, after they have been covered on this option for 2 consecutive years.	50% refund per period of cover			

Vision Care	Level of cover	£ Sterling	€ Euros	\$ USD
One eye examination per period of cover by an optometrist or ophthalmologist.	Paid in full			
Expenses for: - spectacle lenses - contact lenses - spectacle frames - prescription sunglasses	Up to the maximum amount shown per period of cover	£200	€245	\$310

What you can expect from us

In addition to your actual Cigna Global Health Options plan, there are a few more things you might like to know about us and the service you can expect as a customer of Cigna.

Comprehensive welcome pack

Once you've joined Cigna Global Health Options we'll send you a welcome pack containing everything you need to know about your plan. Inside you'll find your:

- **Customer Guide** – how your plan works and your guide to the benefits.
- **Certificate of insurance** – a record of the plan you chose, plus what and who it covers.
- **Policy Rules** – the terms and conditions of your policy in one handy booklet.
- **Membership Card** – proof of your identity and cover for when you need treatment.
- **Claim Forms** – ready for when you need to make a claim or amend your policy in any way.

When you receive your pack, make sure you check the details of your policy on your certificate of insurance and keep your membership card in a safe place – you'll need to show it when you require treatment so your doctor knows who you are (it's not used for payment). It also has all the contact numbers you'll need.

Simple and quick claims process

When you need treatment, simply call our Treatment Approval Team and they'll help you find the hospital or doctor near you. Wherever possible, we will pay them directly, saving you the inconvenience of paying for your treatment yourself and claiming a refund later.

On the rare occasion you do pay for treatment yourself, we'll aim to reimburse you within five days of receiving your claim form. The customer guide in your welcome pack will tell you everything you need to know about getting treatment and making a claim.



For a personalised quote simply visit www.cignaglobal.com. Alternatively call **our** sales team on +44 (0) 1475 492119.

Excellent Customer Service

We're proud of our reputation for providing tailored healthcare and personalised customer care. Our philosophy is to help and treat you – not merely to process claims. We go further to make sure you are treated as a unique individual by:

- helping you access quality doctors and consultants who specialise in your treatment.
- sourcing centres of medical excellence wherever you are in the world.
- navigating complex healthcare systems and advising you on your cover.
- putting you in direct contact with Cigna medical experts to make sure you're getting the right treatment.
- reimbursing you within about five days of receiving your claim on the rare occasion you have to pay your claim directly.
- making sure our Customer Care Team is always available to speak with you, day and night.



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Secure online customers' area

To help you manage your tailored plan – and your health – you can access our secure online customers' area, which includes:

- your personal policy documents.
- our US Preferred Provider Organisation network.
- country guides containing medical, travel, safety and cultural information.

- claim forms to download.
- application forms to download should you need to amend your plan.

Then again, sometimes you can't beat just speaking to someone on the phone, which is why we have people available to give you the help you need day or night.



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Why Cigna is your best choice

With over 30 years of experience in global health insurance, Cigna are experts in designing solutions that work all around the world.

Today, we have 60 million customer relationships in over 200 countries and jurisdictions around the world.

“The kind of service I have received from Cigna is absolutely fantastic. Whenever I send a claim, I’m getting it settled within a short span of time. Cigna covers most of the diseases or health problems and pays for them instantly. Thanks”.

Cigna Corporate Net Promoter Survey, Sept, 2010



Put your health in the right hands

Serving these customers is an international workforce of 30,000 people, four integrated customer service centres around the globe that are ready to help 24/7/365, and an unrivalled global network of over 900,000 clinics and hospitals, including:

5,400 Hospitals

690,000 Physicians

167,000 Dental offices

79,700 Behavioural specialist locations

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We're waiting to hear from you

If you have any questions about Cigna Global Health Options and how it can work for you, call us on +44 (0) 1475 492119 and one of our sales team will be happy to help you.

Get a quote today

If you'd like a personal quote for Cigna Global Health Options, simply visit www.cignaglobal.com. We've kept our quote process as easy and quick as possible for you, with just two simple steps. You can even save it as you go along and come back to it later if you wish.

You can also call our sales line between 8am and 8pm GMT Monday to Friday.

If you'd like to contact us for any other reason perhaps to ask a question or find out more about Cigna Global Health Options- you can reach us at:

Mail 1 Knowe Road, Greenock, Scotland PA15 4RJ

Telephone +44 (0) 1475 492119

Email cignaglobal_sales.team@cigna.com

Web www.cignaglobal.com



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Why Choose Cigna

- **We've** provided global health insurance for over 30 years
- **We** have 60 million customer relationships around the world
- **We** have an international workforce of 30,000 people
- **Our** network includes more than 900,000 **hospitals, physicians, clinics and health and wellness specialists**
- It's **our** mission to help improve **your health, wellbeing and sense of security**

Why Choose Cigna Global Health Options

- **You'll** have access to a global network of trusted **clinics and hospitals**
- **You** have the flexibility of choosing when and how **you** pay
- **You** don't have to worry about hidden extras or unexpected costs
- **You** can tailor a plan to suit **your** individual needs
- **You** can choose and pay for only the cover **you** want
- **You** have the assurance of Cigna customer care and experience

If you would like a personal quote for
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or call **+44 (0) 1475 492119**

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 only 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. "Cigna" refers to Cigna Corporation and/ or one or more of its operating subsidiaries. Cigna Corporation is a holding company and is not an insurance or operating company. Therefore, products and services are provided exclusively by subsidiaries and not by Cigna Corporation. "Cigna" is also a registered service mark. Copyright 2012 Cigna.