

GROUP LEAVERS

OPTIONS FOR CLIENTS LEAVING A CIGNA GROUP CORPORATE PLAN

For clients leaving a Cigna Group Corporate plan who still require individual international cover, we can offer Cigna Global Individual Private Medical Insurance, providing a holistic solution. There are two different options; Full Medical Underwriting and Continuation.

1. FULL MEDICAL UNDERWRITING



This is the transition from a corporate plan to an individual plan, with medical underwriting. It will require the completion of a medical questionnaire and may result in exclusions for any pre-existing conditions being applied (see the Underwriting Factsheet for more information).

Note: with this option, commission is payable as normal, i.e. 15% at inception and 15% at renewal.

BENEFITS

- ★ Cost-effective option.
- ★ Allows the applicant to be completely flexible in their choice of plan design, optional modules, deductibles and cost shares.

2. CONTINUATION



Another option is to transition to an individual plan through continuation, which requires no further medical underwriting. Most pre-existing conditions covered under the group plan will continue to be covered (an appropriate loading on the policy premium will be applied).

Note: No commission will be paid to brokers for customers purchasing the Cigna Global continuation plans.

BENEFITS

- ★ Ideal for clients with pre-existing conditions where cover is required.

HOW IT WORKS

Applicants are aligned to our Cigna Global individual plans and modules. The underwriting team will present the most comparable Cigna Global plan available. Any changes to the lives to be covered, modules, deductibles or cost share will require the application to be fully medically underwritten.

ELIGIBILITY

- Continuation is only available to Cigna Global Health Benefits and Vanbreda International corporate plan customers.
- Applicants must have been members on the corporate plan for a minimum of 6 months prior to termination date.
- Applications must be made within 30 days of the termination date of employment.
- Applicants must still be expats and not be returning to their country of nationality. Local nationals do not qualify for continuation coverage.

Note that Benefits and Terms and Conditions for individual plans differ from corporate plans. For full details, refer to the [Cigna Global Customer Guide](#).



FOR HELP, CONTACT THE CIGNA GLOBAL BROKER SUPPORT TEAM ON 877.539.6296 (IN THE AMERICAS), +44(0)1475 788682 (IN EUROPE), OR +65 6391 9787 (IN ASIA PACIFIC)