

UNDERWRITING

Your guide to our underwriting options

FULL MEDICAL UNDERWRITING

- The most common underwriting option
- Pre-existing conditions may be excluded up front

Benefits for the client



Full medical underwriting is cost-effective (as the insurers is able to mitigate some risk). It also provides clarity over what is covered and what isn't.

CONTINUATION



Continuation is an option for clients leaving a Cigna group corporate plan and moving to our individual plans.

- No further medical underwriting: most pre-existing conditions covered under the group plan will continue to be covered.
- Underwriters determine which of our Cigna Global individual plans and modules most closely align with the corporate plan. Subject to additional premium load over FMU.

See the [Group Leavers factsheet](#) for more information

SWITCH

With this option, we will continue any exclusion applied by the other insurer, but will not apply any new exclusions.

Clients who already have an individual expatriate plan with another insurer whom we can accept business from may be able to transfer to a Cigna Global plan without medical underwriting. Subject to an additional premium load over FMU

OUR UNDERWRITING PROCESS

1. Customer accepts quote
2. Completes 18 question medical questionnaire
3. If no additional questions: Through to payment. If additional questions: Referred to Underwriters
4. Our Cigna Global Underwriting Team reviews the application and makes a decision
5. Decision is made within 24 hours (Approved/ Exclusions applied/ Declined)
6. Customer received email notification that decision has been made. Can view decision and proceed to payment



FOR MORE DETAILS, 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)