



CIGNA INSPIRE

Global Health Benefits

Together, all the way.™



**HEALTH AND
WELLBEING
SOLUTIONS TO
TAKE CARE OF AN
ORGANISATION'S
MOST IMPORTANT
ASSET...**

Its people





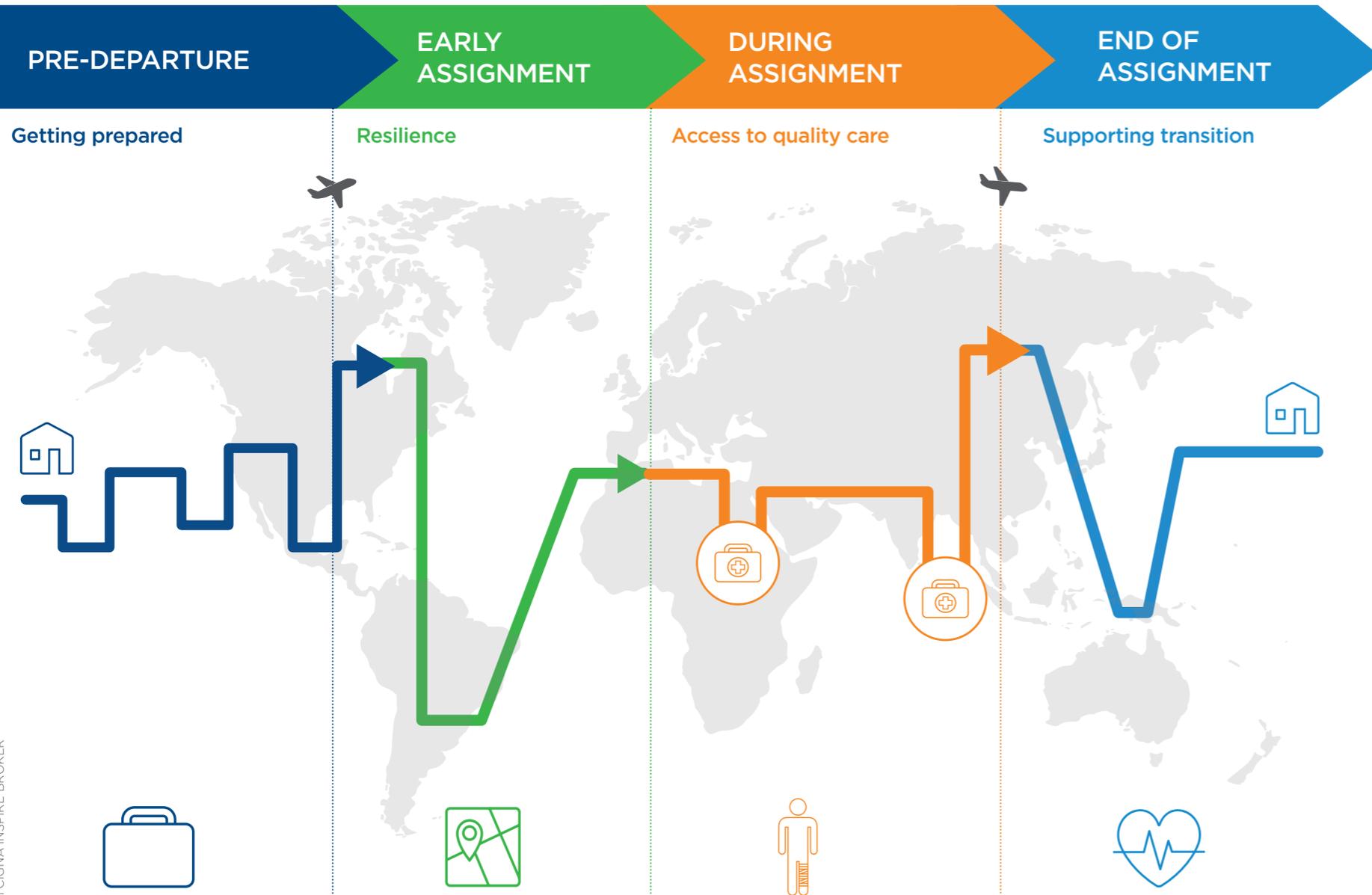
HAPPY AND HEALTHY EMPLOYEES, WHEREVER THEY ARE IN THE WORLD.

Our vision, as a world leading health services company, is to concentrate on people. Our mission is to improve their health, wellbeing and sense of security, wherever an assignment takes them.

We understand the significant cost of overseas assignments for businesses. That's why we focus on ensuring employees and their families stay in the best of health, before, during and after their assignment.

An employee's main priority is knowing that they and their family will be able to **access quality care** should they need it. So **whilst they're on assignment** our clinical team provides specialist hands-on assistance with any medical conditions that arise.

We also recognise the wider-ranging health needs of employees and their families:



PRE-ASSIGNMENT PREPAREDNESS

A vital step to ensure employees and their families are in the best possible health before they leave for an assignment.

PREVENTATIVE CARE

They may need help to manage existing conditions or possibly identify symptoms and ensure access to early intervention treatment.

HEALTH AND WELLBEING

Keeping them engaged with their health and wellbeing on an ongoing basis.

RETURN HOME & TRANSITION

Right up to their return home and transition back into local healthcare, we look after their health.



THE CIGNA DIFFERENCE

Your client's
organisation is
one of a kind.
So their health
and benefits plan
should be too.

THE CIGNA DIFFERENCE

FOR EMPLOYERS:



COMPLIANT SOLUTIONS

- › Ability to offer products in **45+ countries/ jurisdictions**
- › We have a **Global Licence base** and are able to develop insurance solutions in other countries where there are specific compliance restrictions



EASY ADMINISTRATION

- › **Account Management** and **Customer Service teams** to provide practical training and ongoing support
- › Access to our dedicated **Online Client Portal**, our **management tool** for their healthcare plan



INNOVATIVE COST MANAGEMENT

- › Truly global healthcare network
- +
 - › prevention and case management processes
 - +
 - › effective monitoring of member claims
 - +
 - › unsurpassed fraud investigation
 - =
- › **long-term sustainability**



LANGUAGE CAPABILITIES

- › **Multilingual** Account Management
- › International Customer Service teams with **over 170 languages supported**



COMMITMENT TO IMPROVE EMPLOYEE HEALTH AND WELLBEING

- › Market-leading prevention and wellbeing programmes to create a culture of health, helping to **increase productivity and reduce sickness and absence costs**

THE CIGNA DIFFERENCE

FOR EMPLOYEES:



ACCESS TO A GLOBAL NETWORK OF QUALITY HEALTHCARE PROVIDERS

- › **1.5M** healthcare professionals
- › **50+** in-house network team
- › **CignaLinks®** - worldwide network access
- › **Global Telehealth** available in multiple languages



24/7 MULTILINGUAL CONTACT CENTRE

- › **10** service centres around the world
- › **2.5M+** call/e-mail interactions yearly
- › **170+** languages in-house
- › **135** currencies
- › **6M+** claims paid annually



DIRECT PAYMENT FOR ALL IN-PATIENT TREATMENT IN PROVIDER NETWORK

- › No need to worry about administration and payment of invoices
- › 81% of out-patient claims are also paid by **direct settlement**



CLINICAL SUPPORT

- › **130+** in-house doctors/nurses providing case management in Antwerp, Madrid, Miami, Kuala Lumpur, Dubai, Saudi Arabia, South Africa, Kenya and Chile
- › **180+** medical consultants worldwide in 105+ countries (including remote locations)



FULL HEALTH AND WELLBEING PROGRAMME

- › Chronic Condition Management
- › Health and targeted Risk Assessment
- › Pre-Assignment Assistance
- › Health Information Library
- › International Assistance Programme
- › Second medical opinion
- › Engagement Kit
- › Clinical Coaching programme



CIGNA INSPIRE

International Healthcare Plan

CIGNA INSPIRE

Cigna Inspire is a benefits package specifically created for companies sending employees on assignment abroad. We offer a wide range of benefits across 3 comprehensive plans:

EliteCare

ExecutiveCare

EssentialCare

Each plan option provides peace of mind and security, leaving clients and their employees safe in the knowledge that their medical needs and wellbeing, and those of their family, will be taken care of while on assignment.

THE ELITECARE AND EXECUTIVECARE PLANS

INCLUDE A HIGH LEVEL OF COVER FOR:

 IN-PATIENT TREATMENT 	 EVACUATION AND REPATRIATION 
 OUT-PATIENT TREATMENT 	 MATERNITY CARE 
 CANCER TREATMENT 	 HEALTH AND WELLBEING SERVICES 

THE ESSENTIALCARE PLAN

INCLUDES A HIGH-LEVEL OF CORE COVER FOR:

 IN-PATIENT TREATMENT 	 OUT-PATIENT TREATMENT 
 EVACUATION AND REPATRIATION 	 MATERNITY CARE 
 CANCER TREATMENT 	 HEALTH AND WELLBEING SERVICES 

PLAN KEY



Included



Supplement

*With a choice of three levels.



This flexibility ensures a level of cover which best suits your clients and their employees' requirements.

OPTIONAL COVER



Vision



Dental



**CONNECTING
EMPLOYERS AND
EMPLOYEES TO
DIGITAL HEALTH**

**Cigna
Wellbeing[®] App**

CIGNA WELLBEING® APP

With Cigna Wellbeing® App, we've made it a lot easier for employees to take care of themselves. Employees have access to services to support every aspect of their health and wellbeing:



Global Telehealth*



Biometrics



Health and wellbeing assessments



Online Coaching programmes



Targeted assessments relating to sleep, stress, nutrition and physical activity



Chronic condition management programmes on diabetes and cardiovascular disease



Health library, featuring articles and recipes



International Employee Assistance Programme (IEAP)*

* Services are subject to your plan agreement

CIGNA ENVOY

THROUGH THE CIGNA ENVOY WEBSITE OR APP, ANYTIME, FROM ANYWHERE, EMPLOYEES CAN EASILY:

- Access Global Network/View electronic Cigna global ID card
- Find a doctor, clinic or a pharmacy
- Submit and track claims by taking a picture - No Paperwork!
- Contact the customer care team



CLIENT PORTAL

OUR CLIENTS HAVE ACCESS TO THE CLIENT PORTAL TOOL, WHICH HAS MANY GREAT FEATURES AVAILABLE, INCLUDING:

- Ability to **add employees with immediate confirmation** of membership number and coverage
- **View, update, cancel or reinstate** member and dependent details
- Membership **ID cards are issued automatically** to employees' email accounts
- **Online Certificates** of Insurance available to support visa requirements
- The ability to **run membership reports**
- Functionality to **upload compliance information/documentation** to ensure members remain compliant

CIGNALINKS[®]

Linking
employees to more



CIGNALINKS®

THROUGH CIGNALINKS® WE OFFER OUR MEMBERS ACCESS TO AN UNRIVALLED GLOBAL NETWORK MEANING EASY ACCESS TO HIGH QUALITY CARE, WHEREVER THEY MAY BE IN THE WORLD.

EASY ACCESS TO AFFORDABLE QUALITY CARE

- Local access to healthcare professionals
- Local networks, many with discounted rates
- Direct pay arrangements

LOCAL PRESENCE AND COMPLIANCE

- Knowledge of local country doctors, hospitals, and regulations
- Facilitates requirements for work permits and visas

INTEGRATED SOLUTIONS

- Seamless eligibility transfers
- Accumulation of claims data for global reporting
- Co-branded (with local service provider) or unique locally personalised ID cards
- Local service provider directory integrated with Cigna Envoy

GLOBAL NETWORK AND PARTNERSHIPS – COMPLIANCE & CONVENIENCE



All figures are accurate as of February 2018



**GET IN
TOUCH TO
FIND OUT
MORE**



internationalsalesupport@cigna.com



Claims can be submitted via CignaEnvoy.com, which also provides your link to easy access to quality healthcare around the world. Mailing address for claims is Cigna Global Health Benefits, 1 Knowe Road Greenock, Scotland PA15 4RJ.

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Please refer to your member materials for further information, including details of the insurance entity providing cover, the list of benefits, exclusions and limitations. Cigna Global Health Benefits' web-based tools, such as Cigna Envoy, are available for informational purposes only. These tools are not intended to be a substitute for proper medical care provided by a physician. © 2020 Cigna. All rights reserved. Some content provided under licence.