



Cigna Global Health Options

# Cigna Senior

An introduction to our Cigna Senior bundle, specifically designed for individuals aged 60 and over





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## Get a quote today



### WANT US TO CALL YOU BACK?

Send us your phone number and one of our staff will call you back as soon as possible. Simply fill in your details at [www.cignaglobal.com](http://www.cignaglobal.com)



### CALL US

Inside the USA: **877 539 6295**

Outside the USA: **+44 (0) 1475 492 119**



### EMAIL US

[cignaglobal\\_sales.team@cigna.com](mailto:cignaglobal_sales.team@cigna.com)

Or send us a message via our website by typing your query and your details at [www.cignaglobal.com](http://www.cignaglobal.com)

### Important note:

The medical insurance plan presented in this document has been designed to meet the overall needs of individuals aged 60 year old and over, and not the specific needs of each customer. As such, this plan may not be suitable for every senior customer and other alternative plans are also available for review during the enquiry process. The benefits included in the Cigna Senior bundle such as the International Outpatient benefits and the International Health & Wellbeing benefits are not mandatory to your cover and can be removed from your quote at any time and from your policy as per the terms and conditions detailed in the Policy Rules. As outlined on [page 12](#) of this document, you can add or remove deductible, cost share and optional modules to build a plan that suits your needs.

Cigna Healthcare is an advocate for better health through every stage of life: We empower our customers to make the best choices for improving their health and vitality.



**We are licenced in approximately 30 countries:** enabling us to operate globally and serve customers across the world.



**We welcome applications up to any age:** We do not place an age limit on applications, at point of sale or at your renewal.



**Lifetime guaranteed renewability:** claims history won't impact your renewal premium



**Account manager:** One point of contact for all your policy questions



**Dedicated benefits for our senior customers:** we'll support you to better understand, manage, and improve any chronic conditions.



**Global Telehealth service:** we've made it easy to access healthcare advice from wherever you might be in the world – so you don't need to worry about language barriers.



**Clinical Case Management programme:** we can give you support and assistance from our dedicated nurses and doctors if you are diagnosed with a complex condition.





# Our Promise To You

Our mission is to improve the health and vitality of our customers, and we specialise in supporting you and your family on your global journey.



## We put people first

That means you can always expect the highest level of service and care:

- Our multi-language Customer Care team is available 24 hours a day
- We always aim to process your guarantee of payment within one hour
- We'll aim to process any claims you submit within five working days after we receive the necessary documentation

## We are your whole health partner

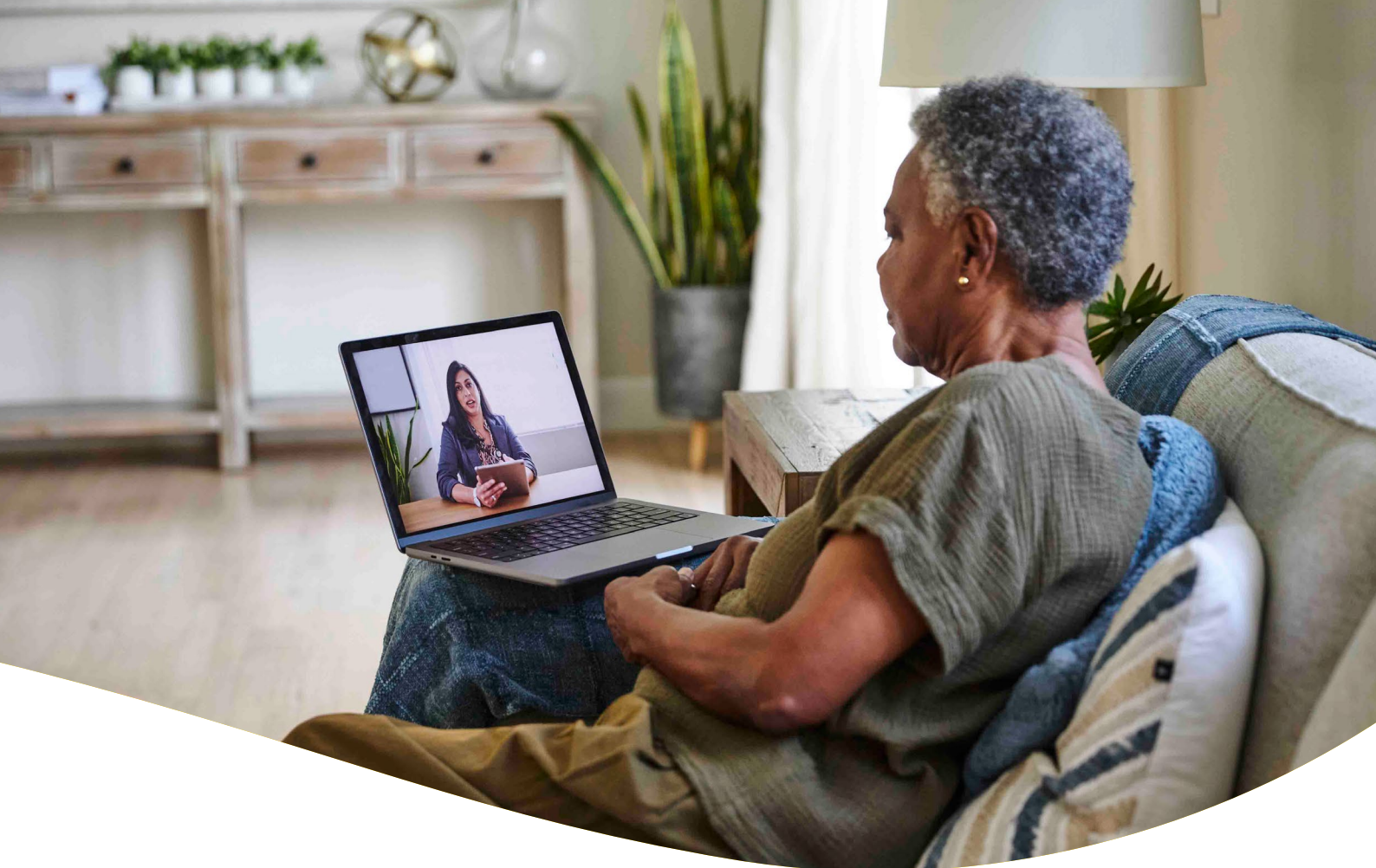
We are here to support you through your wellness journey by:

- Connecting you to our Clinical Team's medical expertise via our Clinical Case Management Programme
- Helping you access virtual services including Global Telehealth through our Cigna Wellbeing App
- Focussing on your preventative checks and mental health wellbeing as part of our optional Health and Wellbeing offering

## We have global expertise

We offer access to a global network of trusted hospitals, clinics, and doctors, including:

- 300,000 healthcare providers
- 67,000 contracted pharmacies
- Over 150 in-house doctors and nurses



# Our Clinical Support

We are dedicated to helping you and your family live happier, healthier lives thanks to our clinical expertise.

Senior customers have access to our Clinical programmes which includes the following four services:

## I. Case Management

### Feel supported on your medical journey.

Our Case Management service enables you to receive personalised support and assistance from our dedicated nurses and doctors when you are diagnosed with a complex condition requiring specialist support.

#### What happened?

A customer had been diagnosed with a brain tumour with a complex and lengthy treatment plan.

#### What did we do?

The customer and their family were supported throughout the treatment by a Clinical Case Manager. Their Case Manager acted as a single point of contact in Cigna, helping them to understand and navigate through the whole journey, facilitating access to care and coordinating with all parties to make the process safer, simpler and smoother.

#### What was the outcome?

This help and support from the Cigna case manager provided the family with the peace of mind and reassurance that allowed them to focus on the recovery of their family member.

As part of our Clinical Case Management programme, you have access to doctors worldwide for initial consultations via telephone or video, or to provide you with expert second medical opinions.

## 2. Chronic Condition Programme

### A helping hand to manage your condition.

Our Chronic Condition programme offers support if you are suffering from a chronic condition, and helps you better understand, manage and improve your condition. You will have access to this programme even if the condition is an exclusion as detailed on your Certificate of Insurance.

#### What happened?

Having experienced a heart attack and a stroke on two separate occasions during the last 5 years, as well as receiving professional therapy on stress management, the customer called in with serious concerns relating to his physical and emotional well-being. Due to an increased workload and other private responsibilities, the customer was concerned that he was living in fear of suffering from another heart attack.

#### What did we do?

The clinical team provided instant support to the customer, helping him understand his situation and how it could be managed. The clinical team then explained some exercises for the customer to try and helped establish an action plan to regain control over his concerns.

#### What was the outcome?

Being aware that there are professionals always ready to assist when they need it most, the customer was grateful and voiced his understanding and appreciation for the support he had received. Awareness of the 24/7 service availability if needed also provided the necessary peace of mind.







### 3. Global Telehealth

#### Doctor consultations, anytime, anywhere.

Our Global Telehealth service gives you access to licensed doctors around the world for non-emergency health issues. We can arrange a call back appointment for you often on the same day, or you can arrange a telephone or video consultation from the Cigna Wellbeing™ app.

#### What happened?

A customer was feeling heart palpitations and wasn't comfortable attending the local hospital which didn't have any English-speaking doctors. She used her Cigna Wellbeing™ App to schedule a video consultation later in the day and she was able to upload a file with her previous doctor notes.

#### What did we do?

The doctor spent time listening to the customer, discussing her symptoms, medical history, drug allergies and details of other prescribed medicines. The doctor put the customer at ease and alleviated her concerns.

#### What was the outcome?

The customer felt reassured and more informed about her condition. The advice she received enabled her to book the adequate follow-up tests and get the help she needed.



## 4. Decision Support Programme

### Feel reassured thanks to second medical opinions.

Our Decision Support programme gives you access to global medical experts for advice and recommendations on your individual diagnosis and treatment plan

#### What happened?

A customer residing in central Europe was diagnosed with a severe cardiac condition requiring complex heart surgery. He raised concerns to us about his treatment options.

#### What did we do?

Through our Decision Support programme, the customer received advice from international cardiologists to book follow-up tests prior to undertaking surgery. We helped him organise the tests and the medical experts were able to confirm that surgery was the right course of action.

#### What was the outcome?

We arranged an appointment with one of the best cardiac surgeons in his location to carry out the required surgery. The customer felt reassured knowing this was the right option for them.

**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 customers.







## Manage Your Health

**Cigna Healthcare is an advocate for better health through every stage of life.**

We empower our customers to make the best choices for improving their health and vitality. We want to support customers over 60 years old to live their lives with confidence and peace of mind.

Included within your Cigna Senior bundle is access to important preventative health checks such as:

- Age-related cancer screenings
- Annual routine physical examinations
- Diabetes screenings
- Dietetic consultations

In addition to health screenings, tests and examinations; we offer wellness services, comprising of the Life Management Assistance, the Wellness Coaching and the Mental Health Support programmes, available to help you and your eligible dependents stay healthy and well, both physically and mentally.

# 60+ Care

## Supporting you in managing chronic conditions.

We have dedicated benefits within Cigna Senior to support you to better understand, manage, and improve any chronic conditions. You will have access to this programme even if the condition is an exclusion as detailed on your Certificate of Insurance. And we can help you maintain any existing outpatient treatment for the following pre-existing conditions:

- Hypertension
- Type 2 diabetes
- Glaucoma
- Arthritis
- Joint or back pain
- Osteoporosis/osteopenia

Included in the 60+ Care benefit, is access to: Consultations with medical practitioners, prescribed drugs and dressings, pathology and radiology, outpatient rehabilitation and acupuncture and Chinese medicine. Please note, this benefit excludes Advanced Medical Imaging.





# Resources Available To You

To assist further in managing your health we also provide access to health resources via our Cigna Wellbeing App. These include:

## Health Assessments

The confidential online Health Risk Assessment allows you to create your own unique report. The 360° view of your health will provide you with:

- Your health score
- The areas for improvement
- Your positive habits
- Any risk areas

The targeted assessments go deeper to assess if you're eating right, getting enough exercise, sleeping well and coping with stress.

## Track Biometrics

The Cigna Wellbeing® App allows you to continuously track:

- Sleep
- Height/Weight
- Blood sugar
- Blood sugar

## Health Content & Coaching Programmes

Discover articles, online coaching programmes, and videos designed to help you make better decisions relating to sleep, stress, nutrition and exercise.

- Lifestyle
- Healthy recipes
- General health
- Physical activity
- Nutrition / weight
- Stress



# Cigna Senior

Cigna Senior is a specially created bundle for those aged 60 years and above.



## What's included in the bundle?

**Cigna Global Health Options Silver International Medical Insurance**

**International Outpatient Optional module**

**Complimentary International Health and Wellbeing optional module**

**10% Discount**

## How can you personalise further?

You can simply modify and personalise this bundle further:

### Choose your area of coverage:

Worldwide excluding USA, Worldwide including USA

### Choose your currency:

USD, EUR or GBP

### Add additional modules:

International Medical Evacuation and International Vision & Dental

### Choose your payment option:

Monthly, Quarterly or Annually



#### Manage your premium:

You have the flexibility to adjust your premium to suit your budget by choosing optional deductibles or Cost Share options.



#### Manage your bundle:

The 10% discount will be applied to any additional modules you may add.










#### Manage your plan:

Speak with our sales team to add any additional optional modules to your chosen plan: International Evacuation & Crisis Assistance Plus International Vision and Dental




# Summary Of Benefits

Our Cigna Global plan for Seniors starts with International Medical Insurance, your inpatient and daypatient benefits. In addition, International Outpatient benefits and International Health and Wellbeing benefits are also included in the main cover.

International Medical Insurance	Benefit Limit
Annual overall benefit maximum - per beneficiary per period of cover	\$1,000,000 €800,000 £650,000
<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
<b>Hospital accommodation for a parent or guardian</b>	\$1,000/€740/£665
<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
<b>Accident and Emergency Room Treatment</b> <ul style="list-style-type: none"> <li>For necessary emergency treatment.</li> </ul>	\$500/€370/£335
<b>Transplant services</b>	
<b>Advanced Medical Imaging (MRI, CT and PET scans)</b> <ul style="list-style-type: none"> <li>As part of inpatient, daypatient or outpatient treatment.</li> </ul>	\$10,000/€7,400/£6,650
<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
<b>Home nursing</b>	\$2,500/€1,850/£1,650 Up to 30 days
<b>Acupuncture &amp; Chinese Medicine</b>	\$1,500/€1,100/£1,0
<b>Palliative care</b>	\$35,000/€25,900/£23,275
<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*
<b>Cancer preventative surgery</b>	70% refund up to \$10,000/€7,400/£6,650
<b>Cancer care</b>	
<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
<b>Congenital conditions</b>	\$5,000/€3,700/£3,325
<b>Newborn Care</b> <ul style="list-style-type: none"> <li>The newborn may be required to be medically underwritten.</li> </ul>	 12 MONTHS** \$25,000/€18,500/£16,500 Up to 90 days

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

 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.

\*\* For treatment incurred in either 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 Medical Insurance (Continued)	Benefit Limit
<b>Out of Area Emergency Hospitalisation Cover</b> <ul style="list-style-type: none"> <li>For beneficiaries who do not have Worldwide including USA coverage. Only includes inpatient and daypatient treatment costs.</li> </ul>	\$100,000/€75,000/£65,000
Global Telehealth	
<b>Global Telehealth with Teladoc</b> <ul style="list-style-type: none"> <li>Video and phone doctor consultations via the Cigna Wellbeing™ App, or via a referral from our Customer Care team for non-emergency health issues.</li> </ul>	Unlimited consultations
International Outpatient (optional coverage to be selected)	Benefit Limit
Annual International Outpatient benefit maximum - per beneficiary per period of cover.	\$15,000 €12,000 £9,650
Consultations with medical practitioners and specialists	\$2,500/€1,850/£1,650
<b>Telehealth consultations</b> <ul style="list-style-type: none"> <li>Virtual doctor consultations with chosen healthcare provider.</li> <li>Combined benefit limit with the consultations with medical practitioners and specialists benefit.</li> </ul>	\$2,500/€1,850/£1,650
Prescribed drugs and dressings	\$1,500/€1,100/£1,000
Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)	\$2,500/€1,850/£1,650
<b>Outpatient Rehabilitation</b> We will pay for: <ul style="list-style-type: none"> <li>Outpatient Physiotherapy;</li> <li>Outpatient Occupational therapy;</li> <li>Osteopathy and Chiropractic treatment;</li> <li>Speech therapy;</li> <li>Cardiac and pulmonary rehabilitation.</li> </ul>	\$5,000/€3,700/£3,325
Hormone Replacement Therapy	\$250/€185/£165
<b>Acupuncture &amp; Chinese medicine</b> <ul style="list-style-type: none"> <li>Up to a combined maximum of 15 consultations per period of cover.</li> </ul>	\$2,500/€1,850/£1,650
Durable medical equipment	✓
Hearing Aids	\$500/€370/£335
Adult vaccinations	\$250/€185/£165
Dental accidents	\$1,000/€740/£665
Child and Adolescence Wellbeing health	✓
<b>60+ Care (Chronic Condition Management)</b> <ul style="list-style-type: none"> <li>To cover outpatient treatment and prescribed drugs for the maintenance of the chronic conditions</li> </ul>	\$500/€370/£335

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

⌚ 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 (optional coverage to be selected)	Benefit Limit
<b>Life Management Assistance programme</b> <ul style="list-style-type: none"> <li>24/7 access to counsellors for mental and behavioural health support.</li> </ul>	✓
<b>Mental Health Support Programme</b> <ul style="list-style-type: none"> <li>Up to 20 face to face counselling sessions per condition per period of cover.</li> </ul>	✓
<b>Telephonic Wellness Coaching</b> <ul style="list-style-type: none"> <li>Access to a personal wellness coach for lasting lifestyle changes.</li> </ul>	✓
<b>Routine adult physical examination</b>	\$225/€165/£150
<b>Footcare by a Chiropodist or Podiatrist</b>	\$225/€165/£150 up to 5 sessions
<b>Cervical cancer screening</b>	\$225/€165/£150
<b>Prostate cancer screening</b>	\$225/€165/£150
<b>Breast cancer screening</b>	\$225/€165/£150
<b>Bowel cancer screening</b>	\$225/€165/£150
<b>Skin cancer screening</b>	\$225/€165/£150
<b>Lung cancer screening</b>	\$225/€165/£150
<b>Bone densitometry</b>	\$225/€165/£150

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

⌚ Waiting period applies.

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# Your Deductible And Cost Share Options

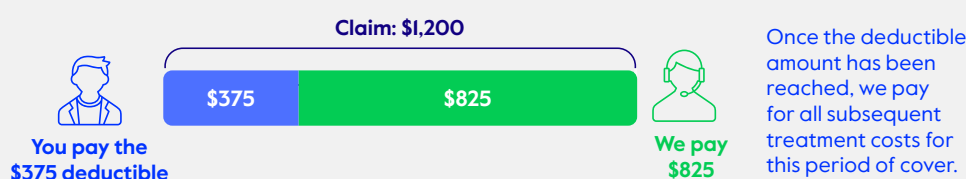
Our wide range of deductible and cost share options allow you to tailor your plan to suit your needs. You can choose to have a deductible and/or a cost share on the International Medical Insurance or International Outpatient benefits. If you do so, your premium will be lower than it otherwise would be.

	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 toward 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		
	\$750	€550	£500	0%	\$2,000 €1,480 £1,330
	\$1,500	€1,100	£1,000	10%	
	\$3,000	€2,200	£2,000	20%	\$5,000 €3,700 £3,325
	\$7,500	€5,500	£5,000	30%	
	\$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.

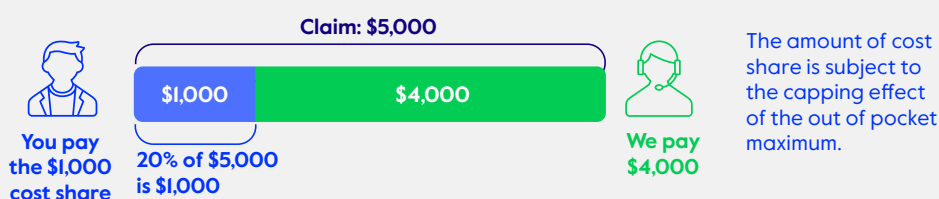
## Example 1: DEDUCTIBLE

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



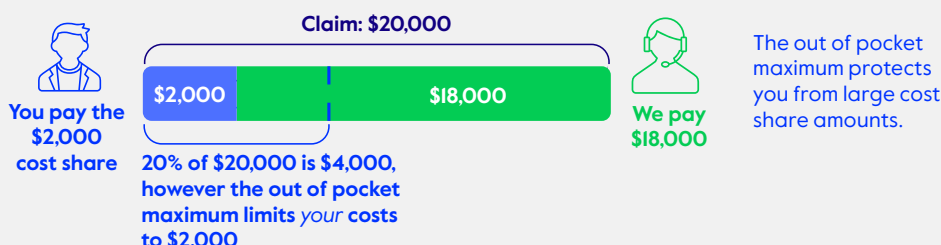
## Example 2: COST SHARE

Claim value: **\$5,000**  
Deductible: **\$0**  
Cost share: **20% = \$1,000**  
Out of Pocket Maximum: **\$2,000**



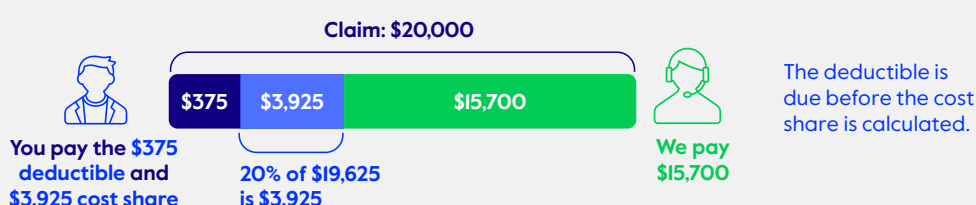
## Example 3: COST SHARE AND OUT OF POCKET MAXIMUM

Claim value: **\$20,000**  
Deductible: **\$0**  
Cost Share: **20% = \$4,000**  
Out of Pocket Maximum: **\$2,000**



## Example 4: DEDUCTIBLE AND COST SHARE

Claim value: **\$20,000**  
Deductible: **\$375**  
Cost Share: **20% = \$3,925**  
Out of Pocket Maximum: **\$5,000**





# Get A Quote Today



## Call us

Inside the USA: 877 539 6295

Outside the USA: +44 (0) 1475 492 119



## Want us to call you back?

Send us your phone number and one of our staff will call you back as soon as possible. Simply fill in your details at [www.cignaglobal.com](http://www.cignaglobal.com)



## Email us

[cignaglobal\\_sales.team@cigna.com](mailto:cignaglobal_sales.team@cigna.com)

Or send us a message via our website by typing your query and your details at [www.cignaglobal.com](http://www.cignaglobal.com)

## 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:



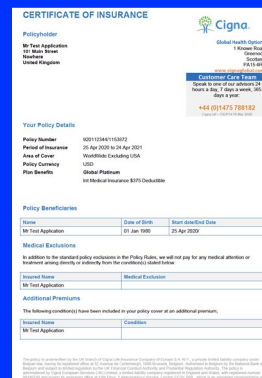
#### Customer Guide

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.



We are on hand to help you find the right health plan for you and your family.

“The search of international health insurance was rather daunting(...)Cigna Global appeared to be the best fit got my husband and I, as we are both retired and senior citizens. Our customer service representative was professional, patient, and very easy to talk to. I am very grateful for Cigna and highly recommend it!”

Lynnette | US

“Confident, knowledgeable Customer Service Representative Andrew. Reassuring, totally understood our requirements.”

Sheila | Doha

The following statements are applicable to Singapore policies underwritten by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch:

You may wish to seek advice from a qualified adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free-look provision, if any, and we may recover from you any expense incurred by us in underwriting the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### **Important notes:**

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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 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.

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Policies in Singapore are underwritten by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch (Registration Number: T10FCOI45E), a foreign branch of Cigna Europe Insurance Company S.A.-N.V., registered in Belgium with limited liability, with its registered office at 152 Beach Road, #33-05/06 The Gateway East, Singapore 189721.

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