## Who are eligible for the discounted plans, can I enroll my dependents?

All blue-badge employees and dependents looking to purchase the discounted plans from Cigna are eligible to participate.

#### What do I need to do to participate?

Generate a quote using the "Get-a-Quote" link and contact Cigna directly using the contact details provided to proceed with the application. Health status declaration and/or medical underwriting may be required (depending on individual circumstances) before confirmation of coverage.

#### Do I need to pay to participate?

Yes, these are self-paying plans. Premiums are 100% paid by employees for self and dependent coverage and made to Cigna directly.

# Are premiums fixed or adjusted annually? What happens from year 2 onwards, will discounts still apply?

Renewal premiums are based on the medical trend in the region and the overall claims experience of the Cigna Global Individual Health customer segment. The initial discounts will carry throughout the lifetime of the policy while employed by Amazon, which is annually renewable.

#### How can these plans help me to reduce my out-of-pocket medical expenses?

Please activate the local medical coverage provided by Amazon Singapore as the first layer of support for your medical expenses. Medical excess not covered by the local insurance plan and/or national healthcare program (if applicable) will become out-of-pocket expenses which you have to pay for in cash. These can be routed to Cigna IPMI for consideration and potentially reducing or eliminating (depending on plan choice) the need for you to make cash payment for the incurred medical expenses.

### What happens when I leave Amazon or transfer out to another country?

These plans are fully portable, you can continue to retain coverage after leaving Amazon's employment however you will not be eligible to receive discounts which are applicable to Amazon employees only. If you are transferred to another Amazon business entity outside of Singapore, you can continue to retain the policy and enjoy premium discounts negotiated for Amazonians. You will need to declare your new country of residence to Cigna as it may have a bearing on your premium during the next renewal.

### Who can I contact if I need help with a claim or questions about my coverage?

#### Call 800 186 5047.

If you have paid for your treatment yourself, you can send your invoice and claim form to us using any of the following methods. Please clearly state your policy number on all documentation.

#### Treatment incurred inside Singapore:

Online Customer Area: <u>www.cignaglobal.com</u> Email: <u>cignaglobal\_customer.care@cigna.com</u> Fax: <u>+44 (0) 1475 492 113</u>

Post: Treatment incurred in Singapore Cigna Europe Insurance Company S.A.-N.V. - Singapore Branch Cigna Global Health Options 152 Beach Road #33-05/06 The Gateway East Singapore 189721

## Treatment incurred outside the USA, Hong Kong and Singapore:

Cigna Global Health Options Customer Service 1 Knowe Road Greenock, Scotland PA15 4RJ



Together, all the way.<sup>™</sup>