



# What every global health insurance plan should include:

A practical guide for HR Managers



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# Introduction

As an experienced HR manager you may be familiar with comprehensive coverage for employees on a national basis but ensuring this same level of coverage for internationally mobile employees can be a very different challenge. This guide is intended to help you better understand some of the key differences and to have total confidence in the suitability of your cover.

A well-structured plan should address fundamental healthcare needs while allowing flexibility for individual circumstances. Taking this into consideration below are the key components every global health insurance plan should include.



## Core coverage components

A robust global health insurance plan should cover three primary areas:

### 1. Inpatient Care

Covers hospitalisation, surgeries, and intensive care costs. This should include hospital stays, specialist consultations, and necessary medical procedures.

### 2. Outpatient Care

Includes doctor visits, diagnostic tests, prescription medications, and minor medical procedures that don't require hospital admission.

### 3. Preventive Care

Focuses on screenings, immunisations, annual check-ups, and early intervention programs to prevent serious health conditions.

## Mental health and well-being support

Employee well-being is essential for a healthy and productive business. As well as considering the physical health of employees, global health insurance should provide:

- Coverage for therapy and counselling sessions.
- Access to psychiatrists and psychologists.
- Stress management and wellness programs.
- Telemedicine options for remote psychological support.

## Clinical support

A strong global employee healthcare package should go beyond basic medical coverage it should offer robust clinical support that empowers employees to manage their health proactively, wherever they are in the world. Key elements to look for include:

- Decision support programmes
- Clinical case management
- Hospital support
- Health risk assessments

## Emergency medical evacuation and repatriation

Employees travelling or stationed abroad may require emergency support. If you're in a remote or underdeveloped area where medical facilities are inadequate, emergency evacuation ensures you can be transported to the nearest suitable hospital or specialist - potentially saving your life.

A suitable plan for global employees plan should include:

- Emergency medical evacuations to the closest facility that can provide the highest level of suitable care.
- Transportation back to the home country if necessary for medical treatment.
- Support for family members in case of a critical health emergency.

## Chronic illness and ongoing condition management

Chronic diseases require continuous care, which should be included in the plan:

- Coverage for conditions such as diabetes, hypertension, and heart disease.
- Coverage for cancer with end-to-end support (e.g. counselling, egg/sperm freezing)
- Regular monitoring, check-ups, and long-term medication costs.
- Access to disease management programs and specialised treatments.



## Maternity cover

Good global plans should include comprehensive maternity care, which may cover:

- Pre-natal care: Regular check-ups, screenings, and diagnostics.
- Labor and delivery: Hospital stay, medical staff, anesthetics, and birthing options.
- Post-natal care: Follow-up visits, support for postpartum recovery, and newborn care.
- Complications of pregnancy: Coverage for high-risk pregnancies or emergency interventions.

## Fertility treatment

Some global plans - especially those tailored for larger or progressive employers - offer fertility and assisted reproductive treatment coverage, including:

- Consultations and diagnostics: Fertility assessments for both partners.
- Medications: Hormone therapies or medications to support conception.
- Assisted reproductive technologies: Such as IVF, IUI, or egg/sperm freezing.
- Mental health support: Counseling for the emotional toll of fertility challenges.



## Employee Assistance Programs (EAPs)

Every strong global healthcare plan should include Employee Assistance Programs (EAPs), offering confidential support and resources to help employees manage personal or work-related challenges that impact, mental health, well-being and performance, including:

- Stress, anxiety, depression, or grief support
- Support for burnout and work-life balance
- Support with financial concerns

## Customisable options for unique employee needs

A one-size-fits-all approach does not work in global health insurance. Offering customisable options ensures employees get the coverage they need:

- Add-on benefits such as dental, vision and life and protection cover.
- Tiered coverage options for different levels of employees.
- Region-specific plans for varying healthcare systems and costs.
- Strong network of global and local healthcare providers

## Basics of pricing mechanics

The price of a policy is determined by a blend of risk, demographics, coverage levels, and regional variables which include:

- Host location: where employees will be deployed.
- Contracting entity location: where HR function sits and purchase will be made from.
- Age of employees being covered
- Number of members

# Global health insurance suitability questionnaire

To help you assess the suitability of global healthcare  
cover for your organisation



# 1. Core medical coverage

- Does the plan provide inpatient and outpatient care, including hospital stays, surgeries, diagnostics, and prescriptions?
  - Are preventive services such as annual check-ups, vaccinations, and screenings included?
- 

# 2. Mental health and well-being

- Does the plan offer access to licensed therapists, psychologists, and psychiatrists?
  - Are virtual mental health services and stress management programs available across all regions?
- 

# 3. Emergency medical evacuation & repatriation

- Is emergency evacuation to the nearest suitable facility fully covered?
  - Does the plan support repatriation for treatment in critical health situations?
- 

# 4. Chronic condition management

- Are chronic illnesses like diabetes, heart disease, or cancer comprehensively covered, including medications and regular monitoring?
- Are disease management or support programs available for long-term care?

## 5. Maternity & fertility care

- Does the plan include pre-natal, delivery, and post-natal care, as well as coverage for complications?
  - Are fertility treatments such as diagnostics, hormone therapies, and IVF included?
- 

## 6. Employee Assistance Programs (EAPs)

- Are confidential support services available for personal or work-related challenges, including stress, grief, and burnout?
  - Do EAPs offer global access to resources like legal or financial advice, mental health advice, counseling and family support?
- 

## 7. Customisation and regional flexibility

- Can the plan be adapted by region or employee level (e.g., tiered coverage or regional pricing)?
  - Are optional benefits like dental, vision, or life and protection solutions available?
- 

## 8. Pricing and policy structure

- Has pricing been tailored based on employee demographics, host locations, and policy structure?
- Does the plan offer a clear cost breakdown around pricing mechanics?



# Summary

A comprehensive global health insurance plan should be inclusive, flexible, and focused on holistic well-being. By ensuring the inclusion of these core coverage components, HR professionals can provide valuable support to employees worldwide, fostering a healthier and more engaged workforce.

# Cigna Healthcare your Global Healthcare Partner



## Access to Quality Care

- Our solution stands out with its market-leading global network access, with unrivaled presence in the US.
- Direct billing access, so that your employees are never out of pocket.
- Flexible, globally compliant solutions that ensure the best value without compromising quality.



## Cost Management Excellence

- Effectively manage medical costs while delivering value back to your organisation.
- Tailored, cost-effective care provided by dedicated clinical services teams to ensure the best outcome for your employees.



## Smooth Customer Experience

- 24/7/365, multi-lingual service ensuring correct and quick access to care.
- Self-serve options and personalised information through the member portal and app.
- Proactive, targeted engagement communications.



## Tailored Partnership Approach

- Our experienced client management team is uniquely positioned to support your needs.
- We ensure continuous improvement of your plan through a wealth of expert insights.
- With an average tenure of 14 years, our client managers foster strong, lasting client relationships.

## About Cigna Global Health Benefits

**60+** years of global health and vitality benefits experience

**178M+** customer and patient relationships globally

**2.4M+** strong network of health care professionals

**3.5M+** claims paid **annually**

Licenses in **30+ countries** bringing quality care to people in **200+ countries and jurisdictions**

**70,000+** Cigna Healthcare employees committed to changing people's lives for the better



## People-powered health care in action.

Learn what some real-life customers have said about Cigna Healthcare:




When I was in pain abroad, Cigna Healthcare got me back to enjoying my travels pronto.

 *Mia's* Cigna Healthcare story



When we felt helpless and without a voice, Cigna Healthcare got us talking as a family again.

 *Tom's* Cigna Healthcare story



When I was completely burnt out, Cigna Healthcare helped me get my spark back.

*Alex's* Cigna Healthcare story

# A smooth customer experience



Simple claims process



Cost-effective, flexible solutions designed for multinational businesses



24 / 7 / 365 multilingual customer service

## Our people are here for your people

Learn more about Cigna Healthcare here:

[www.cignaglobal.com/employers/our-plans](http://www.cignaglobal.com/employers/our-plans)

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