



CIGNA Global Health Options

International healthcare built for your world

www.cignaglobal.com



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CIGNA Global Health Options is built with individuals, families, expatriates and international workers in mind.

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Why choose CIGNA Global Health Options

Our experience

We've provided global health insurance for over 30 years. Today, we have 60 million customer relationships in over 200 countries and jurisdictions. Looking after them is an international workforce of 30,000 people, plus a network of more than 900,000 hospitals, physicians, clinics and health and wellness specialists.

Our mission

Everything we do is driven by our mission to help the people we serve improve their health, wellbeing and sense of security.

Our customer care promise

We pride ourselves in offering you exceptional customer service. This is our promise to you:

- you can speak to our Customer Care Team for free, any hour of the day or night.
- you can speak to our experienced and highly knowledgeable team who can help you with any health need you may have.
- you will have instant and easy access to healthcare facilities and professionals around the world through both CIGNA and our network.
- we aim to reimburse you within five days of receiving your claim on the rare occasion you have to pay for your treatment yourself.
- you can receive payment in over 135 currencies.





Why we're different

Our customers choose us because only CIGNA Global Health Options gives them all of the following:

- access to our network of trusted hospitals.
- the flexibility to tailor a cost-effective plan to suit their individual needs.
- the convenience and confidence of CIGNA customer care.
- the reassurance of our experience in delivering international healthcare.
- globally compliant healthcare plans.

Why you need us

There are lots of different reasons you might need CIGNA Global Health Options. Here are a few:

- the quality of your local country's healthcare system does not meet your standards or needs.
- or, even if you are able to find good quality local healthcare, it's too expensive.
- you find the local healthcare system confusing or a struggle due to language or cultural barriers.
- your country of residence requires you to have international private medical insurance.

Why we're so comprehensive

When we designed CIGNA Global Health Options, we wanted to make sure that we gave you and your family as much protection as possible. CIGNA International Medical Insurance is a comprehensive core international private health insurance plan with generous limits and a "full refund" philosophy wherever possible. For inpatient treatment we cover:



Inpatient, day case and accommodation costs



Extensive psychiatric treatment



Treatments for cancer



Parent and baby care

How to create your plan

How CIGNA Global Health Options works

Creating a comprehensive, tailored plan with CIGNA Global Health Options is very simple. It's completely flexible, so you can choose and pay for only the cover you need. Here's how it works:

Step one

Everyone has **International Medical Insurance**, which will give you your essential cover for all inpatient, day case and accommodation costs as well as cover for cancer, maternity and psychiatric care.

Step two

You add any benefits you need to create a plan that's perfectly tailored for your situation. The benefits are explained briefly below (you can read more about each from page 12 onwards):

- **International Medical Insurance Plus** – additional and more extensive outpatient cover that protects you for any treatments that don't require a hospital stay.
- **International Emergency Evacuation** – cover for transport and repatriation costs for you and a family member if you need treatment in another country.
- **International Health and Wellbeing** – allows you to manage your health in your own way with cover for screenings, tests, examinations and counselling support for a range of life crises along with other wellbeing activities.

- **International Vision and Dental** – complete cover for all your vision and dental costs.

Step three

To make your plan as flexible as possible, you can next decide how you'd like to pay – monthly, quarterly or annually.

Step four

To help you customise your plan even further, you can choose to apply deductibles. A deductible is a portion of a claim or claims that is not covered by your plan. So, for example if you choose a deductible of £100 for International Medical Insurance Plus, you'll need to pay the first £100 of a covered claim or covered claims in any period of cover. If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductibles you apply, the lower your premium will be.

And that's it! You see, creating a tailored plan for your world is very easy. Even our online quote and buy process has been designed to make CIGNA Global Health Options as customer-friendly as possible.

Getting an online quote

You can do everything from getting a quote to submitting documents and buying your health insurance, online.



The process is very fast and simple. You can even edit your quote as you go to see how different options affect your premiums, helping you to get the cover you want at the price that's right for you. You can save your quote and come back to it later if you wish – and if at any point you need help, just call our sales team.

To get a quote right now, go to www.cignaglobal.com

Buying online

Once you've created a plan that suits your needs, you simply complete an online medical questionnaire. There's no waiting for post to arrive or worries about documents getting lost.

When your plan has been set up you can even pay online using wire transfer or by debit or credit card – whichever you prefer.

Our benefits in detail

Perfect for individuals, families, expatriates and international workers, CIGNA Global Health Options allows you to build a plan that's tailored to your individual requirements. Everyone enjoys comprehensive essential cover with **International Medical Insurance** and you can select from the optional benefits:

Start with your core cover

International Medical
Insurance

Add as many of these optional benefits as you wish

International
Medical Insurance
Plus

International
Emergency
Evacuation

International
Health and
Wellbeing

International
Vision
and Dental

Read on to find out more about each of our benefits and the cover they offer.



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International Medical Insurance

International Medical Insurance provides the essential cover for everyone. It's been designed to protect you for as many of your everyday needs as possible – including cover for all inpatient and day case surgery and accommodation costs. Unlike many health insurance plans, you will also have essential cover for cancer, maternity and psychiatric care on an inpatient*, outpatient* and day case basis. This comprehensive benefit gives you the assurance of protection against unexpected extras and is a strong core around which to build a perfectly tailored plan. To help you customise your plan even further, you can choose to apply deductibles. A deductible is a portion of a claim that is not covered by your plan. So, for example, if you choose a deductible of £500 on International Medical Insurance, you'll pay the first £500 of the covered claim or covered claims in any period of cover. If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductible you apply, the lower your premium will be.

* Inpatient treatment covers you for the times you need to be treated at a hospital and to stay there for a period of time afterwards – such as for an operation. Outpatient care is for when no residential stay is required.

Your overall limit	Level of cover	£ Sterling	€ Euros	\$ USD
Annual benefit – maximum per person This includes claims paid across all sections of International Medical Insurance.	Up to the maximum amount shown per period of cover	£2,000,000	€2,500,000	\$3,000,000

Your standard medical benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Hospital charges for: • nursing and accommodation for inpatient treatment. • day case treatment. • operating theatre and recovery room. • prescribed medicines, drugs and dressings for inpatient or day case treatment. • treatment room fees for outpatient surgery.	Paid in full			
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full			
Parental accommodation This applies to eligible dependent children under the age of 18. CIGNA will pay for reasonable costs for a parent staying in the same hospital with the child where the child is required to stay in the hospital overnight.	Paid in full			
Surgeons' and anaesthetists' fees Whether surgery is provided on an inpatient, day case or outpatient basis.	Paid in full			
Specialists' consultation fees This benefit is paid in full for regular visits by a specialist during stays in hospital including intensive care by a specialist for as long as is required by medical necessity.	Paid in full			
Transplant services Where treatment is provided on an inpatient or day patient basis.	Paid in full			
Physiotherapy Where treatment is provided on an inpatient or day patient basis.	Paid in full			
Radiology, radiotherapy, pathology, x-rays and diagnostic tests Where treatment is provided on an inpatient or day patient basis.	Paid in full			
Advanced imaging Includes MRI, CT and PET scans performed whether staying in hospital overnight, as a day patient or as an outpatient.	Paid in full			
Home nursing charges This benefit will be paid if recommended by a specialist immediately after hospital treatment or on a full-time basis for treatment which would normally be provided in a hospital for up to 30 days in any one period of cover.	Paid in full			
Rehabilitation Up to the maximum of 30 days per period of cover.	Paid in full			

Your standard medical benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Hospice stay to receive palliative care	Paid in full			
Internal prosthetic devices/surgical and medical appliances We pay for internal prosthetic implants, devices or medical appliances needed as part of your treatment. This benefit will be paid in respect of: • a prosthetic implant, device or appliance which is inserted during surgery.	Paid in full			
External prosthetic devices/surgical and medical appliances We pay for external prosthetic devices or appliances needed as part of your treatment. This benefit will be paid in respect of: • a prosthetic device or appliance which is a necessary part of the treatment immediately following surgery for as long as is required by medical necessity; • a prosthetic device or appliance which is medically necessary and is part of the recuperation process on a short-term basis. Please note: Examples of prosthetic devices include a prosthetic limb or prosthetic ear. For adults, we will pay for one external prosthetic device. For children up to the age of 16, we will pay for the initial prosthetic device and up to two replacement devices.	Up to the maximum amount shown for each prosthetic device	£2,000	€2,400	\$3,100
Local road ambulance Medically necessary travel by local road ambulance when related to covered hospitalisation.	Paid in full			
Local air ambulance Medically necessary travel by local air ambulance, such as helicopter, when related to covered hospitalisation.	Paid in full			
Hospitalisation cash benefit Paid instead of us making a payment for treatment provided under the plan when you: • received treatment in hospital which is covered under this plan. • stay in hospital overnight; • have not been charged for your room, board and treatment costs.	Up to the maximum amount shown per night up to 30 nights per period of cover	£120	€150	\$200
Emergency dental treatment Dental treatment in hospital after a serious accident.	Paid in full			

Your psychiatric care	Level of cover	£ Sterling	€ Euros	\$ USD
Psychiatric care This benefit will be paid in respect of psychiatric conditions and mental health disorders whether you are staying in a hospital overnight or receive treatment as a day patient or outpatient. A total of 90 days cover is available in the period of cover and a maximum of 30 days can be used for inpatient treatment. For day patient and outpatient treatment, the phrase "90 days cover" means 90 visits. Please note that an overall 5 year total limit of 180 days cover will apply, of which a maximum of 60 days can be used for inpatient treatment. For day patient and outpatient treatment, the phrase "180 days cover" means 180 visits.	Paid in full			

International Medical Insurance

Your cancer care	Level of cover	£ Sterling	€ Euros	\$ USD
Cancer treatment All medically necessary treatment you receive for, or related to cancer, whether staying in a hospital overnight, as a day patient or as an outpatient, including Chemotherapy, Radiotherapy, Oncology, Diagnostic Tests and Drugs.	Paid in full			

Your mother and baby care	Level of cover	£ Sterling	€ Euros	\$ USD
Routine maternity and childbirth cover Available once the mother has been covered by the policy for 10 months or more. Inpatient and outpatient treatment, including hospital charges, obstetricians' and midwives' fees.	Up to the maximum amount shown per period of cover	£9,000	€11,000	\$14,000
Complicated maternity and childbirth cover Available once the mother has been covered by the policy for 10 months or more. Inpatient and outpatient treatment, including hospital charges, obstetricians' and midwives' fees. Caesarean sections are only covered under this benefit where they are required by medical necessity. If we are unable to determine that your Caesarean section was medically necessary, it will be paid from your routine maternity and childbirth benefit limit.	Up to the maximum amount shown per period of cover	£18,000	€22,000	\$28,000
Childbirth at home	Up to the maximum amount shown per period of cover	£700	€850	\$1,100
Newborn care If parent is already covered by the policy.	Up to the maximum amount shown for treatment within first 90 days following birth. No medical underwriting so long as the child is added within 30 days from birth	£100,000	€122,000	\$156,000
If parent is not already covered by the policy.	Up to the maximum amount shown for treatment within first 90 days following birth. Subject to medical underwriting	£100,000	€122,000	\$156,000
Congenital conditions Where treatment is provided on an inpatient or day patient basis and the congenital condition manifested itself before the patient's 18th birthday.	Up to the maximum amount shown per period of cover	£25,000	€30,500	\$39,000

Your deductible options	£ Sterling	€ Euros	\$ USD
Deductible (various) A deductible is a portion of a claim or claims that is not covered by your plan. So, for example if you choose a deductible of £500 for International Medical Insurance, you'll need to pay the first £500 of a covered claim or covered claims in any period of cover. If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductible you apply, the lower your premium will be.	£0 / £250 / £500 £1,000 / £2,000 / £5,000	€0 / €275 / €550, €1,100 / €2,200 / €5,500	\$0 / \$375 / \$750, \$1,500 / \$3,000 / \$7,500

International Medical Insurance Plus (optional)

International Medical Insurance Plus is an optional benefit designed to enhance your essential cover by giving you additional and more extensive outpatient care*. If you choose to add this benefit to your plan, you'll have the peace of mind of knowing that any treatment that does not involve a hospital stay is covered – including specialist consultations, prescribed outpatient drugs and dressings, physiotherapy and much more. You can also customise these optional benefits by applying a deductible. The higher the deductible you apply the less your premium will be.

*Outpatient care covers conditions which can be treated on a day case basis where no residential stay will be required following treatment.

International Medical Insurance Plus benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Annual benefit Maximum per person.	Up to the maximum amount shown per period of cover	£50,000	€61,000	\$78,000
Consultations with medical practitioners and specialists	Paid in full			
Non-surgical treatment, pathology, radiography, radiology	Paid in full			
Physiotherapy	Paid in full			
Chiropractic and osteopathy Up to a maximum of 30 visits per period of cover overall combined total.	Paid in full			
Acupuncture, homeopathy and Chinese herbal medicine Up to a maximum of 15 visits per period of cover overall combined total.	Paid in full			
Speech therapy Provided on a short-term basis following a condition such as a stroke.	Paid in full			
Prescribed medicines, drugs and dressings	Paid in full			
Pathology, x-rays, diagnostic tests	Paid in full			
Durable medical equipment Rental for up to a maximum of 45 days in the period of cover.	Paid in full			
Adult routine travel vaccinations	Paid in full			
Accidental dental treatment This benefit is payable for treatment received immediately after an accident for treatment incurred within 30 days following the date of the accident for damage to your sound natural tooth/teeth. No benefit is payable after 30 days.	Paid in full			
Well child tests This benefit will be payable for dependent children up to the age of 18 at appropriate age intervals. For full details please contact CIGNA.	Paid in full			
Annual routine tests One eye test and hearing test for children under the age of 15.	Paid in full			

Your deductible options	£ Sterling	€ Euros	\$ USD
Deductible (various) A deductible is a portion of a claim or claims that is not covered by your plan. So, for example if you choose a deductible of £100 for International Medical Insurance Plus, you'll need to pay the first £100 of a covered claim or covered claims in any period of cover. If a deductible is chosen, you would only have to pay this once during any period of cover irrespective of the number of claims. The higher the deductible you apply, the lower your premium will be.	£0 / £100	€0 / €110	\$0 / \$150

International Emergency Evacuation (optional)

If you're concerned that you may not be able to find the treatment you need locally, you might wish to add International Emergency Evacuation to your plan. Should you need treatment in another part of your country or even abroad, this benefit will cover you for the cost of transfer to a hospital. It will also pay for a family member to join you, as well as your repatriation after treatment.

International Emergency Evacuation benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Medical evacuation Transfer to the nearest centre of medical excellence if the treatment you need is not available locally.	Paid in full			
Medical repatriation	Paid in full			
Repatriation of mortal remains	Paid in full			
Travel cost for an accompanying person	Paid in full			
Travel cost for the transfer of minor children	Paid in full			
Compassionate visit allowance:	Up to a maximum of 5 trips per lifetime			
Travel costs	Up to the maximum amount shown per period of cover	£800	€1,000	\$1,200
Living allowance costs	Up to the maximum amount shown per day for each visit with a maximum of 10 days per visit	£100	€125	\$155



International Health and Wellbeing (optional)

If you like to take charge in looking after your health then International Health and Wellbeing is a good choice for you. This benefit will cover you for screenings, tests, examinations, counselling support for a range of life crises and tailored advice and support through our online health education and health risk assessment, helping you to take control and manage your health the way you want.

International Health and Wellbeing benefits	Level of cover	£ Sterling	€ Euros	\$ USD
Routine adult physical exams This benefit will be paid for, or in connection with, routine physical examinations for persons over the age of 18 years old.	Up to the maximum amount shown per period of cover	£300	€365	\$470
Pap smear CIGNA will pay charges for an annual papanicolaou screening.	Paid in full			
Prostate cancer screening CIGNA will pay charges for an annual prostate cancer screening for eligible males over 50 years old.	Paid in full			
Mammograms for breast cancer screening or diagnostic purposes This benefit will be paid in respect of: • one baseline mammogram for asymptomatic women aged 35-39. • a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary. • a mammogram every year for women aged 50 and over.	Paid in full			
Bowel cancer screening CIGNA will pay charges for an annual bowel cancer screening for eligible males and females over 55 years old.	Paid in full			
Bone densitometry CIGNA will pay charges for an annual scan to determine the density of your bones.	Paid in full			
Dietetic consultations CIGNA will pay charges for up to 4 meetings per period of cover with a dietician.	Paid in full			
Life management (customer assistance programme) • 24-hour/365 days telephonic access to confidential consultation regarding behavioural health issues. • crisis response services and triage to emergency care. • referrals to non-clinical services, such as expatriate support groups. • up to 3 face-to-face sessions with a behavioural health professional where available.	Paid in full			
Online health education, health assessments and web based coaching programmes	Paid in full			

International Vision and Dental (optional)

Vision and dental treatment can be very expensive. International Vision and Dental gives you access to a wide range of preventative, routine, major and orthodontic treatments. It also pays for your routine vision care costs, including eye tests, corrective lenses, eyeglass frames, prescription sunglasses and contact lenses. So you can relax in the knowledge that all expected and unexpected costs for you and your family will be taken care of.

Your dental treatment	Level of cover	£ Sterling	€ Euros	\$ USD
Annual list of benefits - maximum per person	Up to the maximum amount shown per period of cover	£3,500	€4,300	\$5,500
Preventative Available after you have been covered on this option for 6 months. Investigative and preventative treatment.	Paid in full			
Routine Available after you have been covered on this option for 6 months. Treatment for a dental problem.	Paid in full			
Major restorative Available after you have been covered on this option for 12 months. If you need to claim within the first 12 months then this will be covered with a 50% co-insurance. Treatment for a dental problem.	Paid in full			
Orthodontic treatment Orthodontic treatment for ages 18 and under, after you have been covered on this option for 2 years. Treatment of misaligned teeth, under-bite and over-bite.	50% refund per period of cover			
Your vision care	Level of cover	£ Sterling	€ Euros	\$ USD
One eye examination per period of cover by an Optometrist or an Ophthalmologist	Paid in full			
Expenses for: • spectacle lenses. • contact lenses. • spectacle frames. • prescription sunglasses.	Up to the maximum amount shown per period of cover	£200	€245	\$310

What you can expect from us

In addition to your actual CIGNA Global Health Options plan, there are a few more things you might like to know about us and the service you can expect as a customer of CIGNA.

Comprehensive welcome pack

Once you've joined CIGNA Global Health Options we'll send you a welcome pack containing everything you need to know about your plan. Inside you'll find your:

- **Customer Guide** – how your plan works and your guide to the benefits.
- **Certificate of insurance** – a record of the plan you chose, plus what and who it covers.
- **Policy Rules** – the terms and conditions of your policy in one handy booklet.
- **Membership Card** – proof of your identity and cover for when you need treatment.
- **Claim forms** – ready for when you need to make a claim or amend your policy in any way.

When you receive your pack, make sure you check the details of your policy on your certificate of insurance and keep your membership card in a safe place – you'll need to show it when you require treatment so your doctor knows who you are (it's not used for payment). It also has all the contact numbers you'll need.

Simple and quick claims process

When you need treatment, simply call our Treatment Approval Team and they'll help you find the hospital or doctor near you. Wherever possible, we will pay them directly, saving you the inconvenience of paying for your treatment yourself and claiming a refund later.

On the rare occasion you do pay for treatment yourself, we'll aim to reimburse you within five days of receiving your claim form. The customer guide in your welcome pack will tell you everything you need to know about getting treatment and making a claim.





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Excellent customer service

We're proud of our reputation for providing tailored healthcare and personalised customer care. Our philosophy is to help and treat you – not merely to process claims. We go further to make sure you are treated as a unique individual by:

- helping you access quality doctors and consultants who specialise in your treatment.
- sourcing centres of medical excellence wherever you are in the world.
- navigating complex healthcare systems and advising you on your cover.
- putting you in direct contact with CIGNA medical experts to make sure you're getting the right treatment.
- reimbursing you within about five days of receiving your claim on the rare occasion you have to pay your claim directly.
- making sure our Customer Care Team is always available to speak with you, day and night.

Secure online customers area

To help you manage your tailored plan – and your health – you can access our secure online customers area, which includes:

- your personal policy documents.
 - our US Preferred Provider Organisation network.
 - country guides containing medical, travel, safety and cultural information.
 - claim forms to download.
 - application forms to download should you need to amend your plan.
- Then again, sometimes you can't beat just speaking to someone on the phone, which is why we have people available to give you the help you need day or night.

Why CIGNA is your best choice

With over 30 years of experience in global health insurance, CIGNA are experts in designing solutions that work all around the world.

Today, we have 60 million customer relationships in over 200 countries and jurisdictions around the world.

“The kind of service I have received from CIGNA is absolutely fantastic. Whenever I send a claim, I’m getting it settled within a short span of time. CIGNA covers most of the diseases or health problems and pays for them instantly. Thanks”.

CIGNA Corporate Net Promoter Survey, Sept, 2010

Put your health in the right hands

Serving these customers is an international workforce of 30,000 people, four integrated customer service centres around the globe that are ready to help 24/7/365, and an unrivalled global network of over 900,000 clinics and hospitals, including:

5,400 Hospitals

690,000 Physicians

167,000 Dental offices

79,700 Behavioural specialist locations



We're waiting to hear from you

If you have any questions about CIGNA Global Health Options and how it can work for you, call us on +44 (0) 1475 492119 and one of our sales team will be happy to help you.

Get a quote today

If you'd like a personal quote for CIGNA Global Health Options, simply visit www.cignaglobal.com. We've kept our quote process as easy and quick as possible for you, with just five simple steps. You can even save it as you go along and come back to it later if you wish.

You can also call our sales line free between 8am and 5.30pm GMT Monday to Friday.

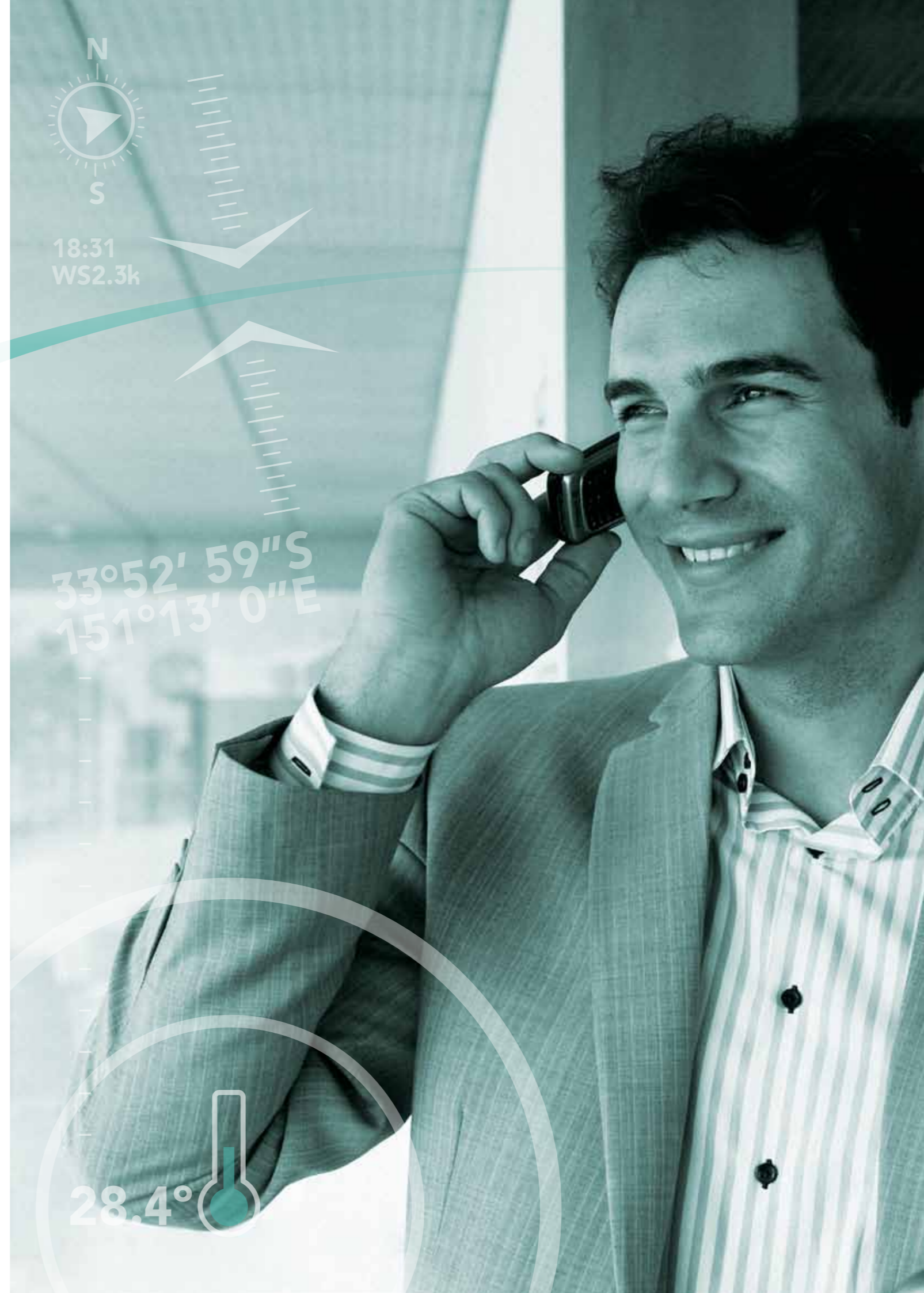
If you'd like to contact us for any other reason – perhaps to ask a question or find out more about CIGNA Global Health Options – you can reach us at:

Mail: 1 Knowe Road, Greenock, Scotland PA15 4RJ

Telephone: +44 (0) 1475 492119

Email: cignaglobal_sales.team@cigna.com

Web: www.cignaglobal.com



Why choose **CIGNA**

- We've provided global health insurance for over 30 years
- We have 60 million customer relationships around the world
- We have an international workforce of 30,000 people
- Our network includes more than 900,000 hospitals, physicians, clinics and health and wellness specialists
- It's our mission to help improve your health, wellbeing and sense of security

Why choose **CIGNA Global Health Options**

- You'll have access to a global network of trusted clinics and hospitals
- You have the flexibility of choosing when and how you pay
- You don't have to worry about hidden extras or unexpected costs
- You can tailor a plan to suit your individual needs
- You can choose and pay for, only the cover you want
- You have the assurance of CIGNA customer care and experience

If you would like a personal quote for
CIGNA Global Health Options, simply visit

www.cignaglobal.com

or call **+44 (0) 1475 492119**

Important note: 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 only 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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