

# WHY CIGNA HEALTHCARE

**International health insurance  
for your customers**



# Content

The Cigna Healthcare story

---

Introducing your Global Individual Health team

---

Our global provider network

---

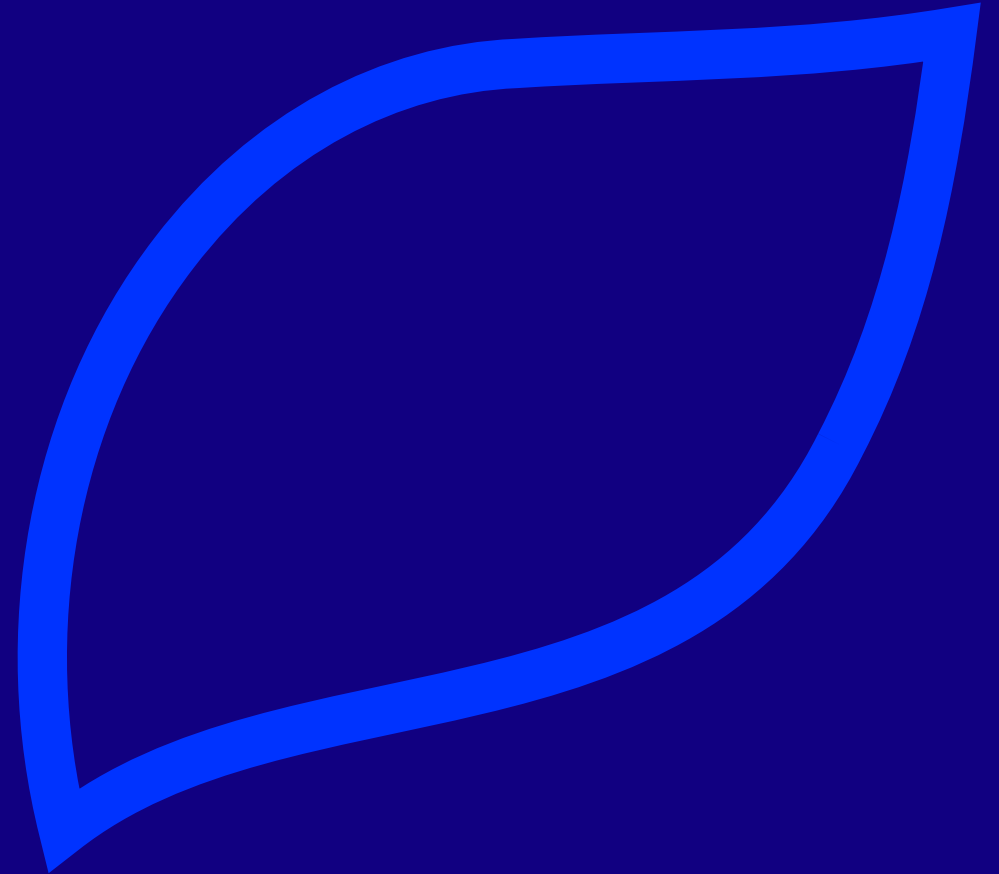
Our health insurance products

---

Our flexible payment solutions and incentives

---

Summary



# Why trust us?

An international insurer with a deep history in insurance

**2 Million+**

relationships with health care providers, clinics and facilities



**#33**

On the 2024 Fortune 500 list



**182 Million**

Customer and patient relationships around the world



**70,000+**

Employees worldwide



**230+**

Years of history



**\$247.1 billion**

Total revenues



Licenses in

**30+** countries; able to serve customers in **200+** countries and jurisdictions



**10**

Global service centres



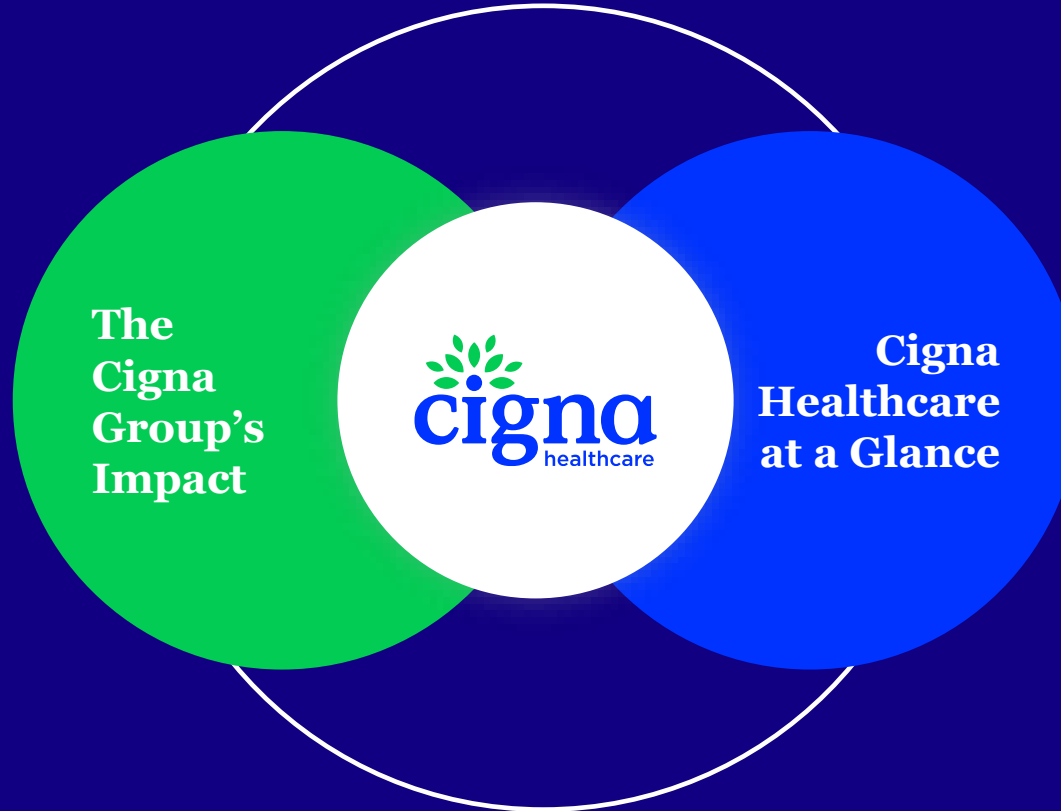
**24/7**

Personalized Support



**140+**

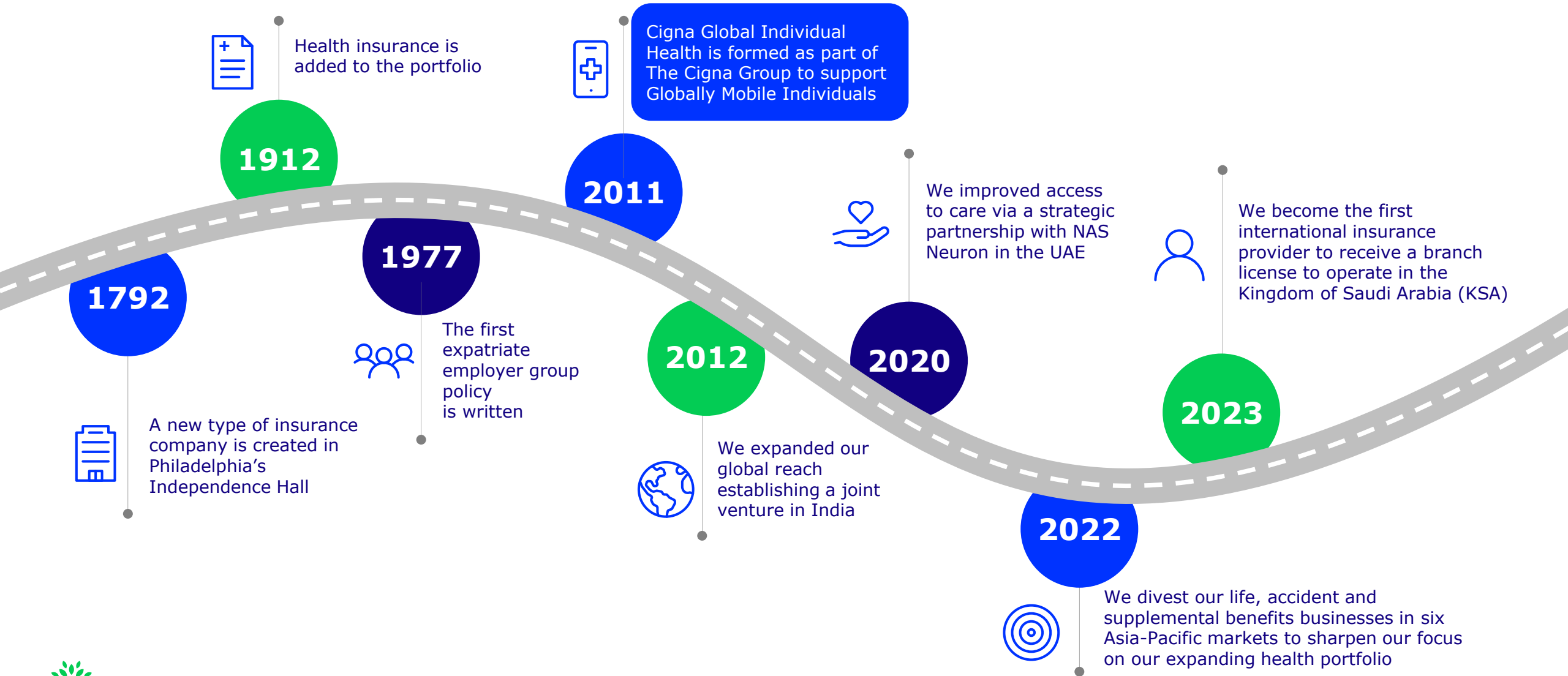
Personalized Support



Proactive partner in care

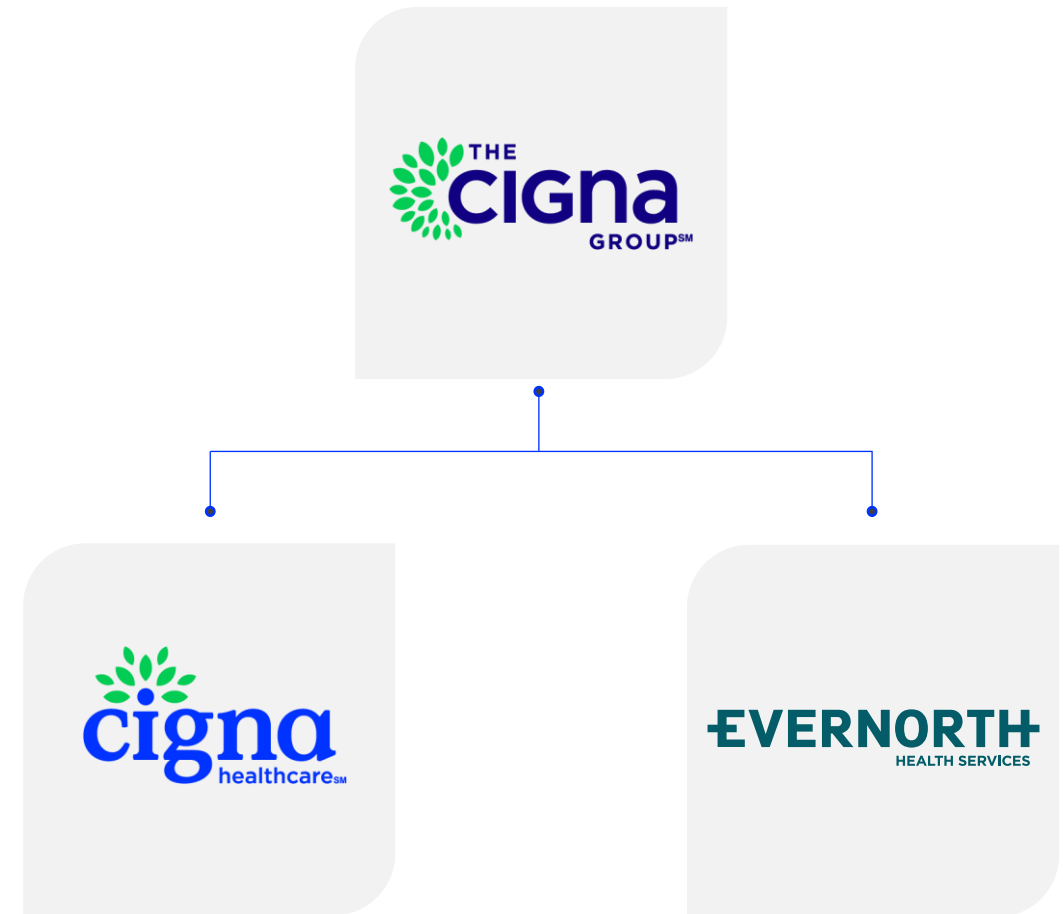


# Cigna Healthcare's Roadmap





**Making healthcare  
effortless to ensure  
smart health choices are  
simple, predictable &  
affordable.**



# International Health:

Ensuring well-being around the globe



Corporations



GO, IGO and NGO



Individuals



## 4 growth platforms



Domestic Health



Global Employer Health



Global Individual Health



Health Services

# Why choose Cigna Global Individual Health?



**Worldwide health coverage.**

You are not limited to a restricted area of coverage.



**Coverage that travels with you.**

Speak virtually to a GP, in your language, wherever you are in the world with Global Telehealth.



**Freedom to choose where you are treated.**

Access to our global network of 1.5 million hospitals and healthcare professionals.



**Claiming does not impact future renewal premium.**

You have continuity of care throughout your renewal with Cigna Healthcare and we will not increase your premium based on your claim's history.



**No upper age limits.**

You can apply at any age (18+).

# Global Individual Health

A dedicated business unit committed to supporting your customers

**15 years**

Our dedicated unit has provided specialized individual health insurance to expats



**27**

Members of our dedicated global broker sales and support team



**1.5 million**

Hospitals and health care professionals to treat your customers



**Global Individual Health**



**3 products**

Plans to suit all needs and budgets



Licenses in **30+** countries; able to serve customers in **200+** countries and jurisdictions



In-house team of clinical experts to guide your customers through their health care journey



# Clinical support

## Putting the patient first

### Triggers

Call centre exchanges, claims, online health assessment & pre-departure medical assessment outcomes, chronic condition management programme, clinical triggers.

Low Complexity

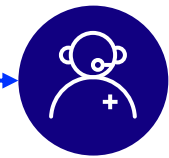
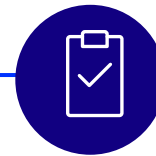
High Complexity



Financial/  
Clinical Triggers



Clinical  
Triggers



#### Pre-authorisation

- Guarantee of payment for inpatient services
- Including complex outpatient or high-cost treatment

#### Care Coordination

- Guiding customers to high quality and affordable providers
- Avoiding unnecessary treatments
- Negotiating additional discounts

#### Case Management

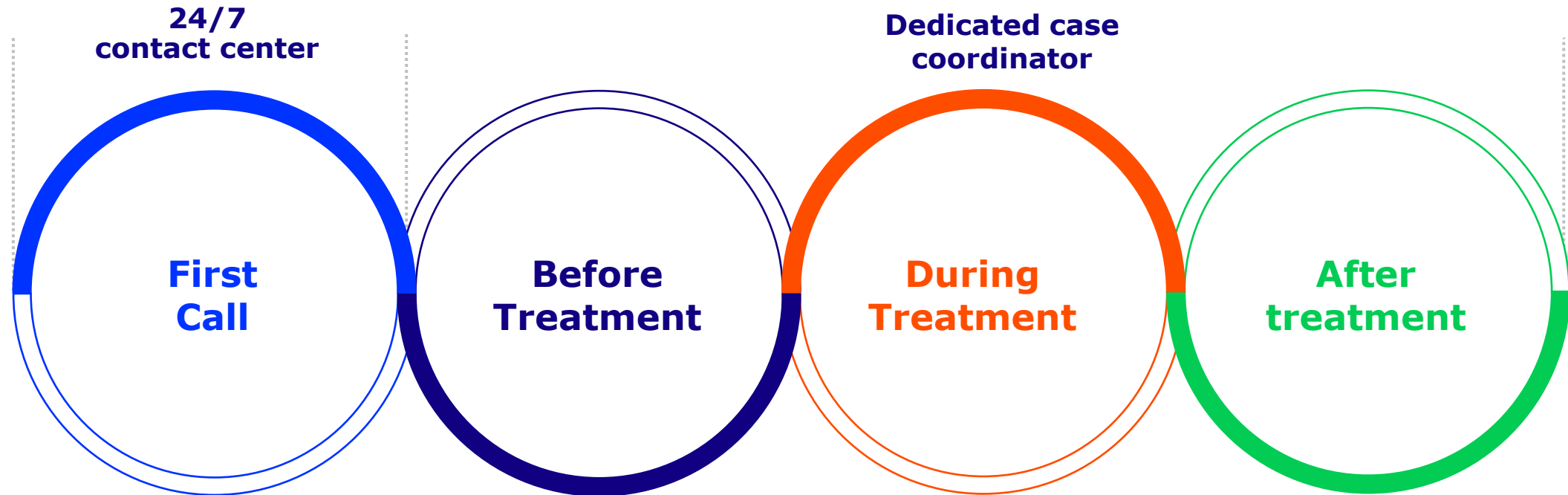
- Clinical coordination and management of complex medical conditions
- Monitor length of stay
- Comfort calls & visits

#### Consultants

- Ongoing clinical guidance

# Clinical Case Management

Making sure patients are receiving the right care at the right place at the right time.



- First-line support
- Escalation based on triggers

- Pre-authorization
- Guidance on provider options
- Guarantee of payment

- Clinical management and support
- Connect to second medical opinion, if needed
- Monitor length of stay
- Frequent communication with dedicated Nurse Case Manager (NCM)
- Negotiation with provider
- Reasonable and customary charges

- Payment directly to provider
- Settlement note for provider and customer
- Post-care follow-up with NCM



# Global Plans to Suit Every Customers' Needs and Budget

GENERIC



**cigna**  
healthcare

Cigna Global Health Options  
**Customer Guide**  
Everything you need to know about your plan

## Cigna Global Health Options

**Cigna Global Health Options** is our flagship, 3- tiered, global proposition.



**cigna**  
healthcare

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

Customer Guide

## Cigna Close Care<sup>SM</sup> Plan

Everything you need to know about your plan

**cigna**  
healthcare

## Cigna Close Care<sup>SM</sup>

**Cigna Close Care<sup>SM</sup>** provides cover in a customers' country of residence and country of nationality only.



**cigna**  
healthcare

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

**cigna**  
healthcare

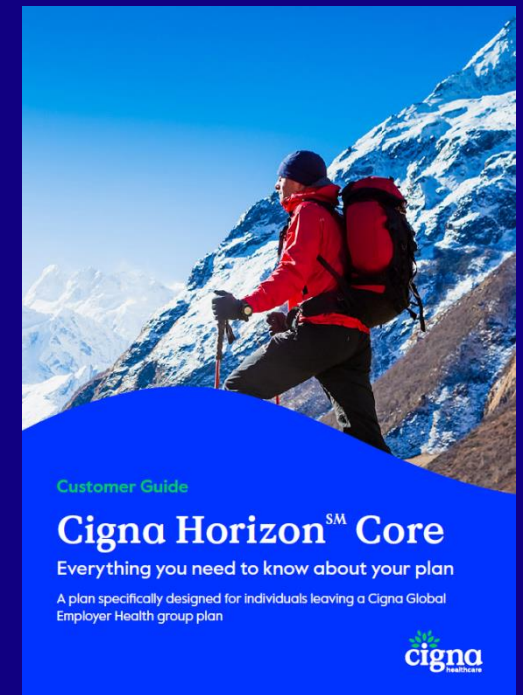
Cigna Global Health Options

## Cigna Senior

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

## Cigna Senior

**Cigna Senior** is our health plan specifically designed for individuals aged 60 and over.



**cigna**  
healthcare

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

Customer Guide

## Cigna Horizon<sup>SM</sup> Core

Everything you need to know about your plan

A plan specifically designed for individuals leaving a Cigna Global Employer Health group plan

**cigna**  
healthcare

## Cigna Horizon<sup>SM</sup>

**Cigna Horizon<sup>SM</sup>** offers a smooth transition for customers leaving a company policy.

# Cigna Global Health Options – Our flagship proposition for expats

Essential cover for treatment received on an inpatient or day-patient basis and much more.

- ➔ Costs for treatment accommodation, hospital charges and rehabilitation
- ➔ Mental and behavioural health care
- ➔ Cancer care including cancer preventative surgery
- ➔ Our Gold and Platinum plans also provide cover for inpatient and day-patient maternity care
- ➔ Cover for emergency outpatient treatment required at an accident and emergency department

Global Telehealth | Prosthetic devices | Cancer related appliances



# Flexible, modular plans to suit every customer's needs and budget



## International Outpatient

- Doctor consultations
- Blood and other diagnostic tests
- Prescribed medication
- Minor procedures such as a mole removal or stitch removal

## International Health & Wellbeing

- Routine physical exams
- Cancer and Diabetes screening
- Wellness coaching
- Mental Health Support Programme



Any of these optional modules can be added to the policy



## International Evacuation & Crisis Assistance Plus® Programme

- Medical evacuation
- Medical repatriation
- Compassionate visits costs
- Crisis Assistance Plus Programme

## International Vision and Dental

- Eye test and vision expenses
- Routine dental treatment
- Preventative dental treatment
- Orthodontic treatment



# CGHO vs Close Care – policy design

## Key Elements to Consider

Worldwide or Worldwide Excluded the USA	Area of Coverage	Country of residence + Country of nationality
For cover in the USA (if not included): <b>up to 60 days per year</b> for emergency hospitalisation	<b>Out of Area Emergency Cover</b>	For cover in any country outside of your area of cover: <b>up to 45 days</b> per year for emergency hospitalisation and <b>up to \$40,000</b>
Wide range of <b>deductibles and cost shares</b> selectable on both <b>inpatient and outpatient benefits</b>	<b>Premium Flexibility</b>	Wide range of <b>deductibles and cost shares</b> selectable on both <b>inpatient and outpatient benefits</b>
<b>Expatriates globally and local nationals in a limited number of countries</b>	<b>Policyholder Eligibility</b>	<b>Expatriates only</b>
<b>Expatriates and local nationals in most countries</b>	<b>Dependent Eligibility</b>	<b>Expatriates and local nationals only if residing in the 2 countries of the policyholder</b> (country of nationality or country of residence)



Cigna Global Health Options



Cigna Close Care

# CGHO vs Close Care – policy design

## Key Elements to Consider

1m/ \$2m/ Paid in full	Annual plan limits	\$500,000
No separate limit for conditions applies	Condition limit	\$250,000 per condition
Private Room as standard	Hospital Accommodation	Semi-Private Room as standard
\$5k, 30 days inpatient and day-patient/ \$10k, 60 days inpatient and day-patient/ Paid in full, 90 days inpatient and day-patient	Mental health	\$3,000 30 days inpatient, 60 days outpatient
\$14k or \$28k 12 month waiting period	Complications from Maternity	No maternity cover
\$15k/ \$35k/ Paid in full	Outpatient annual limits (Optional module)	\$5,000
\$2.5k/ \$7.5k/ Paid in full	Doctor consultations (Optional module)	\$650



Cigna Global Health Options



Cigna Close Care

# Broker Portal



## What can you do in our broker portal?

- **Quote tool:** Create a quote
- **Retrieve quotes:** Access previously created quotes
- **Client databank:** Retrieve your client list and access important documents
- **My quotes:** View quotes belonging to the selected consultant
- **All quotes:** View all quotes, including AppLink quotes
- **Switch consultants:** Go between consultants if there is more than one registered at your brokerage



**Log in:**

[Global Individual Health](#) | [Brokers](#) | [Cigna Europe](#)





# Why choose Cigna healthcare

## No age limits

Our plans have no age limit, customers can apply for or renew their plans at any age.

## Claiming does not impact premium

We encourage customers to use their insurance where needed. Any claims made will not impact their renewal price.

## Flexible plan design

Plans are customizable to suit each individual customers requirements. Customers only include the coverage they need.

## Clinical support

Our in-house team of clinical experts are always available to guide our customers through their health care journey.

## Personalised service

The Broker Sales and Support team provide one point of contact for all policy questions.



# Appendix



# Broker hub: your one-stop resource



## What is the Cigna Healthcare broker hub?

It's a one-stop shop to access our sales and marketing materials, as and when you need them, to help your business with Cigna Healthcare grow.



### Sales materials

**How to create your plan**  
Creating a comprehensive, tailored Cigna Global Health Options plan is simple.

**1. Select your core plan**  
All of our plans start with International Medical Insurance. This is your essential cover for hospital stays and treatments.

You can select to have your plan in another language other than English:

You have three plans to choose from:

- SILVER:** up to \$1,000,000
- GOLD:** up to \$2,000,000
- PLATINUM:** Paid in full

You have two areas of coverage to choose from:

- WORLDWIDE EXCLUDING USA**
- WORLDWIDE INCLUDING USA**

You have three currencies to choose from:

- USD**
- EUR**
- GBP**

Please see page 18 for details of each of the plan benefits.

**2. Add optional modules**  
You have the flexibility to create a health insurance plan that suits your unique needs. In addition to your core International Medical Insurance plan, you can choose to include the following optional modules:

- INTERNATIONAL OUTPATIENT**
- INTERNATIONAL HEALTH & WELLBEING**
- INTERNATIONAL EVACUATION & CRISIS ASSISTANCE PLUS™**
- INTERNATIONAL VISION & DENTAL**

Please see page 17 for details of the optional modules.

**3. Manage your premium**  
You have the flexibility to adjust your premium to suit your budget with a wide range of:

- DEDUCTIBLES**
- COST SHARES**

These are voluntary amounts that you choose to pay that are not covered by your plan. If you choose a deductible and/or cost share, your premium will be lower than it otherwise would be.

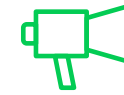
Please see page 22 for details of the deductible and cost share options.

**4. Manage your payment options**  
Finally, you have the freedom to choose at which frequency you pay for your policy. If you choose an annual or quarterly payment, your premium will be slightly lower than it otherwise would be.

- ANNUALLY**
- QUARTERLY**
- MONTHLY**

You can make payments by debit or credit card, or if you pay annually, you can pay by bank wire transfer.

© | www.cignaglobal.com



### Marketing materials

Global Individual Health

Issue 1

**cigna** healthcare  
Broker Newsletter

Inside this issue:  
**Product news and updates**  
Meet the team  
**Stephany Estrada**  
Conference review  
**GBAC 2024**  
Broker events  
**supertri-e 2024**



### Useful links

**Cigna Global Health options**  
Medical and Vision claim form

**cigna** healthcare

# Applink

The convenient way to drive more leads from your website.



Online quote and buy journey for seamless customer experience



Drive leads directly from your website



Co-branded online quote portal for tailored branding



Flexible display options: URL link, 'Get a Quote' button, or IFrame



Opportunity to utilize our internet sales team for lead conversion



# Cigna Healthcare Senior



**A plan specifically for individuals aged 60 and over, focusing on healthy aging and peace of mind.**

**10% discount & \*Free\* Health and Wellbeing module.**

**We welcome applications at any age, at policy inception, and at policy renewal.**



## Cigna Healthcare Senior

The only product bundle of its kind available on the market.



### No age limit

We welcome applications at any age.



### Guaranteed renewal

Renewal is lifetime guaranteed.



### Freedom to Claim

Claiming will not impact the renewal premium.



### Dedicated Broker Support Team

Our Broker Support team will be on hand to guide and advise.



### Expert Clinical Support

Access to clinical programs such as Chronic Condition Management and Decision Support.



### Pre-existing condition support

The 60+ Care benefit supports ongoing pre-existing conditions.

“

The search of international health insurance was rather daunting(...) Cigna Healthcare Global appeared to be the best fit got my husband and I , as we are both retired and senior citizens.

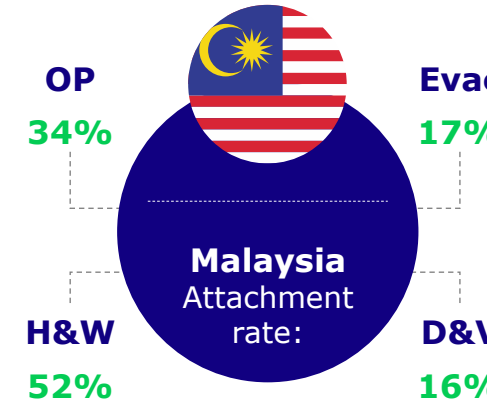
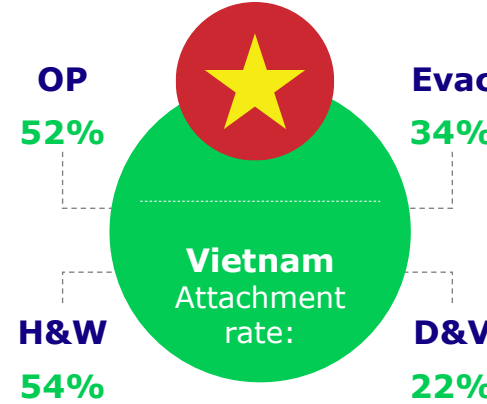
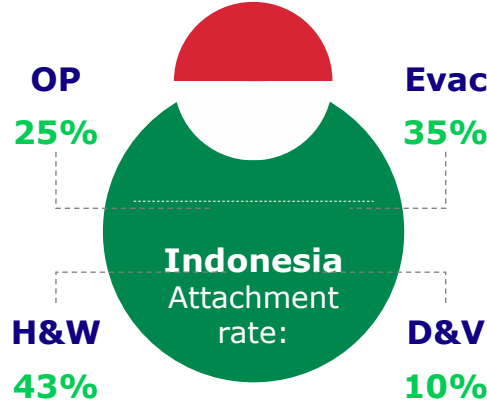
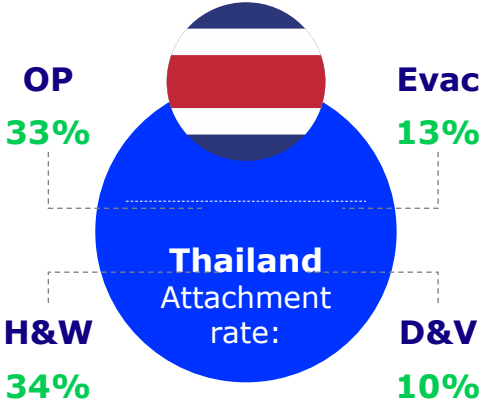
Our customer service representative was professional, patient, and very easy to talk to.

I am very grateful for Cigna Healthcare and highly recommend it!

**Cigna Healthcare Global customer, 2024, 5\* Trustpilot review**



# Asia – CGHO



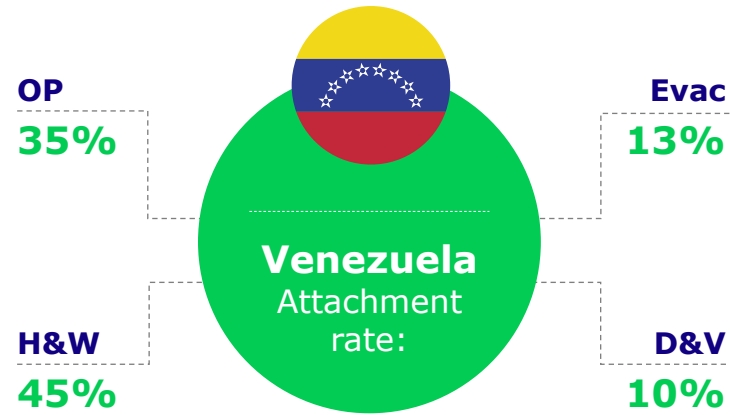
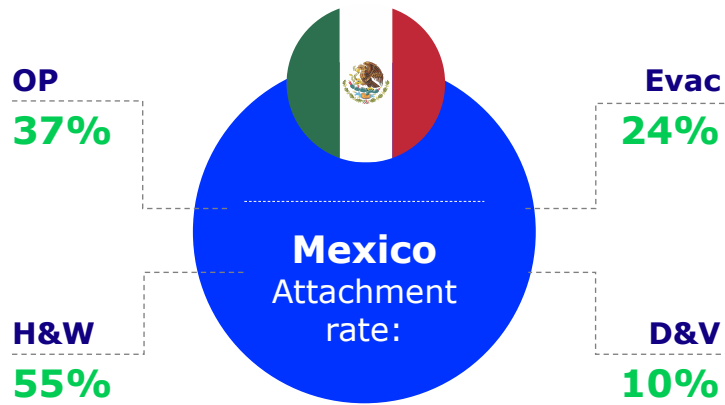
- Top 3 nationalities (2024 data):
- 1. US
  - 2. UK
  - 3. Switzerland

- Top 3 nationalities (2024 data):
- 1. Indonesia
  - 2. US
  - 3. India

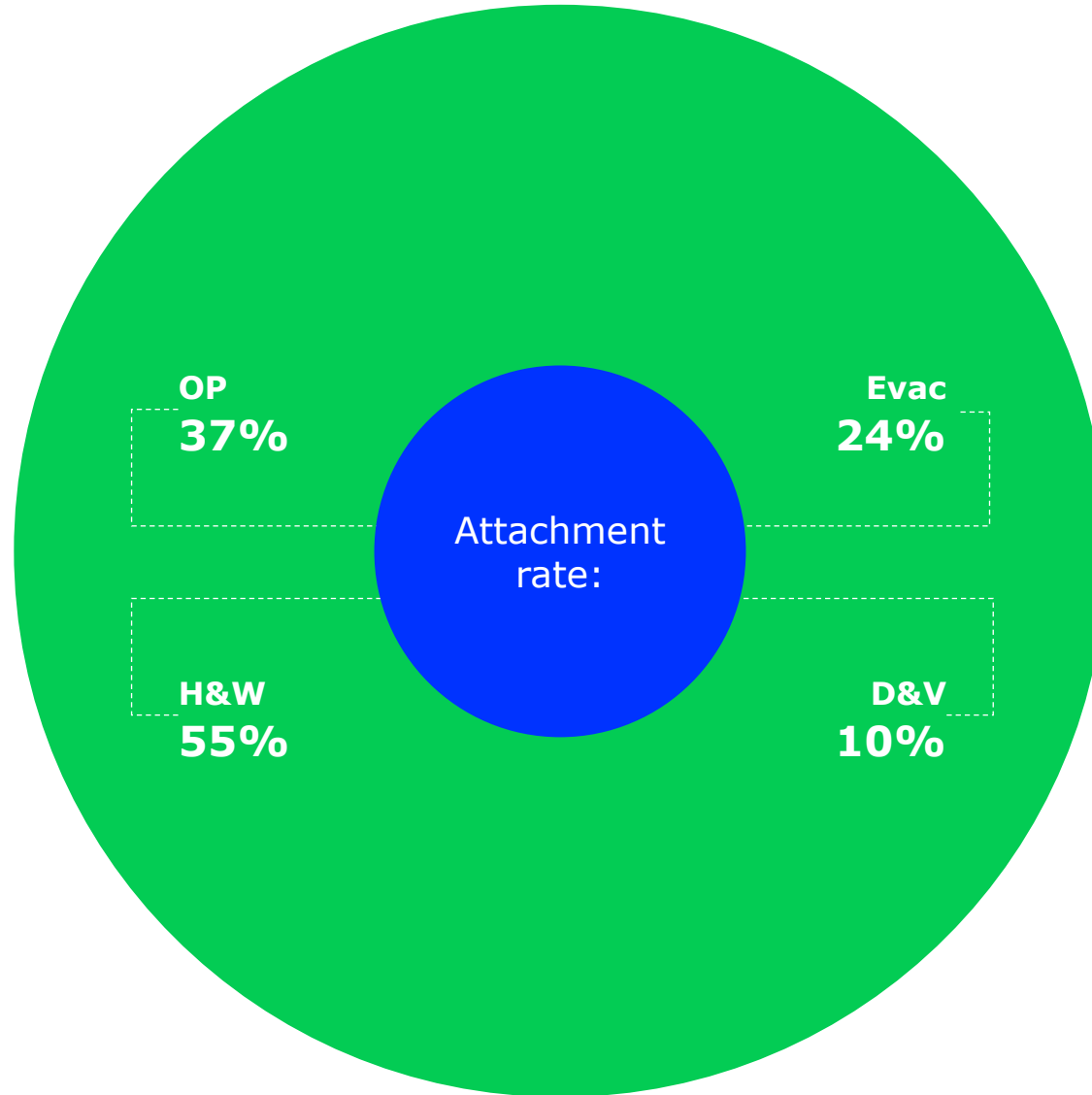
- Top 3 nationalities (2024 data):
- 1. US
  - 2. UK
  - 3. India

- Top 3 nationalities (2024 data):
- 1. US
  - 2. UK
  - 3. Denmark

# LATAM– CGHO



# UK- CGHO





# How does your customer access treatment?

## Inpatient or Daypatient treatment

For example: hospitalisation before and after surgery, scheduled ongoing treatment, maternity care during childbirth.

Prior authorisation is required before receiving treatment. Contact Customer Service team first. As part of the prior authorisation process, we'll issue a guarantee of payment and pay the agreed amount to the provider.



## Provider search

The Customer Service team can locate the nearest Cigna Healthcare network when requesting prior authorisation.

Or, you can use the Provider Search tool in the online Customer Area.



## Outpatient treatment

For example: doctor consultations, prescribed medication, physiotherapy appointment (when not part of an inpatient hospital stay).

In most cases, prior authorisation is not required, and customers can arrange their treatment.\*



## Provider Choice

As prior authorisation is not required for outpatient treatments, you can select a provider of your choice.

Note: for inside the US, you must use a Cigna Healthcare network provider, otherwise we will reduce the amount we pay by 20%.

# How does your customer pay for treatment?

## Inpatient or Daypatient treatment DIRECT BILLING

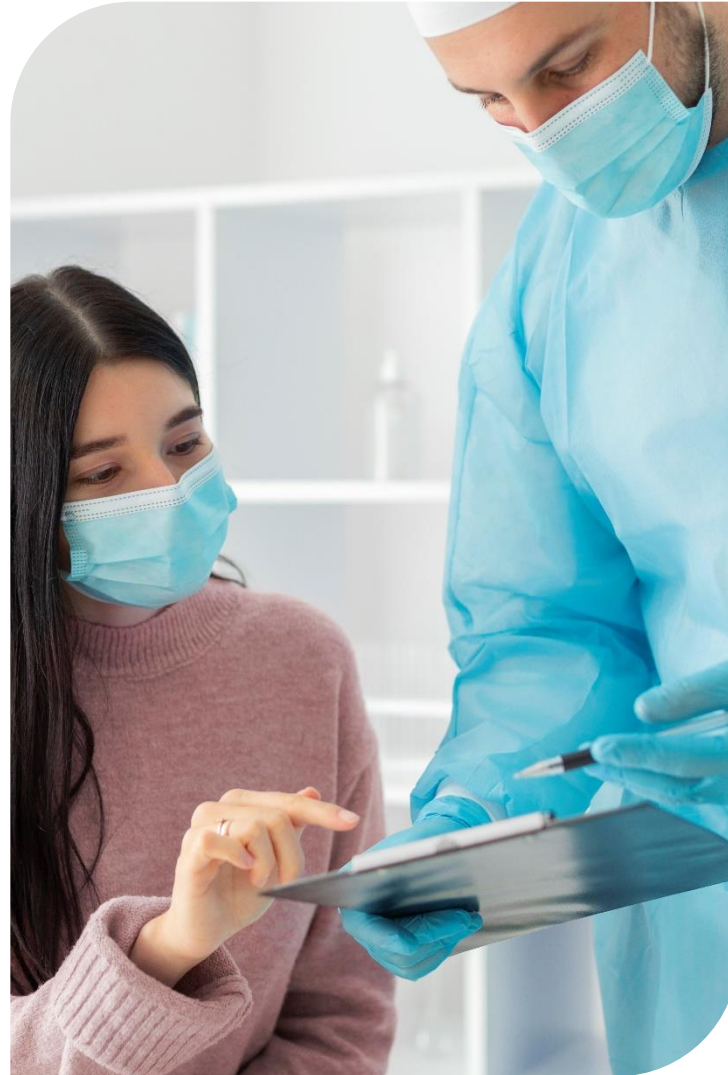
For most inpatient and daypatient treatments we will pay your hospital, clinical or medical practitioner directly:

Through a direct billing agreement

Through the provision of the guarantee of payment.

### Note:

There may be certain countries where we are unable to pay a provider directly. In this case, your customer will be responsible for paying any treatment costs, and Cigna will reimburse.



## Outpatient treatment SUBMIT YOUR CLAIM

For most outpatient treatment your customer will pay the provider and then they must submit their invoice and claims to us within 12 months from the date of treatment.

We will reimburse the customer (less any applicable deductible and/or cost share option)

We aim to process your claim within 5 working days after receiving all necessary documentation.

# Cigna wellbeing app

Our Cigna Wellbeing® App provides you with a host of tools and features to help you manage your health and wellbeing.

The Cigna Wellbeing® App is the easiest way to access Global Telehealth. Use the same email address and password as your online Customer Area to access the Cigna Wellbeing App services.

## MANAGE YOUR HEALTH

Health Assessments provide you with a 360° view of your health.

Chronic Condition Management led by our experienced team of nurses

## CHANGE BEHAVIOURS

Health Assessments provide you with a 360° view of your health.

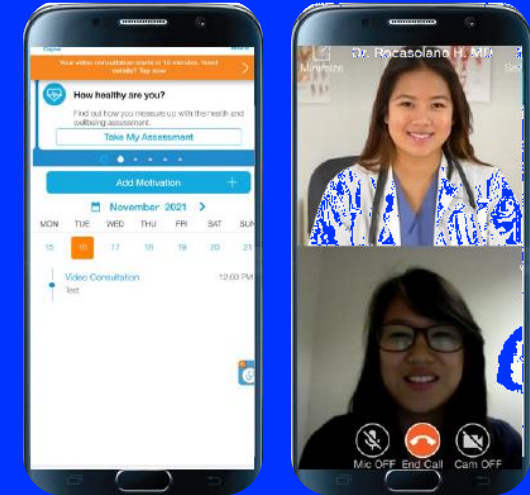
Chronic Condition Management led by our experienced team of nurses

## ACCESS CARE

Request a 'Global Telehealth' appointment using the Cigna Wellbeing App

Speak with a doctor by phone or video

Feel better – get the right advice, prescription or referral for further treatment or care.



Download the app for free to your mobile device today and let's get you started.

# Cigna Wellbeing App – Global Telehealth

Regardless of which plan has been purchased, you can speak to a doctor at any time by scheduling a virtual appointment via 'Global Telehealth' on the Cigna Wellbeing App.

**1**

## Request an appointment

Speak with a doctor anytime, anywhere.

### **It's convenient.**

You can access a doctor's appointment anywhere.

**2**

## Speak with a Doctor

The initial consultation will be with a General Practitioner by phone or video.

### **It's available 24/7.**

Around the clock access to doctors, within 24 hours where possible.

**3**

## Feel better

Get the right advice for you. Includes prescription services and referrals for treatment if you require further care.

### **Unlimited consultations.**

The service has no cost implications and no limit to the number of times you can access it.

# Optional Health & Wellbeing module: Wellness services

## How to access the Wellness services.

The Wellness services, comprising of the Life Management Assistance, the Wellness Coaching and the Mental Health Support programmes, is available to help you and your eligible dependents stay healthy and well, both physically and mentally.

These services are available across all plan levels for members over 18 years, providing you have purchased the optional International Health and Wellbeing module.

**To access any of the Wellness services, please contact us through one of the following options:**

- 1. Call us:** +1 984 810 5338 (Line exclusively for Cigna Global Health Options customers). You can dial this number directly from the 'Mental Health Support' section of the Cigna Wellbeing® App.)
- 2. Live Chat:** accessible through the website. To login, please enter 'assist' as the 'company code'. To access the Live Chat, click on 'LIVECONNECT' at the top of the home page.
- 3. Request a callback via the Cigna Wellbeing® App.**

This service is provided by our chosen counselling provider



# Life Management Assistance Programme

Included as part of our Health & Well-being optional module.



## Short-term counselling

- 6 sessions to help manage: anxiety and depression, family and relationship support, grief counselling and more.
- Personalized and fully confidential
- Unlimited in-the-moment telephone support



## Behavioural Health

- 6 sessions with a mindfulness coach to help with stress and challenges with focus and concentration.
- Online self-help Cognitive Behavioural Therapy (CBT) to support with mild to moderate anxiety, stress and depression.
- Available 24/7/365
- Referrals to legal and financial services

**Balanced living  
relies on overall  
good health &  
well-being**

# Wellness Coaching

Included as part of our Health & Well-being optional module.



Weight management



Physical activity



Sleep



Healthy eating



Stress Management



Tobacco cessation

- 6 confidential coaching sessions per focus area per period of cover.
- Your coach will provide personalised, goal-oriented guidance, wellness education, strategy development and encouragement.
- Sessions can be scheduled according to time zone and language preferences, by telephone or video call.

**Empowering you to create healthy behaviours for lasting lifestyle changes.**



# Mental Health Support Programme

Included as part of our Health & Well-being optional module.

This service is available regardless of any exclusion or pre-existing condition for anxiety or depression.



Long-term psychological support in anxiety and depression



**20**

face-to-face counselling sessions per condition per period of cover.



Speak with a clinician



Unlimited in-the-moment telephone support



## Behavioural Health

- 6 sessions with a mindfulness coach to help with stress and challenges with focus and concentration.
- Online self-help Cognitive Behavioural Therapy (CBT) to support with mild to moderate anxiety, stress and depression.



Speak with a clinician



Referrals to legal and financial services



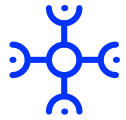
# Thank you.



# CGHO Enhancements

## Prevention

### Cancer related appliances



increased limits on Gold (**\$250/€185/£165**) and Platinum (**\$500/€370/£335**) and removed 'per lifetime' limit across all 3 tiers.

### Cancer preventative surgery



removed default cost shares and increased limit on Platinum to **\$20k/€14.8k/£13.3k**

### Footcare:



Increased limits on Silver and Gold

### Bone densitometry:



Increased limits on Silver and Gold



## Improved Tier Differentiation - Increases on Gold



OP GP visits -  
**\$7,500/€6,000/£4,825**



OP Physio -  
**\$15,000/€12,000/£9,650**



Hospital accommodation -  
**\$2,000/€1,480/£1,330**



IP cash benefit -  
**\$150/€120/£95**

## Competitive offering – exclusive services

### Genetic testing



Introduced on Silver (**\$1,000/€740/£665**) and widened scope to include testing for other conditions in addition to cancer (e.g. Gaucher disease, Rett's syndrome, Cystic fibrosis)

### Hormone therapy



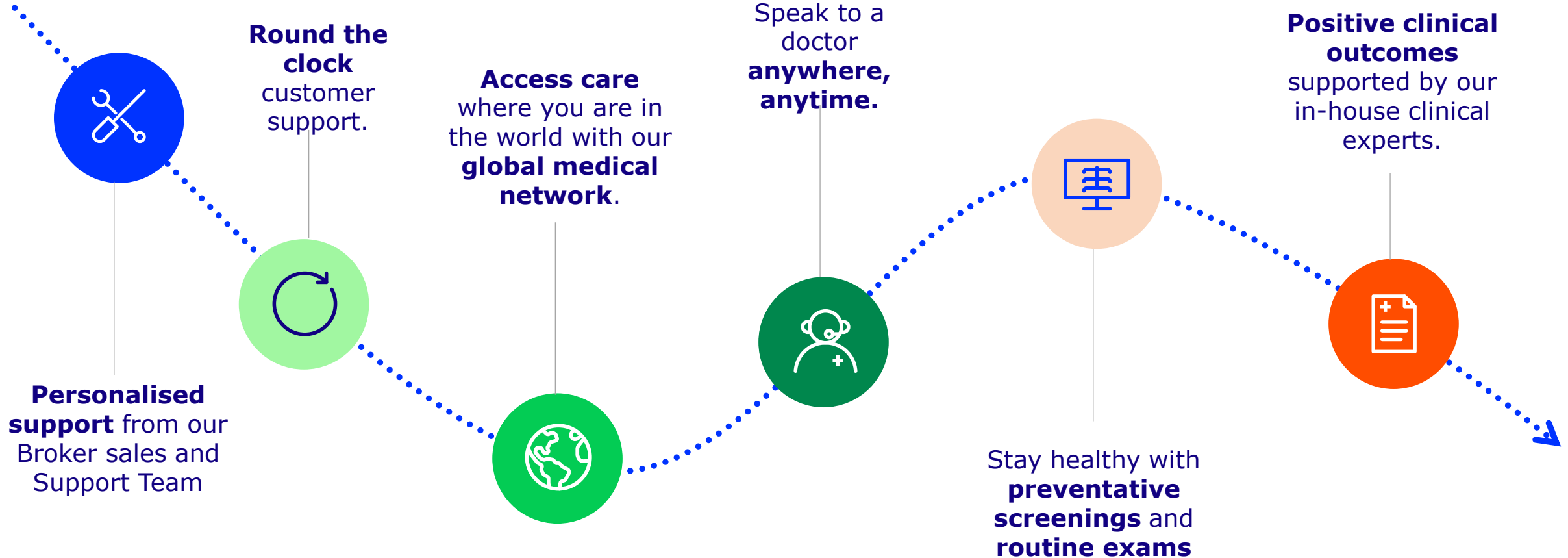
Increased limits on **Silver (\$500/€370/£335, Gold (\$1,000/€740/£665) and Platinum (\$1,500/€1,100/£1,000)**. Widened scope to include low-T and gender dysphoria hormonal treatment.

### Carrot



(Fertility, Family planning & Menopause guidance) – Platinum only

# What we do for our customers



# Decision Support Programme

## Providing Reassurance Thanks to Second Medical Opinions



Our **Decision Support Programme** gives you access to leading medical experts to provide advice and recommendations on your individual diagnosis and treatment plan. This can offer reassurance by helping the customers make an informed decision about the available treatment options



Contact from **our partner** within 48h after receiving your medical history

Expert medical opinion on your **diagnosis and treatment plan**

All your questions answered in a **personalized report**



**Expert medical opinion changes the course of treatment for many patients**



**91%**

Would recommend service



**55%**

Avoidance of Face-to-Face care

Customers can access Clinical Support by contacting our Customer Service Team.



# Case Management



Customers with complicated health care problems receive voluntary support from clinical staff during the whole health care journey.



Case managers act as a liaison between customers, their families and health care providers.



## Empowering the Customer

To receive the right care at the right time and in the right place.



**Enhance Customer Satisfaction**



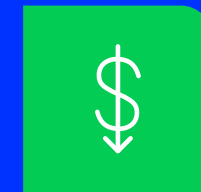
**Provide Clinical Education**



**Improve Quality of Life, Lifestyle and Clinical Outcomes**



**Prevent Readmission Complications**



**Avoid any Unnecessary Treatment. Reduce Costs**

# Chronic Condition Programme

## A personal approach



Our **Chronic Condition Programme** offers support to customers suffering from a chronic condition in order to help them better understand, manage and improve their condition.

This programme is accessible even if the condition is a special exclusion as detailed on their certificate of insurance.



**Improve Self-Management Skills**



**Peace of Mind**



**Improve Overall Health and Quality of Life**



**Prevent Acute Care and Complications**



Customers can access Clinical Support by contacting our Customer Service Team.

# \*NEW\* benefit: Carrot

## CARROT

### What is the Carrot benefit?

We are delighted to announce the launch of a new benefit available exclusively to Platinum Plan customers at no additional cost. Our partnership with Carrot, a global expert in fertility care, means we can now support our customers through the often complex world of fertility, family-building and hormonal health.



**Global fertility, family-building and hormonal healthcare.**



Carrot is a world leader in fertility, family-building, and hormonal health support. The company operates in **130 countries** worldwide and manages a global network of over **10,000 providers**.



### Carrot provides support and guidance with:

- Preservation (egg, sperm & embryo freezing)
- Assisted reproduction (e.g. in vitro fertilization)
- Adoption, gestational surrogacy & donor assistance
- Parenting and return-to-work support
- Perimenopause & menopause
- Understanding fertility health (e.g. hormone testing & ovulation tracking)
- Pregnancy & postpartum

### Key benefits



**Personalized plans**  
Real-time live support.



**Global service**  
Connect with experts in your time zone.



**Virtual expert chats**  
Unlimited video chats with clinical experts.



**No additional cost**  
Included as part of your Platinum plan.



**Education and support**  
Expert-led group sessions and unlimited educational resources.

Exclusively for Platinum customers Launched May 2024

# Thank you

