

We all lead busy lives and sometimes it's difficult to strike the right work-life balance when we're pulled in all directions. Not surprisingly, our health and happiness suffer as a result. What's more, when your job takes you abroad, the support taken for granted at home may not be available or is difficult to find.

Where your health is concerned, there should be no excuses. Our new Cigna Wellbeing® app puts you back in control, providing the services and tools to help you manage your care and make the right lifestyle choices. And when further assistance is required, our team of specialist doctors* are right at your fingertips.

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which have non-risk related may be provided by non-insurance entities.



TAKE CONTROL OF YOUR HEALTH WITH CIGNA WELLBEING®

Today, there's an expectation that access to information is available to us at all times - whether we're at home, in the office or out and about. At Cigna, we've applied the same thinking to your wellbeing. We want you to be healthy and happy and for you to stay in control wherever you're located. Here's how it works.

Cigna Wellbeing® app is built to support your health in three key areas:

- › Access the care you need, when you need it
- Manage your care to get well
- > Change your lifestyle behaviours to stay well

Each area of support focuses on specific healthcare issues. However it's their collective impact that can bring about life-changing improvements to your health and personal wellbeing.

The Cigna Wellbeing® App also makes it easy to:



Schedule a free doctor consultation by phone or video*



Measure and monitor Health with simple online Assessments



Get support to manage chronic conditions like diabetes and cardiovascular disease



Find relevant wellness articles and healthy recipes



Use online coaching programmes to manage nutrition, exercise or sleep patterns

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.

^{*}Subject to your plan agreement



ACCESS MANAGE CHANGE

ACCESS MANAGE CHANGE

ACCESS



Accessing the care you need, when you need it

We believe you should have access to an experienced doctor and the care you need wherever you're based in the world. Through our Telehealth service*, you can arrange a consultation by phone or real-time video chat and speak to a certified doctor. It's global, multilingual and available to you 24/7+. Often, appointments can be arranged on the same day, providing the peace of mind that you'll get the care you need, a speedy diagnosis and the most appropriate treatment.

MANAGE



Managing your care to get well

The focus now turns to your current health status. With the app, you can record and track key biometrics and establish a benchmark from which your heart rate, blood pressure and other health indicators are measured and monitored. Crucially, if you suffer from chronic conditions, such as diabetes or cardiovascular disease, we make sure you receive proper clinical support and the encouragement to become more proactive in managing your care.

CHANGE



Changing lifestyle behaviours to stay well

Improving your health means making changes to your lifestyle. It just takes a few minutes to complete a Health and Wellbeing Assessment and with a personalised report and health score you can identify areas such as stress levels, sleep patterns and nutrition where you might need to rethink your behaviour. Our one-to-one motivational coaching programmes* are designed to point you in the right direction and help you make positive improvements to your lifestyle.

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.

^{*}Subject to your plan agreement

[†]Video consultations are now available 24/7 worldwide with the only exception of China, where they are available between 9am-9pm Monday to Friday



ACCESS TO CARE

Global Telehealth*

When you don't feel well, you want to get better fast. There are times when a visit to a doctor's office is difficult to manage. But now you can have convenient access to quality health care through Global Telehealth, a new service available with the Cigna Wellbeing® app.

Global Telehealth gives you access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from your Cigna Wellbeing® app.

Appointments are often scheduled for the same day[†].



What can my employees use Global Telehealth for?



Video or phone consultations with a licensed doctor



A diagnosis for nonemergency health issues and acute conditions



Prescriptions of common health concerns, when medically necessary



Making preparations for an upcoming consultation

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.

^{*}Subject to your plan agreement

[†]Video consultations are now available 24/7 worldwide with the only exception of China, where they are available between 9am-9pm Monday to Friday



How does Global Telehealth work?







Request an appointment.

Your employees will use their Cigna Wellbeing® app to make an appointment with a doctor anytime, anywhere, 24/7. 2 Speak with a doctor.

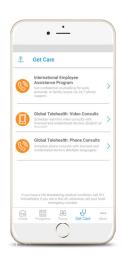
Your employees initial
Global Telehealth
consultation will be with a
General Practitiones (GP) by phone or video†.

Feel better.

When necessary, a prescription will be sent to your employees to take to their local pharmacy.

Why is Global Telehealth such a valuable service?

- Affordability. It's an alternative to doctor office or clinic visits - with no deductibles or coinsurance payments
- > Convenience. There's no need to leave the house or workplace
- Around the clock access. That's 24/7/365 access to a top doctor, usually within 24 hours (time can fluctuate depending on language preference)





[†]Video consultations are now available 24/7 worldwide with the only exception of China, where they are available between 9am-9pm Monday to Friday

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.

ACCESS



ACCESS TO CARE

INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAMME*

LEVEL 1 **Telephone Counselling**

Cigna will provide unlimited access to telephone support and up to 6 telephonic counselling sessions. The programme is available 24/7 in more than 170 countries through a toll-free line. The multilingual team of qualified counsellors will help with work, personal or family issues, including advice relating to legal, financial, childcare or elderly care matters.

LEVEL 2 Telephone and Face to Face Counselling

Cigna will provide unlimited access to telephone support and up to 6 counselling sessions, available by telephone, face-to-face or online video. The programme is available 24/7 in more than 170 countries through a toll-free line. The multilingual team of qualified counsellors will help with work. personal or family issues, including advice relating to legal, financial, childcare or elderly care matters.



Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.

^{*}Subject to your plan agreement



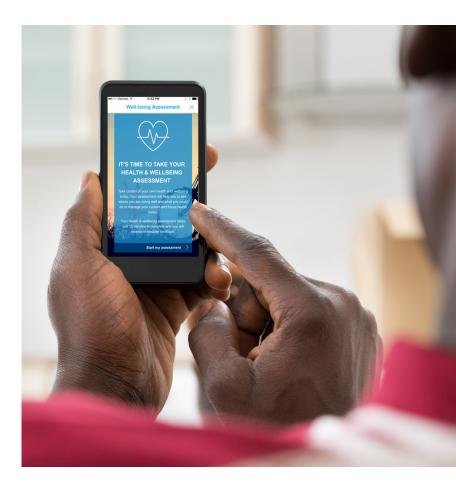
MANAGE

DO YOU HAVE A CHRONIC CONDITION? WE'RE HERE TO HELP!

A busy job and being away from your home country can make managing diabetes, high blood pressure and heart problems difficult. At Cigna we understand that it can be stressful. That's why we've put together a programme, led by our highly experienced nurses, to help you take control of your chronic condition.

Sign up for the chronic condition programme

Complete the confidential Cigna Health Risk Assessment on Cigna Wellbeing® or Cigna Envoy. Then, simply indicate that you'd like to be contacted by a specialist nurse.



Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.



MANAGE

How can you take part in the chronic condition programme?



Your employees nurse will contact them in order to get a better understanding of their diagnosis, their medications (if any), and their lifestyle.



Your employees will then create short-term and long-term goals, as well as strategies for achieving them. Employees family members can also participate in the programme if they feel they need the extra help.



Arrange follow ups as often as your employees need, from every 15 days to every month.



The programme is as brief or long as your employees need it to be.

Whether you employees are at home or on assignment, they'll never be alone when it comes to their health and wellness.

Let Cigna help you take control of your chronic condition.

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.



CHANGE

HEALTH AND WELLBEING ASSESSMENTS



Take our Health and Wellbeing Assessments* through Cigna Wellbeing* and find out today!

Health Risk Assessment

The confidential, online **Health Risk Assessment** allows you to create your own unique report. It's a 360° view of your health that shows you:

- > What's working
- > What needs work
- Any risk areas

Targeted Risk Assessments

Our **Targeted Risk Assessments** go deeper, into four areas to reveal if you're:

- > Eating right
- > Getting enough exercise
- > Sleeping well
- Coping with stress

Clear metrics, practical advice and ongoing support.





Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.

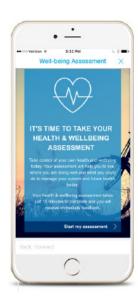
CHANGE

Access

There are times when we could all benefit from making some changes to our lifestyle. Factors such as stress, sleep, weight and diet can have a huge impact on your health, so it's important to know how well you're coping. With Cigna Wellbeing® you can focus on areas of your life where you need to make changes.

Track Biometrics

- Sleep Activity
- Height/Weight
- > Blood Sugar
- > Blood Pressure
- > Cholesterol
- Your Health Notes







Coaching Programmes

Programmes & videos from wellbeing experts to help you make real-world improvements.

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection.

Certain products and services which are non-risk related may be provided by non-insurance entities. If you are a current European Client /Customer please refer to your policy or member literature for details of the Cigna entity providing cover and/or services to you.

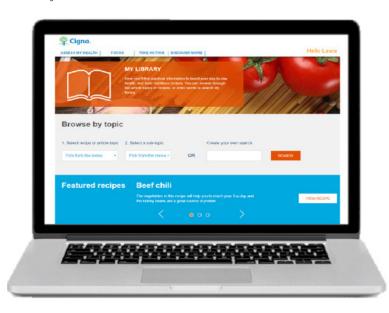


CHANGE

Health Content

Articles & recipes designed to help promote and provide information to make better sleep, stress, nutrition & activity decisions.

- Online Library
- 39 languages and locations
- > Search engine
- > Topics:
 - Life style
 - · General health
 - Nutrition / Weight
 - Healthy recipes
 - Physical Activity
 - Stress











Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.





TAKING BACK CONTROL

The Cigna Wellbeing® app allows you to take control of your health. It gives you access to a doctor, the care you need wherever you're located in the world and the practical support required to make the right lifestyle choices – and helps you stick to them.

Don't just take our word for it. We've asked Joan to explain how the app helps her manage a busy

lifestyle.

With two young children and a fulltime job, life's never dull. My husband works too and there's always lots going on, but we wouldn't have it any other way.

Generally my health is good, but I am prone to suffer from sinus infections and as we're new to the country with no options for child care, it's difficult for me to get to the doctor's surgery.

That's when my Wellbeing app comes to the rescue. Last week I woke up with the familiar tell-tale signs, made a call and was able to schedule a video consultation with the doctor for later in the day.

We discussed my symptoms, medical history, drug allergies and details of other prescribed medicines I was taking and based on this information the doctor confirmed that I had a sinus infection, wrote me a prescription and uploaded it to my phone.

All I had to do was print it off and pop into my local pharmacy to pick up my medicines. It couldn't be simpler. Thanks to my app, I was able to speak to a doctor and fast-track my treatment without leaving the house. Yes, the service is convenient and it suits my circumstances, but it's also thorough. The doctor was kind and attentive and gave me the reassurance I needed.'

Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection. Certain products and services which are non-risk related may be provided by non-insurance entities.



Visit http://eu.cignaglobalhealth.com/cwa/ for a full demonstration of features and benefits.



Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection.

Certain products and services which are non-risk related may be provided by non-insurance entities.