



WELL-BEING BEYOND BORDERS

Cigna Inspire Nordic
International Healthcare plans

Together, all the way.™



CIGNA INSPIRE, YOUR WHOLE HEALTH PARTNER

At Cigna, we want to be your partner in helping you to protect the health and well-being of your globally mobile employees. Our world class Inspire plans can help your business to thrive.



THREE LEVELS OF COVER TO CHOOSE FROM:

THE ELITECARE AND EXECUTIVECARE PLANS

INCLUDE A HIGH LEVEL OF COVER FOR:

- ✓ INPATIENT TREATMENT
- ✓ OUTPATIENT TREATMENT
- ✓ EVACUATION AND REPATRIATION
- ✓ MATERNITY CARE
- ✓ PANDEMIC COVER
- ✓ WELLNESS

THE ESSENTIALCARE PLAN

INCLUDES CORE COVER PLUS 3 FLEX OPTIONS:

- ✓ INPATIENT TREATMENT
- ✚ OUTPATIENT TREATMENT
- ✓ EVACUATION AND REPATRIATION
- ✚ MATERNITY CARE
- ✓ PANDEMIC COVER
- ✚ WELLNESS

✚ OPTIONAL COVER: DENTAL, VISION OR LIFE & PROTECTION SOLUTIONS



ACCESS CARE

*Wherever, whenever
it's needed*

- › **Extensive Medical Cover** - Comprehensive In-patient and Out-patient treatment as well as routine and complicated Maternity Care
- › **Global Telehealth** - Virtual consultations, because it's not always easy to be there in person
- › **Global Network** - Access to 1.5M+ trusted healthcare providers around the world



MANAGE CARE

*Making it easier for
employees to manage their
condition to stay well*

- › **Chronic Condition Management Programme** - One-on-one coaching, advice and support when diagnosed with conditions such as diabetes or cardiovascular disease
- › **Clinical Case Management** - Information and support before, during and after hospitalisation from a fully trained Cigna nurse
- › **Decision Support** - Make informed decisions about your diagnoses and the available treatment options



CHANGE LIFESTYLE

*Encouraging a proactive
approach to employees'
health and wellbeing*

- › **Cigna Wellbeing App** - Your employees have access to services to support every aspect of their health and wellbeing
- › **Market Leading Preventative Care** - Identify symptoms and access early intervention treatment
- › **Mental Health** - Extensive psychological and emotional support for a range of issues, including anxiety, depression and burnout

WE'RE READY WHERE YOU ARE



PRE-DEPARTURE

› **Pre-departure Medical Assessment**

A vital step to ensure employees and their families are in the best possible health before they leave for an assignment

› **Life & Protection Solutions**

Financially protect your organisation's most important asset... it's people

Choose from Life, Accidental Death & Disability, Temporary Incapacity and Permanent Disability

› **International Employee Assistance Programme**

Support with emotional and mental wellbeing, as well as legal, financial, childcare and elderly care issues



EARLY ASSIGNMENT

› **Health Risk Assessment**

A personalised and in-depth review of health and lifestyle habits

› **Make One Small Change**

A library of online health improvement programmes



DURING ASSIGNMENT

› **Telehealth Consultations**

Via Cigna's Global Telehealth partner, or your own healthcare provider

› **Clinical Services**

Chronic Condition Management, Clinical Case Management and Decision Support

› **Preventive Care**

Advanced routine exams, cancer screenings and genetic testing

› **Mental Health Care**

From acute conditions to everyday stress and anxiety

› **Pandemic, Epidemic & Infectious Illness**

Providing peace of mind in the new normal with coverage included for treatment, testing and drug shipment



END OF ASSIGNMENT

› **Supporting Transition Back Into Local Healthcare**

Right up to their return home and transition back into local healthcare, we look after employee health

CIGNA INSPIRE NORDIC

TABLE OF BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
ANNUAL BENEFIT Maximum per member or dependant	Up to £1,000,000 / €1,500,000 / \$1,500,000 per Year of Insurance	Up to £5,000,000 / €7,500,000 / \$7,500,000 per Year of Insurance	Unlimited
CHRONIC CONDITIONS	Covered up to applicable policy limits	Covered up to applicable policy limits	Covered up to applicable policy limits
CONGENITAL AND HEREDITARY CONDITIONS This benefit will be paid in respect of: <ul style="list-style-type: none"> Any abnormalities, defects, disorders or diseases present at birth Any abnormalities, defects, disorders or diseases inherited genetically. 	Covered up to applicable policy limits	Covered up to applicable policy limits	Covered up to applicable policy limits
PANDEMICS, EPIDEMICS AND OUTBREAKS OF INFECTIOUS ILLNESSES Treatment for disease or illness resulting from a Pandemic, Epidemic or Outbreak of Infectious Illness	Covered up to applicable policy limits	Covered up to applicable policy limits	Covered up to applicable policy limits
EMERGENCY OUT OF AREA OF COVER This benefit is payable for emergency conditions where immediate treatment is required while outside of the selected area of coverage for the purpose of business or pleasure.	Treatment must commence within a period of 90 days of absence from the selected area of coverage	Treatment must commence within a period of 90 days of absence from the selected area of coverage	Paid in Full Treatment must commence within a period of 90 days of absence from the selected area of coverage



INPATIENT/DAY CASE HEALTHCARE BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
HOSPITAL CHARGES FOR: <ul style="list-style-type: none"> nursing and accommodation for inpatient treatment day case treatment operating theatre and recovery room prescribed medicines, drugs and dressings for inpatient and day case treatment 	Paid in Full	Paid in Full	Paid in Full
PARENTAL ACCOMMODATION This applies to dependent children under the age of 18. Cigna will pay for reasonable costs for a parent staying in the same hospital with the child.	Paid in Full up to 30 days per Year of Insurance	Paid in Full up to 30 days per Year of Insurance	Paid in Full
SURGEON'S AND ANAESTHETIST'S FEES	Paid in Full	Paid in Full	Paid in Full
SPECIALIST PHYSICIAN'S FEES This benefit is paid in full for regular visits by a specialist physician during stays in hospital including intensive care by a specialist physician for as long as is required by medical necessity.	Paid in Full	Paid in Full	Paid in Full
SURGICAL PROCEDURES	Paid in Full	Paid in Full	Paid in Full
HIGH DEPENDENCY AND INTENSIVE CARE UNITS This benefit is paid in full during stays within high dependency units, intensive care units and cardiac care units for as long as critical care is medically necessary	Paid in Full	Paid in Full	Paid in Full
PROPHYLACTIC SURGERY Subject to prior-approval, when there is a significant family history and/or it is deemed appropriate following genetic testing. This is preventative surgery undertaken to remove an organ or gland not yet showing signs of cancer in an effort to prevent cancer developing. For example, a mastectomy.	Paid in Full	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>RECONSTRUCTIVE SURGERY</p> <p>Subject to prior-approval, this benefit will be paid when reconstructive treatment is required to restore appearance following illness, injury or surgery. For example, reconstruction following a mastectomy.</p>	Paid in Full	Paid in Full	Paid in Full
<p>OBESITY SURGERY</p> <p>Subject to prior-approval, this benefit will be paid if you have:</p> <ul style="list-style-type: none"> • a BMI of 30 or over; • attempted other documented methods of weight loss over a 2 year period; • been confirmed through psychological assessment as a suitable candidate. 	Paid in Full	Paid in Full	Paid in Full
<p>SLEEP SURGERY (UVULOPALATOPHARYNGOPLASTY - UPPP)</p> <p>Subject to prior-approval, this benefit will be paid if a sleep study has confirmed diagnosis of Sleep Apnea and symptoms have persisted after:</p> <ul style="list-style-type: none"> • completing a sleep hygiene coaching; • documented methods of weight loss have been attempted where there is a BMI of 30 or over; and • undergoing sustained CPAP treatment unsuccessfully. 	Paid in Full	Paid in Full	Paid in Full
<p>GENDER CONFIRMATION SURGERY</p> <p>Charges made for gender confirmation surgery (male-to-female or female-to-male) and related services consistent with World Professional Association for Transgender Health (WPATH) recommendations including, when applicable, hormone therapy, orchiectomy, vaginoplasty (including colovaginoplasty, penectomy, labiaplasty, clitoroplasty, vulvoplasty, penile skin inversion, repair of introitus, construction of vagina with graft, coloproctostomy), vaginectomy (including colpectomy, metoidioplasty with initial phalloplasty, urethroplasty, urethromeatoplasty), hysterectomy and salpingoophorectomy, as well as initial mastectomy or breast reduction.</p>	Not Covered	Up to £70,000 / \$105,000 / €105,000 per Lifetime	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
CANCER TREATMENT Includes consultations, surgery, drugs, diagnostic tests, oncology, radiotherapy and chemotherapy.	Paid in Full	Paid in Full	Paid in Full
CANCER RELATED APPLIANCES This benefit will be paid in respect of a wig or external prosthetic device for cosmetic purposes. For example, a prosthetic bra.	Paid in Full	Paid in Full	Paid in Full
HIV / AIDS Including drug therapy, or Antiretroviral Therapy (ART).	Paid in Full	Paid in Full	Paid in Full
REHABILITATION AND PHYSIOTHERAPY Treatment in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.	Paid in Full	Paid in Full	Paid in Full
DIAGNOSTIC TESTS Includes pathology, X-rays, radiology, CAT scan (Computed Tomography), MRI scan (Magnetic Resonance Imaging) and PET scan (Positron Emission Tomography).	Paid in Full	Paid in Full	Paid in Full
INPATIENT CASH BENEFIT Payable for treatment and accommodation for each overnight stay spent in a hospital for treatment received on an inpatient basis free of charge. An overnight stay must commence before midnight. This benefit requires prior approval.	£100 / \$150 / €150 each night up to 10 nights per year of insurance	£100 / \$150 / €150 each night up to 30 nights per year of insurance	£150 / \$225 / €225 each night up to 30 nights per year of insurance
HOME NURSING CHARGES This benefit will be paid: <ul style="list-style-type: none"> if recommended by a specialist immediately after hospital treatment for as long as is required by medical necessity; on a full time basis for as long as is required by medical necessity for treatment which would normally be provided in a hospital. 	Paid in Full	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>SURGICAL APPLIANCE AND/OR MEDICAL APPLIANCE</p> <p>This benefit will be paid in respect of:</p> <ul style="list-style-type: none"> an artificial limb, prosthesis or device which is inserted during surgery an artificial prosthesis or device which is a necessary part of the treatment immediately following surgery for as long as is required by medical necessity a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis. 	Paid in Full	Paid in Full	Paid in Full
<p>ORGAN TRANSPLANT</p> <p>Cigna will consider charges made for or in connection with approved organ transplant services, including immunosuppressive medications, organ procurement costs, and donor's medical costs. The amount payable for donor's medical costs is reduced by the amount payable for those costs from any other plan or source. Certain transplants will not be covered based on general limitations. (i.e. experimental procedures). This benefit requires prior approval: the member/ dependant must contact Cigna before incurring costs relating to organ donation.</p>	Paid in Full	Paid in Full	Paid in Full
<p>KIDNEY DIALYSIS</p> <p>The benefit will be paid on an in-patient, day-case or out-patient basis for kidney dialysis treatment</p>	Paid in Full	Paid in Full	Paid in Full
<p>HOSPICE AND PALLIATIVE CARE</p> <ul style="list-style-type: none"> Palliative care for inpatient, day case or outpatient treatment following the diagnosis that the condition is terminal with a life expectancy of less than six (6) months, and treatment can no longer be expected to cure the condition. Cigna will pay for the patient's physical care, psychological care as well as hospital or hospice accommodation, nursing care and prescription drugs. <p>This benefit requires prior approval.</p>	£40,000/ \$60,000/ €60,000 per year of insurance	£40,000/ \$60,000/ €60,000 per year of insurance	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
PRIVATE AMBULANCE This benefit is payable for transport to or from a hospital when ordered for medical reasons.	Paid in Full	Paid in Full	Paid in Full
EMERGENCY IN-PATIENT DENTAL This Benefit will be paid in respect of emergency dental Treatment undertaken on an In-patient or Day-case basis.	Paid in Full	Paid in Full	Paid in Full



OUTPATIENT HEALTHCARE BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>OUT-PATIENT ANNUAL BENEFIT - MAXIMUM PER MEMBER OR DEPENDANT.</p> <p>Please note that Cancer related Treatment and HIV/AIDS related Treatment are paid in full and not subject to an Out-patient annual limit.</p>	<p>Choose from three levels of Out-Patient:</p> <p>Option 1 £2,000 / \$3,000 / €3,000</p> <p>Option 2 £3,000 / \$4,500 / €4,500</p> <p>Option 3 £7,000 / \$10,500 / €10,500</p> <p>All amounts are per year of insurance</p>	<p>Paid in Full up to overall plan limit</p>	<p>Paid in Full up to overall plan limit</p>
<p>COINSURANCE OPTIONS</p>	<p>Option 1 No coinsurance</p> <p>Option 2 10% co-insurance</p> <p>Option 3 20% co-insurance</p>	<p>N/A</p>	<p>N/A</p>
<p>NON-SURGICAL AND MINOR SURGICAL PROCEDURES AND TREATMENT</p>	<p>Up to outpatient annual limit</p>	<p>Paid in Full</p>	<p>Paid in Full</p>
<p>GLOBAL TELEHEALTH WITH TELADOC</p> <p>Video and phone GP consultations via the Cigna Wellbeing App. If required, in-app referrals can be made to available Teladoc Global Telehealth specialists. This includes but is not limited to:</p> <ul style="list-style-type: none"> • Dermatology • Psychiatry • Internal Medicine • Gastroenterology • Gynaecology • Paediatrics • Orthopaedics <p>GPs can schedule these Global Telehealth Specialist appointments within five days of the initial consultation.</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>
<p>CONSULTATIONS WITH MEDICAL PRACTITIONERS AND SPECIALISTS</p>	<p>Up to outpatient annual limit</p>	<p>Paid in Full</p>	<p>Paid in Full</p>

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>TELEHEALTH CONSULTATIONS</p> <p>Where possible, telehealth consultations should be accessed through the Cigna Wellbeing app with Teladoc.</p> <p>Where virtual consultations are not available through Teladoc this Benefit is payable for video and phone consultations with a GP, Medical Practitioner or Specialist intended to facilitate the assessment, diagnosis, treatment, education and care management of an Insured Member by a healthcare provider.</p> <p>Choosing to access the telehealth service of a healthcare provider participating in Cigna's global network ensures you will receive optimised discounts.</p> <p>Telehealth consultations with a healthcare provider are limited to:</p> <ul style="list-style-type: none"> • 1 initial session; and • 2 follow-up sessions <p>Any further sessions are subject to prior-approval and require a medical report to be provided by the treating Medical Practitioner. The medical report should include:</p> <ul style="list-style-type: none"> • evolution of medical condition • treatment goal • treatment plan and estimated number of sessions still required. <p>Please note, Telehealth expenses should not exceed the cost of an equivalent face-to-face consultation. Expenses deemed to be excessive, unreasonable or unusual will not be covered or the amount of the Benefit paid will be reduced.</p>	Covered up to applicable policy limits	Covered up to applicable policy limits	Covered up to applicable policy limits
<p>DIAGNOSTIC TESTS</p> <p>Includes pathology, X-rays, radiology, electrocardiogram (ECG) and ultrasound scans.</p>	Up to outpatient annual limit	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
ADVANCED MEDICAL IMAGING Includes magnetic resonance imaging (MRI), computed tomography (CT) and positron emission tomography	Up to outpatient annual limit	Paid in Full	Paid in Full
CANCER TREATMENT Includes consultations, surgery, drugs, diagnostic tests, oncology, radiotherapy and chemotherapy.	Paid in Full	Paid in Full	Paid in Full
HIV / AIDS Including drug therapy, or Antiretroviral Therapy (ART).	Paid in Full	Paid in Full	Paid in Full
HORMONE REPLACEMENT THERAPY (HRT) For symptoms of the menopause.	Up to outpatient annual limit	Paid in Full	Paid in Full
PRESCRIBED MEDICINES/DRUGS AND DRESSINGS	Up to outpatient annual limit	Paid in Full	Paid in Full
PHYSIOTHERAPY, CHIROPRACTIC, OSTEOPATHY AND CHIROPODY TREATMENT	Up to outpatient annual limit	Paid in Full	Paid in Full
SPEECH THERAPY, OCULOMOTOR AND OCCUPATIONAL THERAPY This benefit will be paid if recommended by a Specialist and is intended to restore function which has been lost as a result of an accident or an acute medical condition, such as a stroke.	Up to outpatient annual limit	Paid in Full	Paid in Full
ALTERNATIVE THERAPIES This Benefit will be payable in respect of conditions where Alternative Therapies are considered an Orthodox form of Treatment. This includes acupuncture and homeopathy where Medically Necessary.	Up to outpatient annual limit	Paid in Full	Paid in Full
ANNUAL ROUTINE TESTS One eye test and hearing test for children under the age of 15.	Up to outpatient annual limit	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>WELL CHILD TESTS</p> <p>This benefit will be payable for Dependent child aged 6 and under. Cover includes 1 visit at each of the Appropriate Age Interval. It is limited to 13 visits for each Dependent child.</p> <p>Cover includes the following services:</p> <ul style="list-style-type: none"> • medical history of the child • physical examination • development assessment • anticipatory guidance • appropriate immunisations and laboratory tests: <ol style="list-style-type: none"> 1. DPT (Diphtheria, Pertussis and Tetanus) 2. MMR (Measles, Mumps and Rubella) 3. HiB (Haemophilus influenza Type b) 4. Polio 5. Influenza 6. Hepatitis B 7. Meningitis 8. Human Papilloma Virus (HPV). 	Up to outpatient annual limit	Paid in Full	Paid in Full
<p>ADULT VACCINATIONS</p> <p>This Benefit will be payable for clinically appropriate vaccinations and immunisations, namely:</p> <ul style="list-style-type: none"> • Influenza • HPV Gardasil • Pneumococcal vaccine • Varicella • Zoster <p>Anything not listed will be subject to prior approval from Cigna.</p>	Up to outpatient annual limit	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>TRAVEL VACCINATIONS Immunisations to Employees and/or Dependants related to travel, namely:</p> <ul style="list-style-type: none"> • Tetanus – every ten (10) years • Hepatitis A • Hepatitis B • Meningitis • Rabies • Cholera • Yellow fever • Japanese encephalitis • Polio booster • Typhoid • Malaria – tablet form, daily or weekly <p>Anything not listed will be subject to prior approval from Cigna.</p>	Up to outpatient annual limit	Paid in Full	Paid in Full
<p>DENTAL ACCIDENT Subject to prior approval, this Benefit will be paid in respect of Dental damage incurred through an Accident. An accident is defined as an unfortunate and external given incident that happens unexpectedly and unintentionally, that is not result of illness and resulting in damage or injury to the teeth. This also applies to permanent and removable dentures that were in place in the mouth when damaged.</p> <p>This benefit also covers Dental Illness that requires oral surgery and cannot be attributed to normal dental care.</p>	Up to Outpatient annual limit	Paid in Full	Paid in Full
<p>EMERGENCY DENTAL TREATMENT This Benefit will be paid in respect of emergency dental treatment in the case of acute painful worsening of the teeth and supporting tissues that is of high importance to be treated by a professional dentist. The benefit covers the acute phase and temporary treatment only.</p>	Up to outpatient annual limit	Paid in Full	Paid in Full
<p>SURGICAL APPLIANCE AND / OR MEDICAL APPLIANCE This benefit will be paid in respect of a prosthesis or appliance which is Medically Necessary and is part of the recuperation process on a short-term basis.</p>	Up to outpatient annual limit	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>MEDICAL AIDS</p> <p>This benefit it will be paid in respect of an appliance which is medically necessary and is prescribed to support everyday living. This includes, but is not limited to:</p> <ul style="list-style-type: none"> • Insulin pumps • Crutches • Wheelchairs • Orthopaedic supports • Prosthesis • Hearing aids 	Not Covered	Up to £1,000/\$1,500/€1,500 per year of insurance	Paid in Full
<p>SLEEP APNEA APPLIANCE</p> <p>We pay for CPAP machines and oral sleep apnea appliances where sleep apnea has been diagnosed following a sleep study. This benefit will be paid on a long term basis in respect of:</p> <ul style="list-style-type: none"> • CPAP machine once every five years • Annual servicing of CPAP • Annual replacement of CPAP consumables oral appliances 	Up to outpatient annual limit	Paid in Full	Paid in Full



MENTAL HEALTH CARE BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>OUT-PATIENT PSYCHIATRIC CARE This benefit will be paid in respect of mental disorders, including but not limited to:</p> <ul style="list-style-type: none"> • Anxiety • Depression • Addiction • Obsessive Compulsive Disorder • Post-Traumatic Stress Disorder • Eating Disorders • Burnout • ADHD 	<p>Paid in Full Up to 40 sessions per Year of Insurance</p>	<p>Paid in Full Up to 80 sessions per Year of Insurance</p>	<p>Paid in Full</p>
<p>IN-PATIENT PSYCHIATRIC CARE This benefit will be paid in respect of mental disorders, including :</p> <ul style="list-style-type: none"> • Anxiety • Depression • Addiction • Obsessive Compulsive Disorder • Post-Traumatic Stress Disorder • Eating Disorders • Burnout • ADHD 	<p>Paid in Full Up to 20 days per year of insurance</p>	<p>Paid in Full Up to 30 days per year of insurance</p>	<p>Paid in Full Unlimited</p>



MATERNITY BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>ROUTINE MATERNITY COVER AND CHILDBIRTH AT HOME</p> <p>This benefit is available to eligible females covered under the plan, defined as a female employee or a female spouse or partner of an employee, and will be payable for inpatient, day case or outpatient routine maternity expenses. Includes elective caesarean sections.</p>	<p>Choose from three levels of Maternity cover:</p> <p>Option 1: Not Covered</p> <p>Option 2: £4,800 / \$7,200 / €7,200</p> <p>Option 3: £8,000 / \$12,000 / €12,000</p>		
<p>COMPLICATED MATERNITY COVER</p> <p>This benefit is available to eligible females covered under the plan, defined as a female employee or a female spouse or partner of an employee, and will be payable for inpatient, day case or outpatient complicated maternity expenses.</p> <p>This includes:</p> <ul style="list-style-type: none"> • Medically Necessary caesarean section • Complicated maternity if as a result of assisted conception. 	<p>Option 1: Not covered</p> <p>Option 2: Paid in Full</p> <p>Option 3: Paid in Full</p>		
<p>NEWBORN CARE</p> <p>This benefit will be payable for:</p> <ul style="list-style-type: none"> • Up to 10 days routine care for the baby following birth • All treatment required for the baby during the first 90 days after birth. 	Paid in Full	Paid in Full	Paid in Full
<p>NONINVASIVE PRENATAL TESTING (NIPT)</p> <p>Genetic testing for chromosomal abnormalities in unborn baby, e.g. down syndrome</p>	Paid in Full	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
--	---------------	---------------	-----------

INFERTILITY TREATMENT

For an employee or their spouse, if also covered under this Cigna Plan, and are under the age of 40 (forty) years old. Includes inpatient, day case or outpatient Infertility treatment up to a maximum of 4 cycles per lifetime. Charges made by a physician for infertility services, including services related to the treatment of infertility once a condition of infertility has been diagnosed. Also included are services for further diagnosis to determine the cause of infertility. Infertility services include, but are not limited to, infertility drugs which are administered or provided by the physician, surgeries and other therapeutic procedures, laboratory tests, sperm washing or preparation, diagnostic evaluations, gamete intrafallopian transfer (GIFT), in vitro fertilization (IVF), zygote intrafallopian transfer(ZIFT), and the services of an embryologist. This benefit requires prior approval.

Not Covered

Not Covered

50% coinsurance up to £7,000/ \$10,000/ €10,000 per year of insurance



WELLNESS BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>PRE-DEPARTURE MEDICAL ASSESSMENT</p> <p>The PDMA can help you manage your healthcare prior to and during your assignment in order to avoid medical emergencies and ensure a successful international assignment. Our qualified Cigna nurses can help you and your family build a plan before you leave home, giving you information about accessing healthcare, whether medications are available in your assignment country or if alternatives may be necessary, as well as how to find a doctor. They can also give you personalised feedback and advice based on your specific needs and health history.</p>	Included	Included	Included
<p>CIGNA HEALTH AND WELLBEING ASSESSMENTS</p> <p>Access these assessments via Cigna's Online Wellbeing Portal on the Cigna Wellbeing App. Establish the current status of your health and receive a highly personalised report that highlights areas of strength and areas in need of improvement.</p>	Included	Included	Included
<p>MAKE ONE SMALL CHANGE</p> <p>Poor lifestyle choices such as smoking, low physical activity, poor food choices, or life's issues in general, can negatively impact an individual's health, wellbeing, and quality of life, as well as their productivity at work. The Cigna Make One Small Change Online Health Improvement Program is designed to target and improve specific behaviors. Used on its own or in combination with the Cigna health and wellbeing assessment, the program focuses on improving healthy behaviors that are vital to long term wellbeing.</p>	Included	Included	Included

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>EMPLOYEE ASSISTANCE PROGRAMME:</p> <p>LEVEL 1: TELEPHONE COUNSELLING</p> <p>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. They will answer plan questions, assess the problem, whether big or small, discusses and develop an action plan together with the member.</p>	Included	Included	Included
<p>CHRONIC CONDITION MANAGEMENT</p> <p>If you're diagnosed with diabetes or a cardiovascular condition, our case managers can offer you the opportunity to participate in our voluntary and free Chronic Condition Management programme. You'll receive coaching, one-on-one advice and support from one of our qualified Cigna nurses.</p>	Included	Included	Included
<p>ROUTINE ADULT PHYSICAL EXAMS</p> <p>This benefit will be paid for, or in connection with, routine physical examinations for members/ dependants over the age of 18 years old.</p> <p>This includes but is not limited to:</p> <ul style="list-style-type: none"> • height • weight • bloods • urinalysis • blood pressure and lung function. 	<p>Choose from three levels of Wellness Benefits:</p> <p>Option 1: Not Covered</p> <p>Option 2: Not Covered</p> <p>Option 3: Up to £500 / \$750 / €750</p>	<p>Up to £1,000 / \$1,500 / €1,500 per Year of insurance</p>	<p>Up to £5,000 / \$7,500 / €7,500 per Year of insurance</p>
<p>PAP SMEAR</p> <p>Cigna will pay charges for one Papanicolaou screening per year of Insurance.</p>	<p>Option 1: Not covered</p> <p>Option 2: Paid in Full</p> <p>Option 3: Paid in Full</p>	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>PROSTATE CANCER SCREENING</p> <p>Cigna will pay charges for one prostate cancer screening per year of Insurance for eligible males over 50 years old.</p>	<p>Option 1: Not covered</p> <p>Option 2: Paid in Full</p> <p>Option 3: Paid in Full</p>	<p>Paid in Full</p>	<p>Paid in Full</p>
<p>MAMMOGRAMS FOR BREAST CANCER SCREENING OR DIAGNOSTIC PURPOSES</p> <p>This benefit will be paid in respect of:</p> <ul style="list-style-type: none"> 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 one mammogram per year of Insurance for women aged 50 and over. 	<p>Option 1: Not covered</p> <p>Option 2: Paid in Full</p> <p>Option 3: Paid in Full</p>	<p>Paid in Full</p>	<p>Paid in Full</p>
<p>BOWEL CANCER SCREENING</p> <p>CIGNA will pay charges for a colonoscopy every five years for eligible members over 50 years old; or over 40 years old if there is an immediate family history of bowel cancer.</p>	<p>Option 1: Not covered</p> <p>Option 2: Paid in Full</p> <p>Option 3: Paid in Full</p>	<p>Paid in Full</p>	<p>Paid in Full</p>
<p>GENETIC CANCER SCREENING</p> <p>CIGNA will pay charges for testing and associated pre and post consultations if there is an immediate family history and a doctor has provided a referral.</p>	<p>Not Covered</p>	<p>Not Covered</p>	<p>Paid in Full</p>
<p>CARDIOVASCULAR GENETIC TESTING</p> <p>Cigna will pay charges for testing to assess the inherited risk of heart disease</p>	<p>Not Covered</p>	<p>Not Covered</p>	<p>Paid in Full</p>
<p>BONE DENSITOMETRY</p> <p>Cigna will pay charges for one scan every 5 years for women aged 50 and over.</p>	<p>Not Covered</p>	<p>Paid in Full</p>	<p>Paid in Full</p>
<p>DIETETIC CONSULTATIONS</p> <p>Cigna will pay charges for four consultations with a dietician per year of insurance if relating to a diagnosed disease or illness, such as diabetes.</p>	<p>Not Covered</p>	<p>Not Covered</p>	<p>Paid in Full</p>

PANDEMICS, EPIDEMICS AND OUTBREAKS OF INFECTIOUS ILLNESSES

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
TESTING FOR FUTURE EMERGENCE OF PANDEMIC, EPIDEMIC AND INFECTIOUS ILLNESSES	Covered Up to Out-Patient Diagnostic Tests Limit	Covered Up to Out-Patient Diagnostic Tests Limit	Covered Up to Out-Patient Diagnostic Tests Limit
DRUG SHIPMENT Where prescribed drugs cannot be accessed in current location	Covered unless prevented by local restrictions	Covered unless prevented by local restrictions	Covered unless prevented by local restrictions





WELLNESS SERVICES

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>CIGNA WELLBEING APP</p> <p>The Cigna Wellbeing App provides access to services and support to help you with every dimension of your health:</p> <ul style="list-style-type: none"> • International Employee Assistance Programme: Level 1 • Global Telehealth (provided by Teladoc/Advance Medical) • Online Health Platform • Clinical Services 	<p>Included - Download Cigna Wellbeing App from App StoreSM or GooglePlayTM</p>	<p>Included - Download Cigna Wellbeing App from App StoreSM or GooglePlayTM</p>	<p>Included - Download Cigna Wellbeing App from App StoreSM or GooglePlayTM</p>

INTERNATIONAL EMERGENCY SERVICES

Provided that Medical Necessity exists, these Services will be only provided when the Treatment resulting in the emergency medical evacuation or repatriation is covered under the Plan.

All Benefits under the international Emergency Services section require Prior Approval.

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
EMERGENCY MEDICAL EVACUATION	Paid in Full	Paid in Full	Paid in Full
EMERGENCY MEDICAL REPATRIATION	Paid in Full	Paid in Full	Paid in Full
ACCOMMODATION FOLLOWING AN EMERGENCY MEDICAL EVACUATION OR REPATRIATION Following an emergency medical evacuation or repatriation, Cigna will cover the reasonable cost of hotel accommodation for the patient, comprising a standard private room with en-suite facilities, up to a maximum of 7 nights, where medical necessity prevents repatriation or transportation back to the location of assignment immediately after discharge from an In-patient stay. Where the patient is under the age of 18, accommodation costs may also be covered for a parent, guardian or other responsible adult to stay with the patient in the same room.	Paid in Full	Paid in Full	Paid in Full
ACCOMMODATION FOR ACCOMPANYING PERSON IN THE EVENT OF AN EMERGENCY MEDICAL EVACUATION If the patient is expected to require hospitalisation for more than 7 days at the location to which they are evacuated, benefit will be payable for accommodation costs for an individual, as chosen by the patient to accompany them.	Paid in Full	Paid in Full	Paid in Full

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>TRANSPORT COSTS FOR ACCOMPANYING PERSON IN THE EVENT OF AN EMERGENCY MEDICAL EVACUATION OR REPATRIATION</p> <p>If the patient is expected to require hospitalisation for more than 7 days at the location to which they are evacuated, benefit will be payable for return travel costs (economy only) for the most economical form of transport, such as train or bus, to the place of hospitalisation for an individual, as chosen by the patient to accompany them.</p>	Paid in Full	Paid in Full	Paid in Full
<p>TRANSPORT AND ACCOMMODATION COSTS FOR NON-EMERGENCY RETURN TO HOME COUNTRY</p> <p>Reasonable return costs for travel and accommodation only in the event that Cigna requests the Insured person to travel to the Home Country for Treatment;</p> <p>Reasonable return costs for travel and accommodation of one accompanying Insured person and/or minor children if left alone.</p>	Paid in Full (accommodation costs up to 60 days)	Paid in Full (accommodation costs up to 60 days)	Paid in Full (accommodation costs up to 60 days)
<p>TRANSPORT COSTS FOR TRANSFER OF CHILDREN IN THE EVENT OF A MEDICAL EVACUATION OR REPATRIATION</p> <p>Benefit will be payable for the cost of travel for one parent to accompany the employee's child (under 18 years old) and for any individual who because of medical necessity has to go with the patient.</p> <p>If an employee's child who is a dependant is left alone without a parent or adult relative over the age of eighteen (18) after the employee or dependant is evacuated or repatriated, the Medical Assistance Service will arrange as soon as reasonably practicable for the dependant to return to their country of domicile. Qualified attendants (confirmed by the Medical Assistance Service) will travel with the child who is a dependant, if the Medical Assistance Service decides.</p>	Paid in Full	Paid in Full	Paid in Full

ASSISTANCE IN THE EVENT OF DEATH REPATRIATION OF MORTAL REMAINS

If the employee or dependant dies outside their country of domicile, the Medical Assistance Service will arrange as soon as reasonably practicable for the return of the bodily remains to the country of domicile of the deceased.

Paid in Full

Paid in Full

Paid in Full



	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>ASSISTANCE IN THE EVENT OF DEATH.</p> <p>TRAVEL COSTS FOR INSURED FAMILY MEMBERS IN THE EVENT OF REPATRIATION OF MORTAL REMAINS</p> <p>If the employee or dependant dies outside their country of domicile, Cigna will cover travel costs (economy only) for other insured family members to accompany bodily remains to the country of domicile of the deceased.</p>	Paid in Full	Paid in Full	Paid in Full
<p>TRANSPORT COSTS FOR COMPASSIONATE VISIT</p> <p>Cigna will cover the return travel costs (economy only) for the most economical form of transport to the place of hospitalisation for an individual, as chosen by the patient. This benefit is payable if the patient is in a different country and is expected to be hospitalised for more than 7 days after an accident or sudden illness, or has been given a short-term terminal prognosis.</p>	Not covered	Visit & return, 2 trips per year of insurance £1,000 / \$1,500 / €1,500 per trip	Paid in Full
<p>ACCOMMODATION FOR COMPASSIONATE VISIT</p> <p>Cigna will cover the reasonable cost of hotel accommodation for an individual, as chosen by the patient, comprising a standard private room with en-suite facilities, where the patient is in a different country and is expected to be hospitalised for more than 7 days after an accident or sudden illness, or has been given a short-term terminal prognosis.</p> <p>In all circumstances the patient must first contact Cigna to obtain prior approval for hotel accommodation to be covered.</p>	Not covered	Up to £100 / \$150 / €150 per day, up to 10 days per Year of Insurance.	Paid in Full
<p>COMPASSIONATE EMERGENCY REPATRIATION</p> <p>Benefit payable if the patient is outside of their country of usual residence and has to return home due to the death or serious acute illness or injury of a close relative, such as parent, spouse, partner, sibling or child. Cigna will cover the return travel costs for the most economical form of transport.</p>	Not covered	Not covered	Paid in Full

TRANSPORT COSTS FOR A TEMPORARY COLLEAGUE REPLACEMENT	Paid in Full	Paid in Full	Paid in Full
SEARCH AND RESCUE COSTS	Up to £6,500/\$13,000/€10,000 per Year of Insurance	Up to £6,500/\$13,000/€10,000 per Year of Insurance	Up to £6,500/\$13,000/€10,000 per Year of Insurance



DENTAL PLAN

	DENTAL EXTRA PLAN	DENTAL EXTRA PLUS PLAN
ANNUAL BENEFIT Maximum per employee or dependant	Up to £1,500 / \$2,250 / €2,250 per Year of Insurance	Up to £3,500/\$5,250/ €5,250 per Year of Insurance
CLASS ONE Investigative & Preventative Treatment. Benefits include: <ul style="list-style-type: none"> • Routine check-ups, where no pain or issues are experienced and no further treatment is anticipated prior to visit. • Examinations, x-rays, scale & polish 	Paid in Full Up to 2 visits per year of insurance	Paid in Full Up to 2 visits per year of insurance
CLASS TWO Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental Injury. Benefits include: <ul style="list-style-type: none"> • Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment. 	80% refund	80% refund
CLASS THREE Major Restorative. Benefits include: <ul style="list-style-type: none"> • Dentures –acrylic/synthetic, metal and metal/acrylic • Crowns, inlays, mouthguard or occlusal splint. • Implants. 	50% refund	50% refund
ORTHODONTIC TREATMENT Orthodontic Treatment for dependent children under the age of 18	50% Refund Up to £750 / \$1,125 / €1,125 per Year of Insurance	50% Refund Up to £1,000 / \$1,500 / €1,500 per Year of Insurance

Important Note:

- > Examinations and Scale and Polish will both be limited to 2 visits per year of insurance;
- > Full case assessment will be limited to one per year of insurance;
- > X-rays will be limited to four bitewings and six Intra Oral per year of insurance and OPG every 3 years;
- > Prolonged periodontal treatment limit of one course per year of insurance;

VISION PLAN

	BENEFIT LIMIT
VISION CARE One eye examination per year of insurance by an Optometrist or an Ophthalmologist.	Paid in Full
EXPENSES FOR: <ul style="list-style-type: none">• Lenses to correct vision;• Eyeglass frames;• Prescription sunglasses.	Up to £250/\$375/€375 per Year of Insurance

Important Note:

All monetary limits are dependent on the currency of your policy and are based on the contractual agreement between Cigna and your employer. The first 2 digits of your membership number determines your monetary limits, e.g., if the first two digits of your membership number are:

82 - all monetary limits apply in Euros.

85 - all monetary limits apply in US Dollars.

88 - all monetary limits apply in Sterling.

Example:

Policy currency = Sterling

Benefit limit €7,500/ \$7,500/ £5,000

Claim incurred = \$9,000

The claim shall be converted to sterling and the resulting sterling amount offset against £5,000 for payment.



LIFE AND PROTECTION SOLUTIONS

At Cigna, we realise emotional stress when a loved one passes away or becomes hurt can be debilitating. Having no life insurance or inadequate coverage can contribute to financial stress. In the workplace, this financial stress can lead to increased absenteeism, lost productivity and higher health care costs.

Therefore, offering holistic coverage – including life and protection plans – can help your employees and their families recover not only financially, but also physically, emotionally, and socially.

As an employer, offering Life and Protection coverage is a way you can support the whole health of your employees – and help ensure their families are well prepared and looked after, no matter what.

To help you do just that, we offer 4 Life & Protection Solutions:



Life Protection

pays a lump sum in case of natural (health related) death as well as in case of death due to an accident.



Accidental Death & Disability Protection

pays a lump sum in case of death or disability caused by an accident.



Permanent Disability Protection

pays a lump sum in case of a permanent (total or partial) disability resulting from an illness or accident.



Temporary Incapacity Protection

pays a monthly allowance in case of any illness or accident inhibiting the insured member from performing their usual professional occupation.

GET IN TOUCH TO FIND OUT MORE



scandinavia@cigna.com



www.cignaglobalhealth.eu





Claims can be submitted via CignaEnvoy.com, which also provides your link to easy access to quality healthcare around the world. Mailing address for claims is Cigna Global Health Benefits, 1 Knowe Road Greenock, Scotland PA15 4RJ.

The Cigna name, logo and other Cigna marks are owned by Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. "Cigna" refers to Cigna Corporation and/or its subsidiaries and affiliates. Products and services are provided by, or through, such operating subsidiaries including (without limitation), Cigna Life Insurance Company of Europe S.A.-N.V, Cigna Europe Insurance Company S.A.-N.V, both companies registered in Belgium at Plantin en Moretuslei 309, 2140 Antwerp, Belgium or Cigna Global Insurance Company Limited, with registered address in Guernsey at PO Box 155, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 4ET. Please refer to your literature for details of the insurance entity providing cover. Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V., are subject to the prudential supervision of the National Bank of Belgium and to the supervision of the Financial Services and Markets Authority in the field of consumer protection. Cigna Global Insurance Company Limited is authorised and regulated by the Guernsey Financial Services Commission for the conduct of insurance business in Guernsey. Certain products and services which are non-risk related may be provided by non-insurance entities such as Cigna International Health Services BVBA, registered with the Financial Services and Markets Authority as an insurance and reinsurance broker and with registered office at Plantin en Moretuslei 299, 2140 Antwerp, Belgium; Cigna European Services (UK) Limited, having its registered office at 13th Floor, 5 Aldermanbury Square, London EC2V 7HR; and Cigna Global Wellbeing Solutions Limited with registered office at 13th Floor, 5 Aldermanbury Square, London EC2V 7HR.

Please refer to your member materials for further information, including details of the insurance entity providing cover, the list of benefits, exclusions and limitations. Cigna Global Health Benefits' web-based tools, such as Cigna Envoy, are available for informational purposes only. These tools are not intended to be a substitute for proper medical care provided by a physician. © 2021 Cigna. All rights reserved. Some content provided under licence.