



Cigna Inspire Nordic

Group healthcare
plans inspired by
health and vitality





Cigna Inspire Nordic

At Cigna Healthcare, we are dedicated to safeguarding the health and vitality of your globally mobile employees



Our Cigna Inspire Nordic plans are designed to meet the needs of many types of employees:

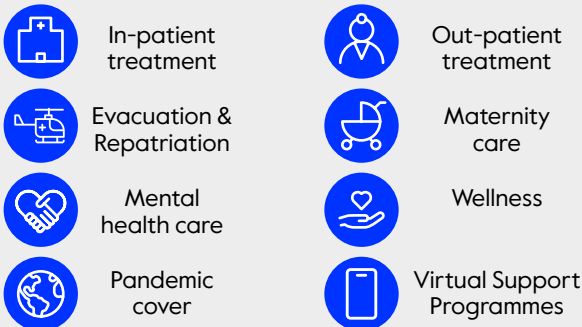
- **Global assignees:** our Inspire plans provide medical cover for employees and their families who are assigned to work on short term or long term assignments. Cigna Inspire Nordic, can also be used alongside CignaLinks and Cigna Solutions, to:
 - supplement local social healthcare cover
 - meet local visa requirements for people working or living abroad
- **Key Executive Employees:** Cigna Inspire plans provide the quality and comprehensive healthcare cover needed for these key employees.

Three levels of cover to choose from

Cigna Healthcare will be your trusted partner in protecting the health and vitality of your globally mobile employees. Our flexible, first-class Cigna Inspire plans are crafted to strengthen your business's success. Offering three comprehensive levels of coverage and additional optional coverage, we ensure that you can select the option that best fits the needs of your employees and their families.

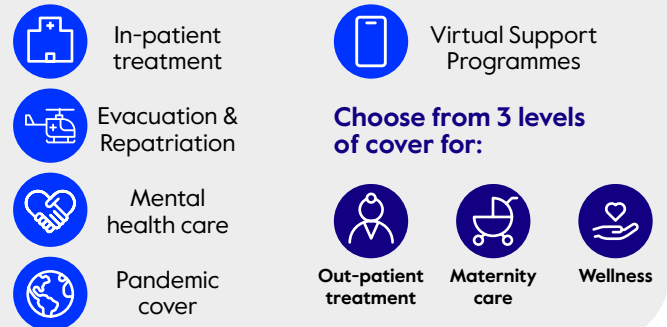
The EliteCare and ExecutiveCare plans

Include a high level of cover for:



The EssentialCare plan

Core cover:



Optional Extras

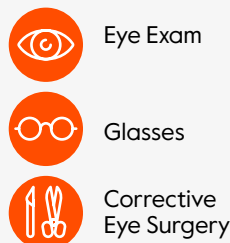
Dental

3 levels of cover including:



Vision

2 levels of cover including:



Life and Protection Solutions

Solutions to support whole health:





Guiding you through the Cigna Inspire Nordic experience

We're ready wherever you are in the world. No matter which plan you choose for your globally mobile employees

Early assignment



Guided Health Advisor

A valuable tool to assist your employee's and their families to manage their healthcare prior to and during their assignment to help avoid medical emergencies.



Health Risk Assessment

This confidential review of your employee's and their families health and lifestyle habits evaluates various health factors for globally mobile employees, connecting them to suitable well-being programmes.



International Employee Assistance Programme (IEAP)

Provides telephonic and face-to-face mental health support, along with assistance for practical, legal, and financial concerns for employees and their families.



Make One Small Change

Coaching programmes designed to target and improve specific behaviours and offer useful coaching programmes, focuses on five pillars—resilience, nutrition, movement, sleep, and tobacco—to help employees set goals, tackle challenges, and achieve sustainable change.

During assignment

Cigna Inspire includes comprehensive benefits for in-patient, out-patient, maternity, wellness, and emergency evacuation.



Global Telehealth

Worldwide 24/7 access to doctors via phone or video for non-emergency issues, available to employees and their dependants.



Pandemic, epidemic & infectious illness

Offers peace of mind for employees abroad during health crises, covering treatments, testing, and medication shipments.



Physical and mental health care

From acute conditions to everyday stress and anxiety.



Preventative care

Advanced routine exams, cancer screenings and genetic testing.



Clinical Services

If a medical condition arises, our experienced clinical team is ready to assist your employees with specialist support including:

- Nurse Case Management
- Decision Support Programme
- Hospital Support Programme
- Chronic Condition Management
- Diabetes Prevention
- Musculoskeletal Support Programme (MSK Support)

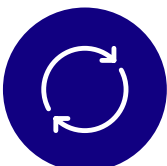


End of assignment



Transition back into local healthcare

We look after your employees' health and well-being right up to the moment they transition back into local healthcare.





Areas of cover

Cigna Healthcare has three areas of cover available:

Area I: Worldwide	Every country throughout the world, excluding any country with whom, at the date of commencement of treatment, the Federal Government of the United States of America has prohibited trade to the extent that payments are illegal under applicable law
Area II: Worldwide EXCLUDING USA	Worldwide, excluding the USA
Area III: Europe	Europe - (Andorra, Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom)

Cigna Healthcare will apply the appropriate area of coverage based on the location of you and your dependants, as agreed with your employer.





CignaLinks®: global coverage, local delivery

CignaLinks® is a unique aspect of your benefit programme available to provide access to a global network and savings

Network Providers

-  Direct settlement; contracted rates to achieve greater cost savings
-  Local knowledge and service delivery
-  Local clinical and customer services support
-  Facilitates compliance with local regulators

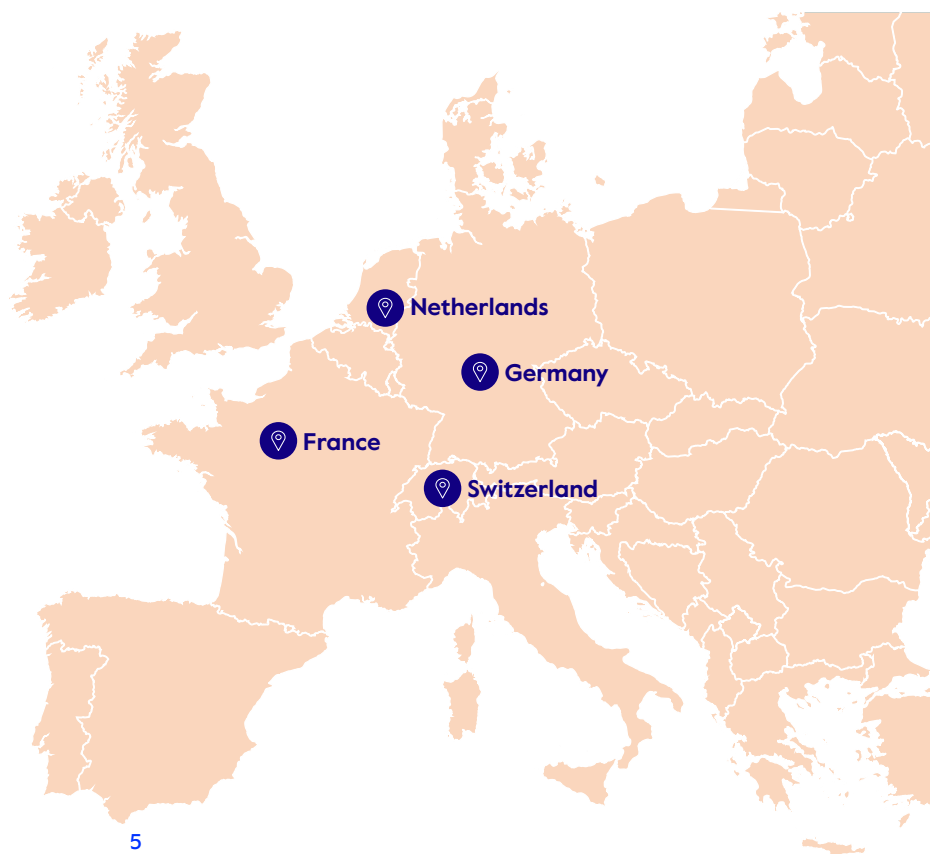


CignaSolutions Europe

Solving client challenges through partnerships

Strategic Partnership Approach

-  Partnerships model in Europe based on regulatory, market & client needs
-  Cigna is the single point of contact for members and clients where possible
-  Cost effective subrogation & development of reporting capabilities



Cigna Inspire Nordic

Table of benefits





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Cigna Inspire healthcare benefits inspired by vitality

Cigna Inspire healthcare benefits inspired to improve the health and vitality of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
Annual Benefit Maximum per Insured member, spouse 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	Paid in Full
Congenital and Hereditary Conditions This benefit will be paid in respect of: • any abnormalities, defects, disorders or diseases present at birth or inherited genetically	Covered up to applicable policy limits	Covered up to applicable policy limits	Paid in Full
Pandemics, Epidemics and Outbreaks of Infectious Illnesses Treatment for disease or illness resulting from a pandemic, epidemic or outbreak of infectious illness , as defined by the World Health Organisation (WHO)	Covered up to applicable policy limits	Covered up to applicable policy limit	Paid in Full
Emergency Out of Area of Cover • emergency treatment for conditions where immediate treatment is required while outside of the selected area of coverage for the purpose of business or pleasure This benefit is not intended for routine or pre-planned treatment	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	Treatment must commence within a period of 90 days of absence from the selected area of coverage



Global Virtual Care

Digital and Telehealth Support available 24/7

	EssentialCare	ExecutiveCare	EliteCare
Guided Health Advisor - manage your healthcare prior to and during your assignment to help avoid medical emergencies - our Cigna Healthcare nurses can provide your family with personalised information i.e.: - accessing healthcare - medications availability - how to find a doctor	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
Global Telehealth with Teladoc Video and phone GP consultations, free and confidential 24/7 access to real-time remote medical consultations with a licensed doctor , wherever you are in the world	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
International Employee Assistance Programme (IEAP) with Workplace Options Free and confidential 24/7 access to specialised support and advice in multiple languages.			
Counselling support: - a single session with a counsellor to provide immediate help with difficult or uncertain situations - telephonic and video counselling, up to 6 sessions	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
Behavioural coaching: - a 6 week telephonic mindfulness programme - online Cognitive Behavioural Therapy (CBT) - life coaching			
Make One Small Change Coaching programmes designed to target and improve specific behaviours such as: - smoking - low physical activity - food choices - general life issues	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
Country Guides Providing useful information about your country of location for your assignment, such as: - medical - travel - safety - culture	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app



Global Health Services and Clinical Programmes

Additional solutions to support the health and vitality of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
Health Risk Assessments - confidential review of your health and lifestyle habits - identify areas that may need attention - coaching programmes may be recommended to aid the relevant lifestyle improvements	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
Targeted Risk Assessments targeted and confidential review for any identified risk factor based on the answers to the Health Risk Assessment	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
Health Information Library The online library allows access to a portfolio of helpful articles to help improve lifestyle choices, including areas such as: - diet and recipes - exercises - disease prevention - stress management - ways to improve sleep	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
Nurse Case Management Your Cigna Healthcare case manager will provide a wide range of support during your treatment : - provide pre-authorisation and guidance on provider options - personalised patient guidance and education - emotional and psychological support - provider liaison - post care follow up	Included	Included	Included
Decision Support Programme with Teladoc Your Cigna Healthcare case manager can connect you to a specialist physician to help answer questions you may have regarding your diagnosis and treatment plan. This confidential service can provide you with an objective, evidence-based, and unbiased second opinion	Included	Included	Included
Hospital Support Programme For treatment requiring an extended hospital stay, a case manager will provide a wide range of support, both before and after hospitalisation: - personalised patient guidance and education - emotional and psychological support - medication management - facilitate smoother recovery and discharge processes - ensure patients receive the most appropriate care - coordination with the family	Included	Included	Included



Global Health Services and Clinical Programmes

Additional solutions to support the health and vitality of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
Chronic Condition Management Our case managers can offer you the opportunity to participate in a Chronic Condition Management programme, following a diagnosis of: • hypertension • diabetes • cardiovascular condition • metabolic disorders	Included	Included	Included
Diabetes Prevention Programme with Omada (available to members located in the US) In collaboration with Omada, a digital lifestyle change programme for diabetes prevention, you can access: • behavioural counselling and customised engagement • weight monitoring via digital scales • weekly online lessons • a virtual health coach online • a social network to learn about: • nutrition • stress management • sleep • lifelong fitness skills	Included	Included	Included





Wellness Benefits

Preventative health benefits to help improve the wellbeing and motivation of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
Routine Physical Exams* Exams for insured members aged 7 years and above, can include, but not limited to; - physical examination by a doctor - height, weight, waist circumference, body mass index (BMI) & body fat percentage - blood pressure - urine analysis - cholesterol test - full blood count - full biochemistry profile including liver and kidney function - lung function test - adult hearing test	Choose from three levels of wellness benefits: Option 1: Not covered Option 2: Not covered Option 3: Up to £500 / \$750 / €750 per year of insurance	Up to £1,000 / \$1,500 / €1,500 per year of insurance	Up to £5,000 / \$7,500 / €7,500 per year of insurance
Pap Smear Screening* • 1 papanicolaou screening <i>per year of insurance</i>	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
Prostate Cancer Screening* • 1 prostate cancer screening <i>per year of insurance</i> for insured males over 50 years old	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
Mammograms for Breast Cancer Screening or Diagnostic Purposes* • 1 baseline mammogram for asymptomatic women aged 35-39; • 1 mammogram for asymptomatic women aged 40-49 every 2 years or more if medically necessary; • 1 mammogram every Year of Insurance for women aged 50 and over	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
Bowel Cancer Screening* • 1 colonoscopy every five years for insured member over 50 years old; • 1 colonoscopy for insured member over 40 years old if there is an immediate family history of bowel cancer	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
Genetic Cancer Screening Testing and associated pre and post consultations if there is an immediate family history and a doctor has provided a referral This benefit requires prior approval	Not covered	Not covered	Paid in Full
Cardiovascular Genetic Testing Testing to assess the inherited risk of heart disease	Not covered	Not covered	Paid in Full
Bone Densitometry* 1 scan every 5 years for women aged 50 and over	Not covered	Paid in Full	Paid in Full

*Exams and screenings required for symptomatic conditions are covered under *out-patient diagnostic benefits*



Mental Health Care Benefits

We recognise that mental health is just as important as physical health, and to support this, we have a wide range of benefits to help throughout life's challenges

	EssentialCare	ExecutiveCare	EliteCare
International Employee Assistance Programme (IEAP) with Workplace Options Free and confidential 24/7 access to specialised support and advice in multiple languages. Counselling support: • a single session with a counsellor to provide immediate help with difficult or uncertain situations • telephonic and video counselling, up to 6 sessions Behavioural coaching: • mindfulness programme, 6 week telephonic • online Cognitive Behavioural Therapy (CBT) • life coaching	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
In-patient Mental Health Care Treatment for mental health disorders , relating but not limited to: • anxiety • depression • addiction • obsessive compulsive disorder • post-traumatic stress disorder • eating disorders • burnout • attention deficit hyperactivity disorder (ADHD)	Up to 20 days per year of insurance	Up to 30 days per year of insurance	Paid in Full
Out-patient Mental Health Care Treatment for mental health disorders , including but not limited to: • anxiety • depression • addiction • obsessive compulsive disorder • post-traumatic stress disorder • eating disorders • burnout • attention deficit hyperactivity disorder (ADHD)	Paid in Full Up to 10 sessions per year of insurance	Paid in Full Up to 20 sessions per year of insurance	Paid in Full

Please note that mental health care benefits are not subject to the out-patient annual limit or any coinsurances/cost shares.



Out-patient Health Care Benefits

Comprehensive out-patient care to maintain and improve health

	EssentialCare	ExecutiveCare	EliteCare
Out-patient Annual Benefit Maximum per <i>insured member, spouse</i> or <i>dependant</i> Please note that cancer-related treatment and mental health care are not subject to the out-patient annual limit	Choose from three levels of out-patient benefits : Option 1 £2,000 / \$3,000 / €3,000 Option 2 £3,000 / \$4,500 / €4,500 Option 3 £7,000 / \$10,500 / €10,500 All amounts are <i>per year of insurance</i>	Paid in Full up to overall plan limit	Paid in Full
Out-patient Co-insurance Please note that cancer related treatment and mental health care are not subject to the out-patient co-insurance	Option 1 No co-insurance Option 2 10% co-insurance Option 3 20% co-insurance	Option 1 No co-insurance Option 2 10% co-insurance Option 3 20% co-insurance	Option 1 No co-insurance Option 2 10% co-insurance Option 3 20% co-insurance





Out-patient Preventative Benefits

	EssentialCare	ExecutiveCare	EliteCare
Adult Vaccinations This benefit will be payable for clinically appropriate vaccinations and immunisations, namely: • influenza • Human Papilloma Virus (HPV) Gardasil • pneumococcal vaccine • varicella • zoster Anything not listed will be subject to prior approval	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Travel Vaccinations Immunisations related to travel, namely: • tetanus - every 10 years • hepatitis A • hepatitis B • meningitis • rabies • cholera • yellow fever • Japanese encephalitis • polio booster • typhoid • malaria - tablet form, daily or weekly Anything not listed will be subject to prior approval	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Well Child Tests This benefit will be payable for each dependant child aged 6 and under. Cover includes 1 visit at each of the appropriate age Intervals , limited to 13 visits per dependant . Cover includes the following services: • medical history of the child • physical examination • development assessment • anticipatory guidance • appropriate immunisations and laboratory tests: • DPT (Diphtheria, Pertussis and Tetanus) • MMR (Measles, Mumps and Rubella) • HiB (Haemophilus influenza Type b) • polio • influenza • hepatitis B • meningitis • Human Papilloma Virus (HPV) Anything not listed will be subject to prior approval	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Annual Routine Tests 1 eye test and 1 hearing test for children aged 17 years or under	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full



Out-patient General Benefits

	EssentialCare	ExecutiveCare	EliteCare
Out-patient Consultations We pay for: • medical practitioners • GP / family doctor • specialist consultations • virtual consultations • Teladoc via the Cigna Envoy App Virtual consultations with a healthcare provider not accessed through the Cigna Envoy App or Teladoc are limited to, 1 initial session; and 2 follow-up sessions. Further sessions subject to prior approval	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Prescribed Medicines, Drugs and Dressings We pay for: • medicines, drugs and dressings when prescribed by a medical practitioner for eligible treatment • vitamins when prescribed as treatment for a diagnosed vitamin deficiency condition • the shipment of drugs where a specific drug or suitable alternative is not available in location, unless prevented by local restrictions. Drug shipment requires prior approval	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Non-surgical and Minor Surgical Procedures and Treatment We pay for treatment or surgery: • that does not require an overnight hospital stay • that does not incur a hospital room charge	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Surgical Appliance and/or Medical Appliance This benefit will be paid in respect of: • a prosthesis; or • appliance when medically necessary and is part of the recuperation process on a short-term basis	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Medical Aids This benefit 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: • 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



Out-patient General Benefits

	EssentialCare	ExecutiveCare	EliteCare
Sleep Apnea Appliance Where sleep apnea has been diagnosed following a sleep study, this benefit will be paid on a long-term basis in respect of: • continuous positive airway pressure (CPAP) machine once every five years • annual servicing of CPAP • annual replacement of CPAP consumables • oral appliances	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Diagnostic Tests We pay for: • pathology • X-rays • radiology • electrocardiogram (ECG) and ultrasound scans • magnetic resonance imaging (MRI) • computed tomography (CT) • positron emission tomography (PET)	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Rehabilitation Therapies We pay for: • Treatment for the following medically necessary physical therapies intended to restore normal physical function: • physiotherapy • chiropractic • osteopathy • chiroprody • Treatment for the following medically necessary intended to restore normal physical function which has been lost as a result of an accident or an acute medical condition, such as a stroke: • speech therapy • oculomotor therapy • occupational therapy All of the treatment must be carried out by a qualified practitioner who holds the appropriate license to practice in the country where the treatment is received	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Musculoskeletal Support Programme (MSK Support) A personalised intervention programme provided by a Cigna Healthcare clinician, including: • medical assessment • pain management • medication advice • monitor progress and goals • guidance and coaching • ongoing support, and second opinion services • access to educational resources	Included	Included	Included



Out-patient General Benefits

	EssentialCare	ExecutiveCare	EliteCare
Autism Diagnostic Tests We pay for the costs of autism diagnostic tests up to the point of a diagnosis of autism This benefit does not cover treatment for autism	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Autism Therapy We pay for the following expenses for autism therapy when a diagnosis of autism has been given: • applied behaviour analysis (ABA) • communication therapies • educational therapies • family therapies Please note that all autism related medications will be covered under the specified drugs and dressings benefit This benefit requires prior approval	Not covered	Up to £1,500 / \$2,250 / €2,250 per year of insurance	Up to £1,500 / \$2,250 / €2,250 per year of insurance
Alternative Therapies We pay for treatment if it is medically necessary , orthodox and intended to restore normal physical function, including: • homeopathy • acupuncture If you are unsure, please contact Cigna Healthcare for confirmation of coverage before undergoing any treatment	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Menopause Support We cover treatment to relieve symptoms and offer support for menopause, such as: • blood tests • hormone replacement therapy (HRT) • 1 visit with a dietician • Online health library information • menopause symptoms • emotions and menopause • early and perimenopause • diet	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Human Immunodeficiency Virus (HIV) / Acquired Immunodeficiency Syndrome (AIDS) Including drug therapy, or antiretroviral therapy (ART)	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
Kidney Dialysis The benefit will be paid on an <i>in-patient</i> , <i>day-case</i> or <i>out-patient</i> basis	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full



Emergency Dental Support

To offer protection from unexpected dental accidents

	EssentialCare	ExecutiveCare	EliteCare
Emergency Out-patient Dental Treatment We will cover <i>out-patient</i> dental <i>treatment</i>: - received during an emergency visit immediately after accidental damage to natural teeth; and - to stabilise and relieve pain only	Up to <i>out-patient</i> annual limit	Up to £2,000 / \$3,000 / €3,000 <i>per year of insurance</i>	Paid in Full
Emergency In-patient / Day-case Dental Treatment We will cover <i>in-patient</i> dental <i>treatment</i>: - after accidental damage to natural teeth; and - to stabilise and relieve pain only	Paid in Full	Paid in Full	Paid in Full
Health Library Support The online library allows access to a portfolio of helpful articles to help improve oral health	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app





In-patient/Day-case Health Care Benefits

Access to in-patient care when a hospital stay is needed

	EssentialCare	ExecutiveCare	EliteCare
Private Ambulance Local transport to or from a hospital by road, air or water ambulance when ordered for medical reasons	Paid in Full	Paid in Full	Paid in Full
Hospital charges For in-patient and day-case treatment we cover: • nursing • accommodation • operating theatre and recovery room • prescribed medicines, drugs and dressings • Surgeon, Anesthetist and Physician Fees • high dependency, intensive care and cardiac care units for as long as critical care is medically necessary • surgical procedures	Paid in Full - Standard private room	Paid in Full - Standard private room	Paid in Full - Standard private room
Parental Accommodation For dependant children aged 17 or under, we will pay reasonable costs for a parent or legal guardian 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 up to 40 days per year of insurance
Diagnostic Tests We will cover: • pathology • X-rays • radiology • electrocardiogram (ECG) and ultrasound scans • magnetic resonance imaging (MRI) • computed tomography (CAT) • positron emission tomography (PET)	Paid in Full	Paid in Full	Paid in Full
Surgical Appliance / Medical Appliance We will cover: • 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
Rehabilitation and Physiotherapy We will cover treatment in the form of a combination of therapies aimed at restoring full function after an acute event such as a stroke: • physiotherapy • speech therapy • occupational therapy	Paid in Full	Paid in Full	Paid in Full
Reconstructive Surgery We will cover when reconstructive treatment is required to restore appearance following illness, injury or surgery. For example, reconstruction following a car accident . This benefit requires prior approval	Paid in Full	Paid in Full	Paid in Full



In-patient/Day-case Health Care Benefits

Access to in-patient care when a hospital stay is needed

	EssentialCare	ExecutiveCare	EliteCare
Sleep Surgery (Uvulopalatopharyngoplasty - UPPP) We will cover sleep surgery following a confirmed diagnosis of sleep apnea and if symptoms have persisted after: • completing sleep hygiene coaching; and • documented methods of weight loss have been attempted where there is a BMI of 30 or over; and • unsuccessful sustained CPAP treatment This benefit requires prior approval	Paid in Full	Paid in Full	Paid in Full
Gender Confirmation Surgery We will cover male-to-female or female-to-male surgery, and related services, consistent with World Professional Association for Transgender Health (WPATH) recommendations This benefit requires prior approval	Not covered	Up to £70,000 / \$105,000 / €105,000 per lifetime	Paid in Full
Organ Transplant We will cover charges made for or in connection with approved organ transplant services: • medications • organ procurement costs • donor's medical costs, excluding costs incurred due to donor search. Note: 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	Paid in Full	Paid in Full	Paid in Full
Kidney Dialysis We will cover kidney dialysis treatment on an in-patient , day-case or out-patient basis	Paid in Full	Paid in Full	Paid in Full
Home Nursing Charges We will cover you to have home nursing as long as required by medical necessity if it is: • recommended by a specialist immediately after in-patient or day-case treatment • for treatment that would normally be provided in a hospital	Paid in Full	Paid in Full	Paid in Full
Human Immunodeficiency Virus (HIV) / Acquired Immunodeficiency Syndrome (AIDS) We will cover HIV/AIDS treatment , including drug therapy, or antiretroviral therapy (ART)	Paid in Full	Paid in Full	Paid in Full



In-patient/Day-case Health Care Benefits

Access to in-patient care when a hospital stay is needed

Hospice and Palliative Care

We will cover **in-patient, day-case** or **out-patient treatment** for:

- the **patient's** physical care
- psychological care
- **hospital** or hospice accommodation
- nursing care
- prescription drugs

The above **treatment** will be covered following:

- a diagnosis of a terminal condition;
- with a life expectancy of less than 6 months; and
- when **treatment** can no longer be expected to cure the condition

This benefit requires prior approval

In-patient Cash Benefit

We will cover a cash **benefit** payable to **you** for each overnight stay spent in a **hospital** if:

- the stay starts before midnight
- the **in-patient treatment** and accommodation in the **hospital** is free of charge
- the **in-patient treatment** is covered under this plan

EssentialCare	ExecutiveCare	EliteCare
£40,000 / \$60,000 / €60,000 per year of insurance	£40,000 / \$60,000 / €60,000 per year of insurance	Paid in Full
£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





Cardiovascular and Diabetes Health

Prevent, manage and improve cardiovascular diseases

	EssentialCare	ExecutiveCare	EliteCare
Weight Loss Support The Online Health Library allows access to a portfolio of helpful articles to help improve lifestyle choices. These include areas such as: • diet • recipes • exercises • ways to improve sleep	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app
Chronic Condition Management Our case managers can offer you the opportunity to participate in a Chronic Condition Management programme, for example, following a diagnosis of: • hypertension • diabetes • cardiovascular conditions • metabolic disorders	Included	Included	Included
Diabetes Prevention Programme with Omada (available to members located in the US) In collaboration with Omada, a digital lifestyle change programme for diabetes prevention, you can access: • behavioural counselling and customised engagement • weight monitoring via digital scales • weekly online lessons • a virtual health coach online • a social network to learn about: • nutrition • stress management • sleep • fitness lifelong skills	Included - via Omada App	Included - via Omada App	Included - via Omada App
Dietician Consultations We will cover consultations with a dietician if relating to: • a diagnosed disease or illness, such as diabetes	Paid in Full 2 consultations per year of insurance	Paid in Full 3 consultations per year of insurance	Paid in Full 4 consultations per year of insurance
Diabetes Screening We will cover a diabetes screening: • every 3 years for individuals from age 30; or • every year for individuals from age 18 with a high risk factor for example, obesity or family history	Paid in Full	Paid in Full	Paid in Full
Obesity Surgery We will cover obesity surgery for members from age 18 if you have: • a BMI of 40 or over; or • a BMI of 35 to 39.9 with more than one weight related health condition; and • attempted other documented methods of weight loss over a 2 year period; and • been confirmed through psychological assessment as a suitable candidate This benefit requires prior approval	Paid in Full	Paid in Full	Paid in Full



Cancer Care Benefits

Treatment and clinical support following a cancer diagnosis

	EssentialCare	ExecutiveCare	EliteCare
Prophylactic Surgery This is preventative surgery to remove an organ or gland not yet showing signs of cancer, in an effort to prevent cancer developing, for example, a mastectomy. We will cover: when there is a significant family history; and it is deemed appropriate following genetic testing This benefit requires prior approval	Paid in Full	Paid in Full	Paid in Full
Out-patient & In-patient Cancer Treatment We will cover in-patient, day-case or out-patient treatment such as, but not limited to: - consultations / specialist consultations - oncology - diagnostic tests and pathology - surgery and hospitalisation - drugs - chemotherapy - radiotherapy This benefit requires prior approval	Paid in Full	Paid in Full	Paid in Full
Cancer Related Appliances We will cover appliances for external cosmetic purposes because of cancer treatment , for example: - a wig - a prosthetic bra	Paid in Full	Paid in Full	Paid in Full
Cancer Related Reconstructive Surgery We will cover when reconstructive treatment is required to restore appearance following cancer treatment. For example, reconstruction following a mastectomy This benefit requires prior approval	Paid in Full	Paid in Full	Paid in Full
Cancer Related Dietician Consultations We will cover consultations with a dietician following a diagnosis of cancer	Paid in Full	Paid in Full	Paid in Full
Egg / Sperm Freezing We will cover the freezing of oocytes (eggs), ovarian tissue, testicular tissue or sperm following a cancer diagnosis and prior to cancer treatment commencing, including: - extraction costs - cost of storage This benefit requires prior approval and does not include in vitro fertilisation (IVF) treatment	Paid in Full 12 months per policy lifetime	Paid in Full 12 months per policy lifetime	Paid in Full 12 months per policy lifetime
Coping with Cancer Support Services For additional support for all insured family members following a cancer diagnosis, please see our mental health benefits section	Go to page 13	Go to page 13	Go to page 13

Please note that cancer-related **treatment** is not subject to the **out-patient** annual limit



Maternity and Fertility Benefits

Comprehensive support for family planning and pregnancy

	EssentialCare	ExecutiveCare	EliteCare
Routine Maternity and Childbirth For an insured employee or their spouse , we will cover routine maternity for in-patient, day-case or out-patient routine maternity expenses, including: • standard routine examinations • pathology tests including urine, blood and blood pressure • 2D ultrasound scans • childbirth, including childbirth at home • elective caesarean sections	Choose from three levels of maternity cover: Option 1: Not covered Option 2: £4,800 / \$7,200 / €7,200 Option 3: £8,000 / \$12,000 / €12,000	Paid in Full	Paid in Full
Complicated Maternity and Childbirth For an insured employee or their spouse , we will cover complicated maternity for in-patient, day-case or out-patient complicated maternity expenses, including: • medically necessary caesarean section • complicated maternity conditions, including, but not limited to, pre-eclampsia/eclampsia, ectopic pregnancies and premature contractions • complicated maternity if as a result of assisted conception	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
Newborn Care We will cover: • up to 10 days routine care for the baby following birth; and • all treatment required for the baby during the first 90 days after birth	Paid in Full	Paid in Full	Paid in Full
Noninvasive Prenatal Testing (NIPT) We will cover genetic testing for chromosomal abnormalities in unborn baby, e.g. down syndrome	Not covered	Not covered	Paid in Full
Fertility Diagnostic Tests For insured members aged 40 or under, we will cover: • fertility tests up to the point of a diagnosis of infertility Please note that assisted fertility treatment is not included in this benefit	Paid in Full	Paid in Full	Paid in Full
Assisted Fertility Treatment For any insured employee or spouse , aged 40 or under, once a condition of infertility has been diagnosed, we will cover in-patient, day-case or out-patient infertility treatment , including: • services for further diagnosis to determine the cause of infertility • charges made by a Physician for infertility services • infertility treatment up to a maximum of 4 cycles per lifetime • infertility drugs prescribed by the Physician This benefit requires prior approval	Not covered	Not covered	80% refund up to £10,000 / \$15,000 / €15,000 per year of insurance



International Emergency Services

Global medical evacuation and repatriation 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 Benefit will be payable: - for the cost of travel when treatment is not available locally; and - if the medical evacuation has been determined to be medically necessary, to prevent the immediate and significant effects of illness, injury or conditions which if left untreated could result in a significant deterioration of health and represent a threat to life or limb The medical assistance service will arrange for the transport under proper medical supervision as soon as reasonably practicable. In all circumstances, we must be contacted to obtain prior approval for an emergency medical evacuation to be covered, and as follows: prior approval must be obtained from Cigna Healthcare before the evacuation takes place - where it is not reasonably possible for prior approval to be requested before the evacuation takes place, approval must be requested within 7 days of the evacuation	Paid in Full	Paid in Full	Paid in Full
Emergency Medical Repatriation Benefit will be payable: - for the cost of travel when treatment is not available locally; and - it has been determined to be medically necessary for the patient to be returned to their country of domicile to prevent the immediate and significant effects of illness, injury or conditions which if left untreated could result in a significant deterioration of health and represent a threat to life or limb. The medical assistance service will arrange for the transport under proper medical supervision as soon as reasonably practicable. In all circumstances, we must be contacted to obtain prior approval for an emergency medical repatriation to be covered, and as follows: prior approval must be obtained from Cigna Healthcare before the repatriation takes place - where it is not reasonably possible for prior approval to be requested before the repatriation takes place, approval must be requested within 7 days of the repatriation	Paid in Full	Paid in Full	Paid in Full



International Emergency Services

	EssentialCare	ExecutiveCare	EliteCare
Accommodation following an Emergency Medical Evacuation or Repatriation Following an emergency medical evacuation or repatriation, we will cover: - the reasonable cost of hotel accommodation for the patient, comprising a standard private room with ensuite facilities, when medical necessity prevents repatriation or transportation back to the location of assignment immediately after discharge from an in-patient stay - if the patient is aged 18 or under, accommodation costs may also be covered for a parent, guardian or other responsible adult to stay with the patient in the same room In all circumstances, we must be contacted to obtain prior approval for hotel accommodation to be covered	Paid in Full Up to 7 nights	Paid in Full Up to 7 nights	Paid in Full Up to 7 nights
Accommodation for Accompanying Person in the event of an Emergency Medical Evacuation Following an emergency medical evacuation, and if the patient is expected to require hospitalisation for more than 7 days at the location to which they are evacuated, we will cover: accommodation costs for an individual, as chosen by the patient to accompany them In all circumstances, we must be contacted to obtain prior approval for hotel accommodation to be covered	Paid in Full	Paid in Full	Paid in Full
Transport costs for Accompanying Person in the event of an Emergency Medical Evacuation or Repatriation Following an emergency medical evacuation or repatriation, and if the patient is expected to require hospitalisation for more than 7 days at the location to which they are evacuated, we will cover: 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 In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered	Paid in Full	Paid in Full	Paid in Full



International Emergency Services

	EssentialCare	ExecutiveCare	EliteCare
Transport costs for Transfer of Children in the event of a Medical Evacuation or Repatriation Following an emergency medical evacuation or repatriation, we will cover: - the cost of travel for one parent to accompany the dependant child, under 18 years old; and - for any individual who because of medical necessity has to go with the patient If an employee's child who is a dependant is left alone without a parent or adult relative over the age of 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. In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered	Paid in Full	Paid in Full	Paid in Full
Assistance in the event of death: Repatriation of Mortal Remains If the insured member dies outside their country of domicile, we will cover: 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 In all circumstances, we must be contacted to obtain prior approval for the costs to be covered	Paid in Full	Paid in Full	Paid in Full
Assistance in the event of death: Travel costs for Insured Family Members in the Event of Repatriation of Mortal Remains If the insured member dies outside their country of domicile, we will cover: travel costs (economy only) for other insured family members to accompany bodily remains to the country of domicile of the deceased In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered	Paid in Full	Paid in Full	Paid in Full
Transport costs for Compassionate Visit We 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 will be 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 In all circumstances, we must be contacted to obtain prior approval for transport costs to be covered	Not covered	Visit & return, 2 trips per year of insurance £1,000 / \$1,500 / €1,500 per trip	Paid in Full



International Emergency Services

	EssentialCare	ExecutiveCare	EliteCare
Accommodation for Compassionate Visit We 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. This benefit will be 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 In all circumstances, we must be contacted to obtain prior approval for accommodation costs to be covered	Not covered	Up to £100 / \$150 / €150 per day, up to 10 days per year of insurance	Paid in Full
Compassionate Emergency Repatriation We will cover: • return travel costs for the most economical form of transport for the insured member This benefit is payable if the insured member 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 In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered	Not covered	Not covered	Paid in Full 1 trip per year of insurance
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
Non Emergency return to Home Country expenses for travel and accommodation 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; Reasonable return costs for travel and accommodation of one accompanying Insured person and/or minor children if left alone. This benefit requires prior approval	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)



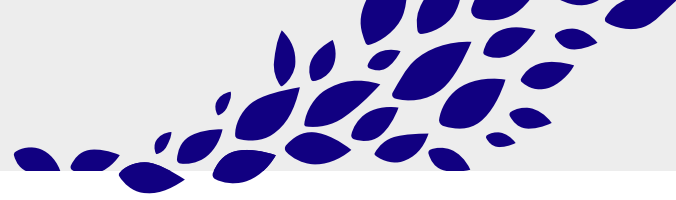
Dental Plans

	Dental Extra	Dental Extra Plus	Dental Extra Premium
Annual Benefit Maximum per <i>insured member, spouse</i> or <i>dependant</i>	Up to £1,500 / \$2,250 / €2,250 per year of insurance	Up to £3,500 / \$5,250 / €5,250 per year of insurance	Up to £5,000 / \$7,500 / €7,500 per year of insurance

Class One - Investigative and Preventative Treatment

Routine Examinations • Normal • Extensive	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full
Full Case Assessment	1 per year of insurance Paid in Full	1 per year of insurance Paid in Full	1 per year of insurance Paid in Full
Bitewing X-rays	4 per year of insurance Paid in Full	4 per year of insurance Paid in Full	4 per year of insurance Paid in Full
Intra Oral X-rays	6 per year of insurance Paid in Full	6 per year of insurance Paid in Full	6 per year of insurance Paid in Full
Orthopantomogram (O.P.G)	1 every 3 years Paid in Full	1 every 3 years Paid in Full	1 every 3 years Paid in Full
Standard Scale & Polish	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full
Fissure Sealants	Paid in Full	Paid in Full	Paid in Full
Topical Fluoride	Paid in Full	Paid in Full	Paid in Full
Occlusal Splint	Paid in Full	Paid in Full	Paid in Full





Dental Plans

Dental Extra

Dental Extra Plus

Dental Extra Premium

Class Two - Basic Restorative Treatment

Fillings • amalgam – One Surface • amalgam – Two Surfaces • amalgam – Three Surfaces • composite Anterior – One Surface • composite Anterior – Two Surfaces	80% Refund	80% Refund	80% Refund
Root Canal Treatment • upper & Lower Anterior (1 root) • upper Premolar (2 roots) • lower Premolar (1 root) • molars (3 root)	80% Refund	80% Refund	80% Refund
Extractions • single • multiple • post Operative Care • extraction (Erupted) • impacted	80% Refund	80% Refund	80% Refund
Periodontal Treatment • prolonged Curettage / Root Planning • splinting	80% Refund	80% Refund	80% Refund
Surgical Periodontal Treatment • gingivectomy • mucoperio, flap bone surgery	80% Refund	80% Refund	80% Refund
Prolonged periodontal treatment limit of one course per year of insurance			





Dental Plans

	Dental Extra	Dental Extra Plus	Dental Extra Premium
Class Three - Major Restorative Treatment			
Metal and Acrylic Dentures • addition of a clasp • denture repair	50% Refund	50% Refund	50% Refund
Crowns & Bridges • veneers • adhesive Bridges & Conventional Bridge work • standard / Gold Post & Core • bonded Precious / Non Precious Crown full Cast Porcelain Crown	50% Refund	50% Refund	50% Refund
Inlays • precious • non-precious • porcelain	50% Refund	50% Refund	50% Refund
Implants	50% Refund	50% Refund	50% Refund

Orthodontic Treatment

Orthodontic Treatment for Dependant children under the age of 18.

This benefit requires prior approval

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	50% Refund Up to £1,000 / \$1,500 / €1,500 per year of insurance
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Vision Plans

	Vision Extra	Vision Extra Plus
Vision Care One eye examination <i>per year of insurance</i> by an Optometrist or an Ophthalmologist	Paid in Full	Paid in Full
Expenses For: - lenses to correct vision; - eyeglass frames; - prescription sunglasses	Up to £250 / \$375 / €375 <i>per year of insurance</i>	Up to £350 / \$525 / €525 <i>per year of insurance</i>
Expenses For: - corrective eye surgery, including: - laser eye surgery This benefit requires prior approval	Not covered	Up to £1,300 / \$2,000 / €2,000 <i>per year of insurance</i>

Important Note:

All monetary limits are **dependant** on the currency of **your policy** and are based on the contractual agreement between **Cigna Healthcare** 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

Protect the health and vitality of your organisation's most important asset...its people

At **Cigna Healthcare**, 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 3 Life & Protection Solutions:



Life Protection
with Optional Terminal Illness



Accidental Death & Disability Protection



Permanent Disability Protection

Life Protection
With optional Terminal Illness

- Pays a lump sum:**
- in case of natural (health related) or accidental death
 - optional terminal *illness* cover offers advanced full or partial payment upon diagnosis of a terminal *illness*

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 permanent (total or partial) disability resulting from an *illness* or accident





Get in touch to find out more



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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, I Knowe Road Greenock, Scotland PA15 4RJ.

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