



HEALTH CARE PLAN

**Benefit Summary
Effective from January 2023**

YOUR PLAN IN A NUTSHELL



A detailed Member Guide is available on Cigna Envoy and the Cigna Customer Service team is always there to help (please see your member ID card for contact details), but please be aware of the following key aspects of your plan:

- 1 You will find a Benefit Summary on the next pages. **Conditions and/or exclusions may apply** to the benefits listed, so as required please make sure to refer to your Member Guide or contact us in case of any doubt or concern.
- 2 Please notify Cigna as soon as possible in case of planned and/or non-emergency **in-patient treatment** (including maternity care), **cancer care, renal failure, home nursing**. This will ensure we can support you along your care journey in the best possible way.

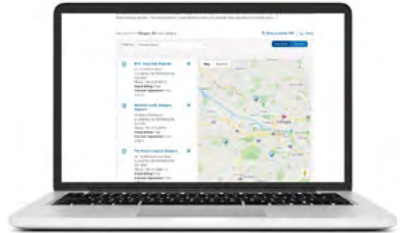
3

Cigna offers you access to an **extensive global network of healthcare providers**, allowing easy access to convenient and affordable care.

Many providers within Cigna's network have agreed to accept a **discounted rate** for services covered under your healthcare plan. Presenting your Cigna membership card to an in-network provider ensures you will receive optimised discounts.

You will also benefit from **direct pay arrangements** where available. By presenting your Cigna membership card, participating providers will be able to settle costs directly with Cigna, so there is no need to submit a claim for reimbursement.

Alternatively, you can pay your medical bills and then submit a claim to us for covered treatment(s). However, it is important that you **still present your Cigna membership card** to the provider to ensure you receive Cigna's discounted rates.



FINDING AN IN-NETWORK PROVIDER

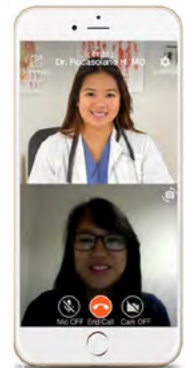
Full details on the Cigna Provider Directory can be found by accessing our member portal www.CignaEnvoys.com and clicking on the “Find a Provider” menu option. The Cigna Mobile App provides GPS functionality to locate the nearest provider to you. Your Member Guide holds information on both Cigna Envoys and the Cigna mobile App, as well as further detail on how to access care.

4

Your plan offers you access to a **variety of programmes supporting your health and wellbeing** whether you're at home or travelling.

With the Cigna Wellbeing® app, Cigna's team of wellness and medical experts will be there for you. Through the app you can access: Telehealth services (easy and quick access via video call to a doctor, no matter where you are, in your language), Health and Wellbeing assessments, Coaching programmes and much more.

Explore all the features the Cigna Wellbeing® app can offer [here](#) and download the free app by searching for 'Cigna Wellbeing' (to use the app, you must be registered with Cigna Envoys®).



BENEFIT SUMMARY

	BENEFIT LIMIT
ANNUAL BENEFIT - Maximum per Member or Dependant.	Up to \$7,500,000 USD per Year of Insurance
IN-PATIENT TREATMENT	BENEFIT LIMIT
HOSPITAL CHARGES for: <ul style="list-style-type: none"> > nursing and accommodation for in-patient Treatment; > day case Treatment; > operating theatre and recovery room; > prescribed medicines, drugs and dressings for in-patient or for day case Treatment. 	Paid in Full
PARENTAL ACCOMMODATION This applies to Dependant children under the age of 18. Cigna will pay reasonable costs for a parent staying in the same Hospital with the child for up to 30 days in any one Year of Insurance.	Paid in Full
SURGEON'S AND ANAESTHETIST'S FEES	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
SURGICAL PROCEDURES	Paid in Full
RADIOTHERAPY, CHEMOTHERAPY, ONCOLOGY AND PHYSIOTHERAPY	Paid in Full
RADIOLOGY, PATHOLOGY	Paid in Full
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
SURGICAL AND/OR MEDICAL APPLIANCE This Benefit will be paid in respect of: <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
PSYCHIATRIC CARE This Benefit will be paid in respect of psychiatric conditions, other mental disorders or additive conditions for a maximum of 30 days in any one Year of Insurance.	Paid in Full
MATERNITY COVER This Benefit is available to Eligible Females covered under the plan.	Paid in Full

INTERNATIONAL EMERGENCY SERVICES This Benefit requires pre-approval. Please contact the Cigna Customer Service 24 hour helpline.	Paid in Full
PRIVATE AMBULANCE This Benefit is payable for transport to or from a Hospital when ordered for medical reasons.	Paid in Full
OUT-PATIENT TREATMENT	BENEFIT LIMIT
CONSULTATIONS WITH MEDICAL PRACTITIONERS AND SPECIALISTS (this Benefit includes Treatment for physiotherapy, acupuncture, chiroprody, osteopathy, homeopathy, pathology, radiography, radiology, chemotherapy).	Paid in Full
MATERNITY COVER This Benefit is available to Eligible Females covered under the plan.	Paid in Full
SLEEP APNOEA	Full Refund
SLEEP APNOEA APPLIANCE	Full Refund
ALCOHOL AND DRUG ABUSE	up to 3,000 USD per Year of Insurance
HORMONE REPLACEMENT THERAPY (HRT) For symptoms of the menopause.	Paid in Full
NON-SURGICAL AND MINOR SURGICAL PROCEDURES AND TREATMENT	Paid in Full
HORMONE REPLACEMENT THERAPY (HRT) For symptoms of the menopause.	Paid in Full
PRESCRIBED MEDICINES, DRUGS AND DRESSINGS	Paid in Full
ANNUAL ROUTINE TESTS One eye test and hearing test for children under the age of 15.	Paid in Full
WELL CHILD TESTS This Benefit will be payable for Dependant children aged 6 and under, with immunisation covered for all Dependents. If you would like to check the Treatments covered under this Benefit kindly reach out to Cigna customer service.	Paid in Full
ROUTINE WELL CHILD TESTS Charges made for routine preventative care up to age 17. Routine preventative care means healthcare assessments, wellness visits and any related services. For full details please contact Cigna Customer Service.	Paid in Full
TRAVEL VACCINATIONS This Benefit will be payable for vaccinations related to travel. For full details please contact Cigna Customer Service.	Paid in Full
EMERGENCY DENTAL TREATMENT This Benefit will be payable for Treatment received during the emergency visit immediately after accidental damage to natural teeth.	Up to \$1,500 USD per Year of Insurance
PSYCHIATRIC CARE	Up to \$3,000 USD per Year of Insurance

HEALTH RISK ASSESSMENTS

Please refer to [page 3](#) for details on the Cigna Wellbeing® app.

Cigna will provide access to online Health Education, Health Risk Assessments and web-based coaching programmes.

WELLNESS BENEFITS

BENEFIT LIMIT

ROUTINE ADULT PHYSICAL EXAMS

This Benefit will be paid for, or in connection with, routine physical examinations for Members/Dependants over 18 years old.

This Benefit includes a list of preventive screenings and diagnostic tests as part of a routine annual health check. If you would like to check the Treatments covered under this benefit kindly reach out to Cigna customer service.

Up to \$500 USD
per Year of Insurance

PAP SMEAR

Cigna will pay charges for an annual Papanicolaou screening.

Paid in Full

BONE DENSITOMETRY

Cigna will pay charges for one scan every 5 years for women aged 50 and over.

Paid in Full

PROSTATE CANCER SCREENING

Cigna will pay charges for an annual prostate cancer screening for eligible males over 50 years old.

Paid in Full

BONE DENSITOMETRY

Cigna will pay charges for one scan every 5 years for women aged 50 and over.

Paid in Full

MAMMOGRAMS FOR BREAST CANCER SCREENING OR DIAGNOSTIC PURPOSES

This Benefit will be paid in respect of:

- > one baseline mammogram for asymptomatic women aged 35-39;
- > a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary;
- > a mammogram every year for women aged 50 and over.

Paid in Full

NOTE:

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). **The Member/Dependant must contact Cigna before incurring any costs relating to organ donations.**



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.

EMERGENCY MEDICAL EVACUATION

Benefit will be payable for the cost of travel when treatment is not available locally and 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.

Paid in Full

Prior approval must be obtained from Cigna 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.

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.

Paid in Full

Prior approval must be obtained from Cigna 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.

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.

Paid in Full,
up to 7 nights

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 hotel room.

In all circumstances the patient must first contact Cigna to obtain prior approval for hotel accommodation to be covered.

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

TRANSPORT COSTS FOR ACCOMPANYING PERSON IN THE EVENT OF AN EMERGENCY MEDICAL EVACUATION OR REPATRIATION

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.

Paid in Full

TRANSPORT COSTS FOR TRANSFER OF CHILDREN IN THE EVENT OF A MEDICAL EVACUATION OR REPATRIATION

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.

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 Patient 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.

Paid in Full

TRANSPORT COSTS FOR COMPASSIONATE VISIT

Cigna will cover the return travel costs 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

Paid in Full

ACCOMMODATION FOR COMPASSIONATE VISIT

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.

In all circumstances the patient must first contact Cigna to obtain prior approval for hotel accommodation to be covered.

Paid in Full

COMPASSIONATE EMERGENCY REPATRIATION

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

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

ASSISTANCE IN THE EVENT OF DEATH TRAVEL COSTS FOR INSURED FAMILY MEMBERS IN THE EVENT OF REPATRIATION OF MORTAL REMAINS

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.

Paid in Full

DENTAL BENEFITS

BENEFIT LIMIT

ANNUAL BENEFIT

Maximum per Member.
All Dental services below apply to annual maximum.

Up to
\$2,000 USD per
Year of Insurance

CLASS ONE

Investigative and Preventative Treatment.
Benefits include:

- > examinations, x-rays, scale & polish.

Paid in Full

CLASS TWO

Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental Injury.
Benefits include:

- > root canal Treatment, extractions, surgical procedures, occasional Treatment, anaesthetics, periodontal Treatment;

80% Refund

CLASS THREE

Major Restorative Treatment.
Benefits include:

- > dentures – acrylic/synthetic, metal and metal/acrylic;
- > crowns, inlays, mouthguard or occlusal splint.

50% Refund

ORTHODONTIC TREATMENT FOR DEPENDANT CHILDREN UNDER THE AGE OF 18

50% Refund
Up to \$1,500 USD per
Year of Insurance

NOTE:

1. Examinations and Scale and Polish will both be limited to 2 visits per Year of Insurance.
2. Full case assessment will be limited to one per Year of Insurance.
3. X-rays will be limited to four bitewings and six intra oral per Year of Insurance and OPG every 3 years.
4. Prolonged periodontal Treatment limit of one course per Year of Insurance.

VISION BENEFITS

BENEFIT LIMIT

One eye examination per Year of Insurance by an Optometrist or an Ophthalmologist.

Paid in Full

Expenses for:

- > lenses to correct vision;
- > eyeglass frames;
- > prescription sunglasses.

Up to
\$300 USD per
Year of Insurance



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Claims can be submitted via [CignaEnvoy.com](https://www.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.

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