



# HEALTH CARE PLAN

Benefit Summary  
Effective from January 2022

RioTinto



# YOUR PLAN IN A NUTSHELL



[Click here](#)  
to watch our  
introductory  
video on Cigna

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.

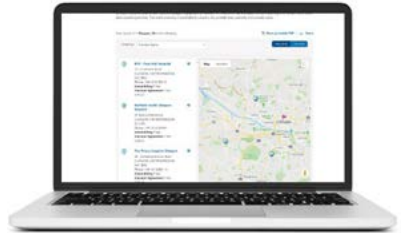
3

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

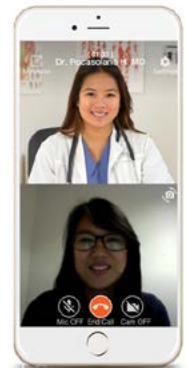
Full details on the Cigna Provider Directory can be found by accessing our member portal [www.CignaEnvoys.com](http://www.CignaEnvoys.com) and clicking on the “Find a Provider” menu option. The Cigna Mobile App provides GPS functionality to locate the nearest provider to you. Your Member Guide holds 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
<b>ANNUAL BENEFIT</b> - Maximum per Member or Dependand.	Up to \$7,500,000 USD per Year of Insurance
IN-PATIENT TREATMENT	BENEFIT LIMIT
<b>HOSPITAL CHARGES</b> for: <ul style="list-style-type: none"> <li>&gt; nursing and accommodation for in-patient Treatment;</li> <li>&gt; day case Treatment;</li> <li>&gt; operating theatre and recovery room;</li> <li>&gt; prescribed medicines, drugs and dressings for in-patient or for day case Treatment.</li> </ul>	Paid in Full
<b>PARENTAL ACCOMMODATION</b> This applies to Dependand 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
<b>SURGEON'S AND ANAESTHETIST'S FEES</b>	Paid in Full
<b>SPECIALIST PHYSICIAN'S FEES</b> 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
<b>SURGICAL PROCEDURES</b>	Paid in Full
<b>RADIOTHERAPY, CHEMOTHERAPY, ONCOLOGY AND PHYSIOTHERAPY</b>	Paid in Full
<b>RADIOLOGY, PATHOLOGY</b>	Paid in Full
<b>HOME NURSING CHARGES</b> This Benefit will be paid: <ul style="list-style-type: none"> <li>&gt; if recommended by a Specialist immediately after Hospital Treatment for as long as is required by Medical Necessity;</li> <li>&gt; on a full-time basis for as long as is required by Medical Necessity for Treatment which would normally be provided in a Hospital.</li> </ul>	Paid in Full
<b>SURGICAL AND/OR MEDICAL APPLIANCE</b> This Benefit will be paid in respect of: <ul style="list-style-type: none"> <li>&gt; an artificial limb, prosthesis or device which is inserted during surgery;</li> <li>&gt; 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;</li> <li>&gt; a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis.</li> </ul>	Paid in Full
<b>PSYCHIATRIC CARE</b> This Benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions for a maximum of 30 days in any one Year of Insurance.	Paid in Full

<p><b>MATERNITY COVER</b></p> <p>This Benefit is available to Eligible Females covered under the plan.</p>	Paid in Full
<p><b>INTERNATIONAL EMERGENCY SERVICES</b></p> <p>This Benefit requires pre-approval. Please contact the Cigna Customer Service 24 hour helpline.</p>	Paid in Full
<p><b>PRIVATE AMBULANCE</b></p> <p>This Benefit is payable for transport to or from a Hospital when ordered for medical reasons.</p>	Paid in Full
<b>OUT-PATIENT TREATMENT</b>	<b>BENEFIT LIMIT</b>
<p><b>CONSULTATIONS WITH MEDICAL PRACTITIONERS AND SPECIALISTS</b></p> <p>(this Benefit includes Treatment for physiotherapy, acupuncture, chiropody, osteopathy, homeopathy, pathology, radiography, radiology, chemotherapy).</p>	Paid in Full
<p><b>MATERNITY COVER</b></p> <p>This Benefit is available to Eligible Females covered under the plan.</p>	Paid in Full
<p><b>NON-SURGICAL AND MINOR SURGICAL PROCEDURES AND TREATMENT</b></p>	Paid in Full
<p><b>PRESCRIBED MEDICINES, DRUGS AND DRESSINGS</b></p>	Paid in Full
<p><b>ANNUAL ROUTINE TESTS</b></p> <p>One eye test and hearing test for children under the age of 15.</p>	Paid in Full
<p><b>WELL CHILD TESTS</b></p> <p>This Benefit will be payable for Dependant children aged 6 and under, with immunisation covered for all Dependants. If you would like to check the Treatments covered under this Benefit kindly reach out to Cigna customer service.</p>	Paid in Full
<p><b>ROUTINE WELL CHILD TESTS</b></p> <p>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.</p>	Paid in Full
<p><b>TRAVEL VACCINATIONS</b></p> <p>This Benefit will be payable for vaccinations related to travel. For full details please contact Cigna Customer Service.</p>	Paid in Full
<p><b>EMERGENCY DENTAL TREATMENT</b></p> <p>This Benefit will be payable for Treatment received during the emergency visit immediately after accidental damage to natural teeth.</p>	Up to \$1,500 USD per Year of Insurance
<p><b>PSYCHIATRIC CARE</b></p>	Up to \$1,500 USD per Year of Insurance
<p><b>HEALTH RISK ASSESSMENTS</b></p> <p>Please refer to <a href="#">page 3</a> for details on the Cigna Wellbeing® app.</p> <p>Cigna will provide access to online Health Education, Health Risk Assesments and web-based coaching programmes.</p>	

## 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

### PROSTATE CANCER SCREENING

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

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.**



DENTAL BENEFITS	BENEFIT LIMIT
<p><b>ANNUAL BENEFIT</b> Maximum per Member. All Dental services below apply to annual maximum.</p>	Up to \$2,000 USD per Year of Insurance
<p><b>CLASS ONE</b> Investigative and Preventative Treatment. Benefits include: &gt; examinations, x-rays, scale &amp; polish.</p>	Paid in Full
<p><b>CLASS TWO</b> Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental Injury. Benefits include: &gt; root canal Treatment, extractions, surgical procedures, occasional Treatment, anaesthetics, periodontal Treatment;</p>	80% Refund
<p><b>CLASS THREE</b> Major Restorative Treatment. Benefits include: &gt; dentures - acrylic/synthetic, metal and metal/acrylic; &gt; crowns, inlays, mouthguard or occlusal splint.</p>	50% Refund
<p><b>ORTHODONTIC TREATMENT FOR DEPENDANT CHILDREN UNDER THE AGE OF 18</b></p>	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
<p>Expenses for: &gt; lenses to correct vision; &gt; eyeglass frames; &gt; prescription sunglasses.</p>	Up to \$300 USD per Year of Insurance



**1 Knowe Road, Greenock, Scotland PA15 4RJ**

**Tel : +44 (0) 1475 492197 Fax : +44 (0) 1475 492424**

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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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.