

Inspire Tailored Vision Insurance



Insurance product information document

Product: Medical Insurance Policy

Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch is the UK branch of Cigna Life Insurance Company of Europe S.A.-N.V., having its principal place of business in the UK at 5 Aldermanbury Square, 13th Floor, London, England, EC2V 7HR. Authorised and regulated by the National Bank of Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

The information included in this document will be provided according to the coverages and exclusions set below, being subject to the provisions of the policy. Any insurance request is subject to underwriting rules, pricing and to the Terms and Conditions and Table of Benefits according to the Plan selected (Tailored Vision) in the effective date of the policy.

What is this type of insurance?

Supplemental Vision Insurance underwritten by the Policyholder (Client) on behalf of its Employees and/or its Dependants. The Insurance provides coverage for the reimbursement of vision expenses incurred (i) by the Client's Employees living outside their Country of Domicile, in a professional capacity, and enrolled on the Client's Cigna Healthcare Medical Insurance Policy, and (ii) by any Dependants, whether or not they are residing in the same foreign country, subject to the latter being enrolled in the Plan.



What is insured?

- ✓ One eye examination per year of insurance by an Optometrist or an Ophthalmologist
- ✓ Expenses **Up to \$300 USD per Year of Insurance** for:
 - ✓ lenses to correct vision
 - ✓ eyeglass frames
 - ✓ prescription sunglasses



What is not insured?

- ✗ Payment for more than one eye examination in any one Year of Insurance.
- ✗ Sunglasses, unless medically prescribed.
- ✗ Medical or surgical treatment of the eye.
- ✗ Lenses which are not a Medical Necessity and are not prescribed by an optometrist or ophthalmologist or frames for such lenses.



Are there any restrictions on cover?

- ! Payments in respect of any Benefits by Cigna Healthcare to any Employee (and their Dependants) shall be subject to the limits of the Plan selected.
- ! The limits set out in the List of Benefits are subject to the Specific Benefit conditions and Specific Benefit exclusions provided in the List of Benefits and shall be applied in US Dollars .
- ! In all cases reimbursement of costs is also subject to: any limits shown in the List of Benefits as to the number of times a Benefit is payable for a particular procedure or service; any maximum Benefit limits stated in the List of Benefits; and the exclusions set out in the Policy.



Where am I covered?

- ✓ The Plan offers the following areas of cover; your Employer will choose one or more of them as a Selected Area of Coverage in the corresponding Policy Schedule:
 - Area I: Worldwide, or
 - Area II: Worldwide, excluding USA, Canada and the Caribbean, or
 - Area III: Europe



What are my obligations?

- Submit the claims as soon as it is reasonably practicable following the start of a treatment and no later than 12 month from the start of a treatment
- You must answer any questions we ask you honestly and fully.
- You must provide all the relevant information to Cigna Healthcare related with the claim.
- You must obtain pre-authorisation before treatment as required.
- You must inform your employer if you or anyone on your policy changes address, country of residence, country of nationality or is no longer an expatriate.



When and how do I pay?

- Your employer will pay the premium to Cigna. We'll agree the frequency of the payment to Cigna Healthcare with your employer. You do not need to make payment to Cigna Healthcare directly.



When does the cover start and end?

- Your cover starts on the day you become a member of the plan so long as you meet the membership conditions. Cover will normally come to an end for you and your dependants if you die, you stop working for your employer or if your employer stops paying premiums for you and any dependants.



How do I cancel the contract?

- The cover under the plan is governed by a contract of insurance between your employer and Cigna. If you no longer need this cover please speak to your employer about being removed from the plan.