



CIGNA HEALTHCARE GLOBAL INDIVIDUAL HEALTH

# Our Cigna Global Health Options Product Enhancements

Live 15<sup>th</sup> February 2024



With roots in healthcare as deep as 230 years, The Cigna Group is a globally recognised and trusted health services company. Today, we have over 189 million customer relationships that we serve in more than 30 countries and jurisdictions. We look after them with an extensive international workforce of 70,000 people, plus a medical network comprising of over 2.2 million partnerships, including 300,000 mental and behavioural health care providers, more than 67,000 contracted pharmacies and over 150 in-house doctors and nurses.\*

We understand what your customers expect from their health insurer. That's why we have made enhancements to our Cigna Global Health Options flagship product based on your feedback.

Cigna Global Health Options 2023	Cigna Global Health Options 2024
<b>Core Cover:</b>	
Outpatient Accident & Emergency room treatment: Platinum €1,000	Outpatient Accident & Emergency room treatment: Platinum €1,600
Congenital conditions: Platinum €30,500	Congenital conditions: Platinum €40,000
<b>Health &amp; Wellbeing Module:</b>	
Physical Exam limit: Silver €165 Gold €330	Physical Exam limit: Silver €250 Gold €500
Cancer Screenings (6 benefits): Silver €165 Gold €330	Cancer Screenings (6 benefits): Silver €250 Gold €500
Physical exam/VIP health checks: Platinum €440	Physical exam/VIP health checks: Platinum €1,600
<b>Dietetic consultations:</b> Platinum only - Paid in Full	<b>NEW</b> <b>Dietetic consultations:</b> Silver €250 Gold €500 Platinum Paid in Full
	<b>NEW</b> <b>Diabetes screening:</b> Silver €250 Gold €500 Platinum Paid in Full
<b>Outpatient:</b>	
Prescribed Drugs & Dressings: Gold €2,200	Prescribed Drugs & Dressings: Gold €3,300

\* Please note, we may, at our sole discretion and without notification, make changes to the Cigna Healthcare network from time to time by adding and/or removing hospitals, clinics, medical practitioners and pharmacies

We help your customers to improve their health and vitality by delivering innovative healthcare solutions that support better health outcomes.

	<b>Cigna Global Health Options</b>
<b>Annual Overall Maximum</b>	Silver : € 800,000 Gold : € 1,600,000 Platinum: Paid in full
<b>Age Limit</b>	From 18 years old with no upper age limit
<b>Area Of Cover</b>	Worldwide including USA or Worldwide excluding the USA
<b>Cover in the USA</b>	Available without restriction
<b>Medical Core Plan Coverage</b>	Inpatient and daypatient treatments only included as standard
<b>Additional Cover</b>	Options to add Outpatient, Dental, Vision, Evacuation and Wellbeing cover
<b>Pre-existing conditions &amp; chronic conditions</b>	May be excluded or restrictions apply. 60+ Care available on all 3 plans to cover outpatient treatment with the maintenance of Type 2 Diabetes, Glaucoma and arthritis even if already excluded.
<b>Premium flexibility</b>	Wide range of deductibles and cost shares selectable on both inpatient and outpatient benefits
<b>Eligibility</b>	Expatriates primarily. Local nationals covered only in a limited number of countries
<b>Application requirement</b>	Anytime (No time restriction)
<b>Simplified Customer Experience</b>	We do not require for you as our customer to ask for prior authorisation for most of your Outpatient treatment. This means that you can go directly to your regular GP or physio appointment without the need for an initial referral.

**For more information about our Cigna Global Health Options enhancements contact our Broker Sales and Support Team directly: [CGI.Sales@Cigna.com](mailto:CGI.Sales@Cigna.com)**



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Cigna Global Health Options 2023	Cigna Global Health Options 2024
<b>Core Cover:</b>	
Outpatient Accident & Emergency room treatment: Platinum £800	Outpatient Accident & Emergency room treatment: Platinum £1,300
Congenital conditions: Platinum £25,000	Congenital conditions: Platinum £33,000
<b>Health &amp; Wellbeing Module:</b>	
Physical Exam limit: Silver £150 Gold £300	Physical Exam limit: Silver £220 Gold £440
Cancer Screenings (6 benefits): Silver £150 Gold £300	Cancer Screenings (6 benefits): Silver £220 Gold £440
Physical exam/VIP health checks: Platinum £400	Physical exam/VIP health checks: Platinum £1,300
<b>Dietetic consultations:</b> Platinum only - Paid in Full	<b>NEW</b> <b>Dietetic consultations:</b> Silver £220 Gold £440 Platinum Paid in Full
	<b>NEW</b> <b>Diabetes screening:</b> Silver £220 Gold £440 Platinum Paid in Full
<b>Outpatient:</b>	
Prescribed Drugs & Dressings: Gold £2,000	Prescribed Drugs & Dressings: Gold £3,000

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	<b>Cigna Global Health Options</b>
<b>Annual Overall Maximum</b>	Silver : £650,000 Gold : £1,300,000 Platinum: Paid in full
<b>Age Limit</b>	From 18 years old with no upper age limit
<b>Area Of Cover</b>	Worldwide including USA or Worldwide excluding the USA
<b>Cover in the USA</b>	Available without restriction
<b>Medical Core Plan Coverage</b>	Inpatient and daypatient treatments only included as standard
<b>Additional Cover</b>	Options to add Outpatient, Dental, Vision, Evacuation and Wellbeing cover
<b>Pre-existing conditions &amp; chronic conditions</b>	May be excluded or restrictions apply. 60+ Care available on all 3 plans to cover outpatient treatment with the maintenance of Type 2 Diabetes, Glaucoma and arthritis even if already excluded.
<b>Premium flexibility</b>	Wide range of deductibles and cost shares selectable on both inpatient and outpatient benefits
<b>Eligibility</b>	Expatriates primarily. Local nationals covered only in a limited number of countries
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Outpatient Accident & Emergency room treatment: Platinum \$1,200	Outpatient Accident & Emergency room treatment: Platinum \$2,000
Congenital conditions: Platinum \$39,000	Congenital conditions: Platinum \$50,000
<b>Health &amp; Wellbeing Module:</b>	
Physical Exam limit: Silver \$225 Gold \$450	Physical Exam limit: Silver \$325 Gold \$650
Cancer Screenings (6 benefits): Silver \$225 Gold \$450	Cancer Screenings (6 benefits): Silver \$325 Gold \$650
Physical exam/VIP health checks: Platinum \$600	Physical exam/VIP health checks: Platinum \$2,000
<b>Dietetic consultations:</b> Platinum only - Paid in Full	<b>NEW</b> <b>Dietetic consultations:</b> Silver \$325 Gold \$650 Platinum Paid in Full
	<b>NEW</b> <b>Diabetes screening:</b> Silver \$325 Gold \$650 Platinum Paid in Full
<b>Outpatient:</b>	
Prescribed Drugs & Dressings: Gold \$3,000	Prescribed Drugs & Dressings: Gold \$4,500

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<b>Age Limit</b>	From 18 years old with no upper age limit
<b>Area Of Cover</b>	Worldwide including USA or Worldwide excluding the USA
<b>Cover in the USA</b>	Available without restriction
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