

# 2026 Cigna Global Health Options – Product Enhancements



Detailed breakdown of enhancements to our CGHO product from 15th February 2026

Our 2026 updates to Cigna Global Health Options focus on three key areas:

1. Prevention
2. Extensive Cancer Cover
3. Pre-existing Condition Management

## 1. Prevention

Screening eligibility (Health & Wellbeing module)

Test	Previous	Updated
Cervical screening	Every 3 years	Annually
Mammograms	Every 2 years	Annually
Colonoscopy	Every 7 years	Every 5 years

Diabetes prevention programme (core cover US only)

	Previous	Updated
	Only available to select 'pilot' US population	Now available for whole eligible US population

Advanced medical imaging (core cover)

	Previous	Updated
	Gold: \$15,000/€12,000/£9,650	Gold: \$30,000/€22,200/£19,200

Footcare (Health & Wellbeing module)

	Previous	Updated
	Platinum: \$900/€660/£600 Up to 15 sessions	Platinum: \$2,000/€1,600/£1,300 Up to 20 sessions

## 2. Extensive Cancer Care (Core Cover)

Include across all plans:	Gold & Platinum only	Platinum only
<ul style="list-style-type: none"> <li>• Cancer treatment</li> <li>• Dedicated cancer case manager &amp; coordinator</li> <li>• Patient &amp; family counselling</li> <li>• Cancer dietician</li> <li>• Reconstructive surgery</li> <li>• Robotic surgery*</li> </ul>	<ul style="list-style-type: none"> <li>• Home chemotherapy*</li> </ul>	<ul style="list-style-type: none"> <li>• Cryopreservation (\$5,000 lifetime maximum limit valid up to 7 years after first claim)</li> <li>• Fertility advice via Carrot, our Family-Building Support Service</li> </ul>

\*When these surgeries have been determined to have improved patient outcomes over conventional surgical methods"

\*\*based on medical necessity

## 3. Pre-existing Condition Management

### 60+ Pre-Existing Condition Care (Outpatient)

	Previous	Updated
	Gold: \$1,000/€740/£665  Platinum: \$2,000/€1,480/£1,330	Gold: \$1,500/€1,100/£1,000  Platinum: \$3,000/€2,200/£2,000

### **NEW:** Age 40-59 Pre-Existing Condition Care

Platinum only
<ul style="list-style-type: none"> <li>• \$2,000/€1,480/£1,330 allowance</li> </ul>

### Newly extended conditions list for 40-59/60+ Pre-Existing Condition Care:

Existing	New
<ul style="list-style-type: none"> <li>• Hypertension</li> <li>• Type 2 Diabetes</li> <li>• Glaucoma</li> <li>• Arthritis</li> <li>• Joint/back pain</li> <li>• Osteoporosis/osteopenia</li> </ul>	<ul style="list-style-type: none"> <li>• Migraine</li> <li>• High Cholesterol</li> <li>• Asthma</li> <li>• Allergies</li> <li>• Atherosclerosis/arteriosclerosis</li> <li>• Coronary Artery Disease</li> </ul>

### Hearing Aids (Outpatient)

	Previous	Updated
	Gold: \$1,000/€740/£665  Platinum: \$2,000/€1,480/£1,330	Gold: \$5,000/€3,700/£3,325  Platinum: Paid in Full

# Additional changes to CGHO

## Dental and Vision 'Expenses' Benefit (Increase on Gold only)

Existing	New
\$155/€125/£100	\$200/€150/£130

### Crisis Assistance Plus removed

- Module renamed 'International Medical Evacuation' from 'International Evacuation and Crisis Assistance Plus'

### UK 24 Month Maternity Waiting Period

- Maternity cover in the UK has increased from 12 months to 24 months waiting period.

### Key Changes to our Terms and Conditions:

We've updated the 2026 Policy Rules to improve clarity, strengthen customer understanding and ensure regulatory alignment. Key enhancements include clearer wording throughout, refined definitions, strengthened guidance on underwriting and disclosure requirements, updated claims and prior authorisation processes, and improved explanations of premium payments, suspension, cancellations and renewals.

#### Key enhancements include:

- Clearer benefit and exclusion wording, including updates to attempted suicide related cover (CLICE Expat only), emergency treatment timeframes, and how addiction, non medical admissions and experimental treatments are handled.
- More transparent premium and cancellation rules, particularly around when customers remain liable for the full 12 month premium and when refunds are permitted (death on a policy)
- Refined policyholder responsibilities, including clearer requirements to notify Cigna about changes to occupation, hazardous activities, nationality or habitual residence.
- Simplified processes for policy adjustments, including terminating a policy, removing beneficiaries, and reviewing exclusions within updated notice periods.
- Improved claims and deductible handling, with reinforced guidance on prior authorisation, claims timelines, and how deductibles should be processed and recorded.
- Strengthened provisions around subrogation and coordination with other insurers, ensuring consistency across all regions and licence types.