

# Cigna Inspire

Group health care  
plans inspired by  
health and vitality





# Cigna Inspire

At Cigna Healthcare, we are dedicated to safeguarding the health and vitality of your globally mobile employees



**Our Cigna Inspire plans are designed to meet the needs of many types of employees:**

- **Global assignees:** our Inspire plans provide medical cover for employees and their families who are assigned to work on short term or long term assignments. Cigna Inspire, can also be used alongside CignaLinks and Cigna Solutions, to:
  - supplement local social health care cover
  - meet local visa requirements for people working or living abroad
- **Key Executive Employees:** Cigna Inspire plans provide the quality and comprehensive health care cover needed for these key employees.

## Three levels of cover to choose from

Cigna Healthcare will be your trusted partner in protecting the health and vitality of your globally mobile employees. Our comprehensive Cigna Inspire plans are crafted to strengthen your business's success. EssentialCare offers flexible coverage with 3 core benefit tiers to choose from, to empower you to tailor a plan to fit the unique needs of your employees and their families. Plus, a range of optional extras are available to enhance whole health support and promote wellbeing and vitality.

### The EliteCare and ExecutiveCare plans

Include a high level of cover for:

- |                           |                            |
|---------------------------|----------------------------|
| In-patient treatment      | Out-patient treatment      |
| Evacuation & Repatriation | Maternity care             |
| Mental health care        | Wellness                   |
| Pandemic cover            | Virtual Support Programmes |

### The EssentialCare plan

Core cover:

- |                           |   |
|---------------------------|---|
| In-patient treatment      | Virtual Support Programmes                |
| Evacuation & Repatriation | <b>Choose from 3 levels of cover for:</b> |
| Mental health care        | Out-patient treatment                     |
| Pandemic cover            | Maternity care                            |
|                           | Wellness                                  |

### Optional Extras

#### Dental

3 levels of cover including:

- Dental Exam
- Dental Treatment
- Orthodontics

#### Vision

2 levels of cover including:

- Eye Exam
- Glasses
- Corrective Eye Surgery

#### Life and Protection Solutions

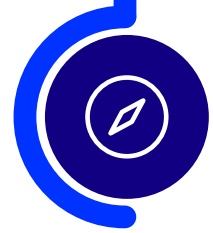
Solutions to support whole health:

- Life and Protection
- Accidental Death & Disability
- Permanent Disability



# Guiding you through the Cigna Inspire experience

We're ready wherever you are in the world.



## Early assignment



### Guided Health Advisor

A valuable tool to assist your employee's and their families to manage their health care prior to and during their assignment to help avoid medical emergencies.



### International Employee Assistance Programme (IEAP)

Provides telephonic and face-to-face mental health support, along with assistance for practical, legal, and financial concerns for employees and their families.



### Health Risk Assessment

This confidential review of your employees' and their families' health and lifestyle habits evaluates various health factors for globally mobile employees, connecting them to suitable well-being programmes.



### Make One Small Change

Coaching programmes designed to target and improve specific behaviours and offer useful coaching programmes, focuses on five pillars—resilience, nutrition, movement, sleep, and tobacco—to help employees set goals, tackle challenges, and achieve sustainable change.

## During assignment

**Cigna Inspire** includes comprehensive benefits for in-patient, out-patient, maternity, wellness, and emergency evacuation.



### Global Telehealth

Worldwide 24/7 access to doctors via phone or video for non-emergency issues, available to employees and their dependants.



### Pandemic, epidemic & infectious illness

Offers peace of mind for employees abroad during health crises, covering treatments, testing, and medication shipments.



### Physical and mental health care

From acute conditions to everyday stress and anxiety.



### Preventative care

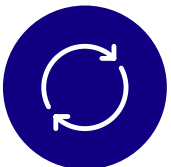
Advanced routine exams, cancer screenings and genetic testing.



### Clinical Services

If a medical condition arises, our experienced clinical team is ready to assist your employees with specialist support including:

- Nurse Case Management
- Decision Support Programme
- Hospital Support Programme
- Chronic Condition Management
- Diabetes Prevention
- Musculoskeletal Support Programme (MSK Support)



## End of assignment



### Transition back into local health care

We look after your employees' health and well-being right up to the moment they transition back into local health care.



## Areas of cover

Cigna Healthcare has two areas of cover available:

<b>Area I: Worldwide</b>	Every country throughout the world, excluding any country with whom, at the date of commencement of treatment, the Federal Government of the United States of America has prohibited trade to the extent that payments are illegal under applicable law
<b>Area II: Worldwide EXCLUDING USA</b>	Worldwide, excluding the USA

Cigna Healthcare will apply the appropriate area of coverage based on the location of your employees and dependants





# CignaLinks<sup>®</sup>: global coverage, local delivery

CignaLinks<sup>®</sup> is a unique aspect of your benefit programme available to provide access to a global network and savings



**Network Providers**

-  Direct settlement; contracted rates to achieve greater cost savings
-  Local knowledge and service delivery
-  Local clinical and customer services support
-  Facilitates compliance with local regulators

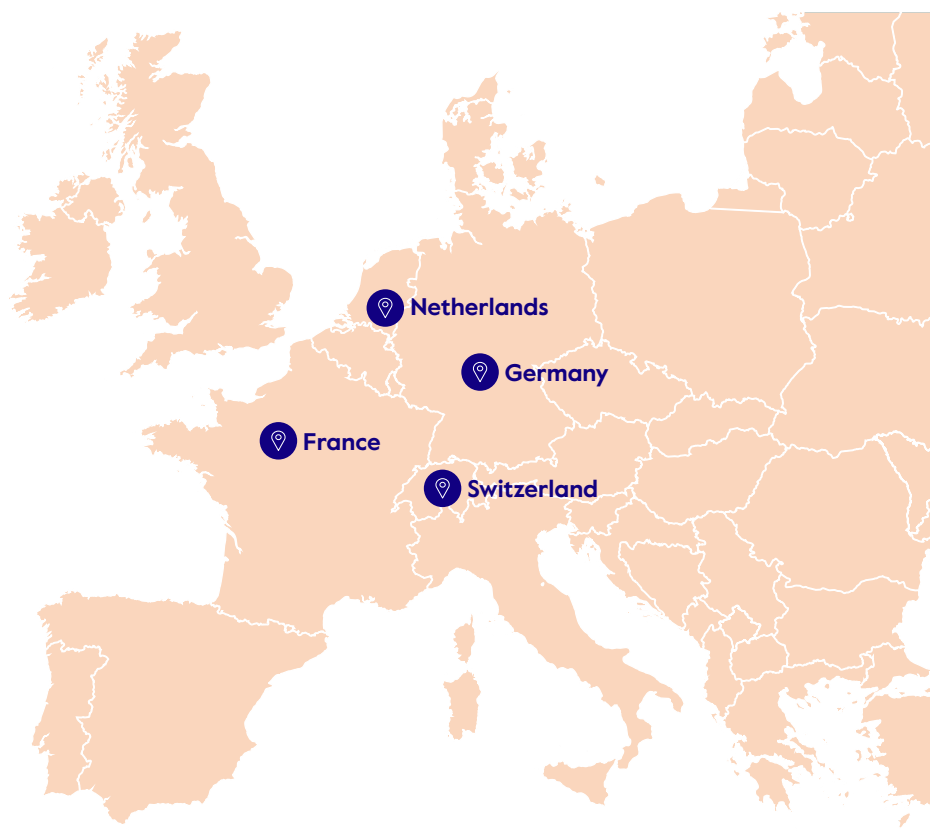
Regions shown on the map: Canada, Brazil, Spain, South Africa, Nigeria, Middle East, Singapore, Indonesia & Malaysia, Hong Kong, Australia.

# CignaSolutions Europe

Solving client challenges through partnerships

## Strategic Partnership Approach

-  Partnerships model in Europe based on regulatory, market & client needs
-  Cigna is the single point of contact for members and clients where possible
-  Cost effective subrogation & development of reporting capabilities



Partnership locations shown on the map: Netherlands, Germany, France, Switzerland.

# Cigna Inspire

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# Cigna Inspire, Health care benefits inspired by vitality

Cigna Inspire health care benefits inspired to improve the health and vitality of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
<b>Annual Benefit</b> Maximum per <i>insured member, spouse or dependant</i>	Up to £2,000,000/ \$3,000,000/€3,000,000 <i>per year of insurance</i>	Up to £5,000,000/ \$7,500,000/€7,500,000 <i>per year of insurance</i>	Unlimited
<b>Chronic Conditions</b>	Covered up to applicable <i>policy limits</i>	Covered up to applicable <i>policy limits</i>	Paid in Full
<b>Congenital and Hereditary Conditions</b> This <b>benefit</b> will be paid in respect of: • any abnormalities, defects, disorders or diseases present at birth or inherited genetically	Covered up to applicable <i>policy limits</i>	Covered up to applicable <i>policy limits</i>	Paid in Full
<b>Pandemics, Epidemics and Outbreaks of Infectious Illnesses</b> <b>Treatment</b> for disease or <b>illness</b> resulting from a pandemic, epidemic or outbreak of infectious <b>illness</b> , as defined by the World Health Organisation (WHO)	Covered up to applicable <i>policy limits</i>	Covered up to applicable <i>policy limit</i>	Paid in Full
<b>Emergency Out of Area of Cover</b> • <b>emergency treatment</b> for conditions where immediate <b>treatment</b> is required while outside of the selected area of coverage for the purpose of business or pleasure This <b>benefit</b> is not intended for routine or pre-planned <b>treatment</b>	<b>Treatment must commence within a period of 42 days of absence from the selected area of coverage</b>	<b>Treatment must commence within a period of 42 days of absence from the selected area of coverage</b>	<b>Treatment must commence within a period of 42 days of absence from the selected area of coverage</b>



# Global Virtual Care

Digital and Telehealth Support available 24/7

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Guided Health Advisor</b></p> <ul style="list-style-type: none"> <li>manage <b>your</b> health care prior to and during <b>your</b> assignment to help avoid medical emergencies</li> <li>our <b>Cigna Healthcare nurses</b> can provide <b>your</b> family with personalised information i.e.:               <ul style="list-style-type: none"> <li>accessing health care</li> <li>medications availability</li> <li>how to find a <b>doctor</b></li> </ul> </li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>Global Telehealth with Teladoc</b></p> <p>Video and phone GP consultations, free and confidential 24/7 access to real-time remote medical consultations with a licensed <b>doctor</b>, wherever <b>you</b> are in the world</p>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>International Employee Assistance Programme (IEAP) with Workplace Options</b></p> <p>Free and confidential 24/7 access to specialised support and advice in multiple languages.</p> <p>Counselling support:</p> <ul style="list-style-type: none"> <li>a single session with a <b>counsellor</b> to provide immediate help with difficult or uncertain situations</li> <li>telephonic, video and face-to-face counselling, up to 6 sessions</li> </ul> <p>Behavioural <b>coaching</b>:</p> <ul style="list-style-type: none"> <li>a 6 week telephonic mindfulness programme</li> <li>online Cognitive Behavioural Therapy (CBT)</li> <li>life <b>coaching</b></li> </ul> <p>Work Life Referrals:</p> <ul style="list-style-type: none"> <li>referrals to community providers for a range of topics such as dependant care, day-to day-concerns including but not limited to home maintenance, travel, relocation a single 30 minute consultation per year with a qualified professional for a Financial topic</li> <li>a single 30 minute consultation per year with a qualified professional for a Legal topic</li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>Make One Small Change</b></p> <p><b>Coaching</b> programmes designed to target and improve specific behaviours such as:</p> <ul style="list-style-type: none"> <li>smoking</li> <li>low physical activity</li> <li>food choices</li> <li>general life issues</li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>Country Guides</b></p> <p>Providing useful information about <b>your</b> host country such as:</p> <ul style="list-style-type: none"> <li>medical</li> <li>travel</li> <li>safety</li> <li>culture</li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app



# Global Health Services and Clinical Programmes

Additional solutions to support the health and vitality of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Health Risk Assessments</b></p> <ul style="list-style-type: none"> <li>confidential review of <b>your</b> health and lifestyle habits</li> <li>identify areas that may need attention</li> <li><b>coaching</b> programmes may be recommended to aid the relevant lifestyle improvements</li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>Targeted Risk Assessments</b></p> <ul style="list-style-type: none"> <li>targeted and confidential review for any identified risk factor based on the answers to the Health Risk Assessment</li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>Health Information Library</b></p> <p>The online library allows access to a portfolio of helpful articles to help improve lifestyle choices, including areas such as:</p> <ul style="list-style-type: none"> <li>diet and recipes</li> <li>exercises</li> <li>disease prevention</li> <li>stress management</li> <li>ways to improve sleep</li> </ul>	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app	Included - Access via Cigna Envoy app
<p><b>Nurse Case Management</b></p> <p><b>Your Cigna Healthcare</b> case manager will provide a wide range of support during <b>your treatment</b>:</p> <ul style="list-style-type: none"> <li>provide pre-authorisation and guidance on provider options</li> <li>personalised <b>patient</b> guidance and education</li> <li>emotional and psychological support</li> <li>provider liaison</li> <li>post care follow up</li> </ul>	Included	Included	Included
<p><b>Decision Support Programme with Teladoc</b></p> <p><b>Your Cigna Healthcare</b> case manager can connect <b>you</b> to a <b>specialist</b> physician to help answer questions <b>you</b> may have regarding <b>your</b> diagnosis and <b>treatment</b> plan. This confidential service can provide <b>you</b> with an objective, evidence-based, and unbiased second opinion</p>	Included	Included	Included
<p><b>Hospital Support Programme</b></p> <p>For <b>treatment</b> requiring an extended <b>hospital</b> stay, a case manager will provide a wide range of support, both before and after hospitalisation:</p> <ul style="list-style-type: none"> <li>personalised <b>patient</b> guidance and education</li> <li>emotional and psychological support</li> <li>medication management</li> <li>facilitate smoother recovery and discharge processes</li> <li>ensure <b>patients</b> receive the most appropriate care</li> <li>coordination with the family</li> </ul>	Included	Included	Included



# Global Health Services and Clinical Programmes

Additional solutions to support the health and vitality of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Chronic Condition Management</b> Our case managers can offer <b>you</b> the opportunity to participate in a <b>Chronic</b> Condition Management programme, following a diagnosis of:</p> <ul style="list-style-type: none"> <li>• hypertension</li> <li>• diabetes</li> <li>• cardiovascular condition</li> <li>• metabolic disorders</li> </ul>	Included	Included	Included
<p><b>Diabetes Prevention Programme (available to members located in the US)</b> In collaboration with Omada, a digital lifestyle change programme for diabetes prevention, <b>you</b> can access:</p> <ul style="list-style-type: none"> <li>• behavioural counselling and customised engagement</li> <li>• weight monitoring via digital scales</li> <li>• weekly online lessons</li> <li>• a virtual health coach online</li> <li>• a social network to learn about:               <ul style="list-style-type: none"> <li>• nutrition</li> <li>• stress management</li> <li>• sleep</li> <li>• lifelong fitness skills</li> </ul> </li> </ul>	Included	Included	Included





# Wellness Benefits

Preventative health benefits to help improve the wellbeing and motivation of globally mobile employees and their families

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Routine Physical Exams*</b> Exams for <b>insured members</b> aged 7 years and above, can include, but not limited to:</p> <ul style="list-style-type: none"> <li>physical examination by a <b>doctor</b></li> <li>height, weight, waist circumference, body mass index (BMI) &amp; body fat percentage</li> <li>blood pressure</li> <li>urine analysis</li> <li>cholesterol test</li> <li>full blood count</li> <li>full biochemistry profile including liver and kidney function</li> <li>lung function test</li> <li>adult hearing test</li> </ul> <p><b>Anything not listed will be subject to prior approval</b></p>	<p>Choose from three levels of wellness benefits package: Option 1: Not covered Option 2: Not covered Option 3: Up to £750 / \$1,000 / €1,000 per year of insurance</p>	<p>Up to £2,000 / \$3,000 / €3,000 per year of insurance</p>	<p>Up to £5,000 / \$7,500 / €7,500 per year of insurance</p>
<p><b>Gut Microbiome Health Test</b></p> <ul style="list-style-type: none"> <li>1 <b>gut microbiome health test</b> kit per year of insurance</li> <li>1 follow up health <b>coaching</b> consultation with a practitioner</li> </ul>	Not covered	Not covered	Up to £500 / \$750 / €750 per year of insurance
<p><b>Pap Smear Screening*</b></p> <ul style="list-style-type: none"> <li>1 papanicolaou screening per year of insurance</li> </ul>	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
<p><b>Prostate Cancer Screening*</b></p> <ul style="list-style-type: none"> <li>1 prostate cancer screening per year of insurance for insured males aged 50 years and over</li> </ul>	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
<p><b>Mammograms for Breast Cancer Screening or Diagnostic Purposes*</b></p> <ul style="list-style-type: none"> <li>1 baseline mammogram for asymptomatic insured women aged 35-39;</li> <li>1 mammogram for asymptomatic insured women aged 40-49 every 2 years or more if medically necessary;</li> <li>1 mammogram every year of insurance for insured women aged 50 and over</li> </ul>	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
<p><b>Bowel Cancer Screening*</b></p> <ul style="list-style-type: none"> <li>1 colonoscopy every five years for <b>insured members</b> aged 45 years and over;</li> <li>1 colonoscopy every five years for <b>insured members</b> aged 35 years and over if there is an immediate family history of bowel cancer</li> </ul>	Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full	Paid in Full	Paid in Full
<p><b>Mole Mapping</b></p> <ul style="list-style-type: none"> <li>1 full body mole mapping per year of insurance</li> </ul>	Not covered	Paid in Full	Paid in Full
<p><b>Genetic Cancer Screening</b></p> <p>Testing and associated pre and post consultations if there is an immediate family history and a <b>doctor</b> has provided a referral <b>This benefit requires prior approval</b></p>	Not covered	Not covered	Paid in Full
<p><b>Cardiovascular Genetic Testing</b></p> <p>Testing to assess the inherited risk of heart disease</p>	Not covered	Not covered	Paid in Full
<p><b>Bone Densitometry*</b></p> <p>1 scan every 5 years for women aged 50 and over</p>	Not covered	Paid in Full	Paid in Full

\*Exams and screenings required for symptomatic conditions are covered under out-patient diagnostic benefits



# Mental Health Care Benefits

We recognise that mental health issues can have a broad range of causes, but often they are the result of a combination of factors. These might include a challenging medical issue, stress at work, family issues, social relationships and financial health and to support this, we have a wide range of benefits to help throughout life's challenges

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Headspace</b> In collaboration with Headspace, a global digital mental health company, <b>you</b> can access</p> <ul style="list-style-type: none"> <li>mindfulness tools for everyday life including meditations sleepcasts</li> <li>mindful movement and focus exercises</li> <li>mental health <b>coaching</b> from qualified professionals via text based chat</li> </ul>	Included – via the Headspace App	Included – via the Headspace App	Included – via the Headspace App
<p><b>International Employee Assistance Programme (IEAP) with Workplace Options</b> Free and confidential 24/7 access to specialised support and advice in multiple languages.</p> <p>Counselling support:</p> <ul style="list-style-type: none"> <li>a single session with a <b>counsellor</b> to provide immediate help with difficult or uncertain situations</li> <li>telephonic, video, and face-to-face counselling, up to 6 sessions</li> </ul> <p>Behavioural <b>coaching</b>:</p> <ul style="list-style-type: none"> <li>a 6 week telephonic mindfulness programme</li> <li>online Cognitive Behavioural Therapy (CBT)</li> <li>life <b>coaching</b></li> </ul> <p>Work Life Referrals:</p> <ul style="list-style-type: none"> <li>referrals to community providers for a range of topics such as dependant care, day-to day-concerns including but not limited to home maintenance, travel, relocation a single 30 minute consultation per year with a qualified professional for a Financial topic</li> <li>a single 30 minute consultation per year with a qualified professional for a Legal topic</li> </ul>	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app

Please note that *mental health care benefits* are not subject to the *out-patient* annual limit or any coinsurances/cost shares.



# Mental Health Care Benefits

	EssentialCare	ExecutiveCare	EliteCare
<p><b>In-patient Mental Health Care</b> This benefit is payable for any inpatient treatment related to diagnosed <b>mental health disorders</b></p> <p>Please note that all <b>mental health disorder prescribed medications</b> will be covered under the specified <b>drugs</b> and <b>dressings benefit</b></p> <p><b>This benefit requires prior approval</b></p>	Up to 20 days per year of insurance	Paid in Full	Paid in Full
<p><b>Out-patient Mental Health Care</b> This benefit is payable for <b>treatment</b> related to <b>mental health disorders</b> such as:</p> <ul style="list-style-type: none"> <li>• Consultations with a psychologist, psychiatrist, or psychotherapist delivered in: <ul style="list-style-type: none"> <li>• an individual session; or</li> <li>• a family session for <b>dependants</b> aged 17 and under</li> </ul> </li> <li>• CBT (Cognitive Behavioural Therapy)</li> <li>• Counselling, including bereavement counselling, carried out with a qualified <b>counsellor</b> delivered in: <ul style="list-style-type: none"> <li>• an individual counselling session; or</li> <li>• a family session for <b>dependants</b> aged 17 and under</li> </ul> </li> </ul> <p>Please note that all <b>mental health disorder prescribed medications</b> will be covered under the specified <b>drugs</b> and <b>dressings benefit</b>.</p> <p>Extended periods of <b>treatment</b> may require clinical review, and <b>Cigna Healthcare</b> will contact <b>you</b> or the provider directly for further information, if required.</p>	Paid in Full Up to 40 sessions per year of insurance	Paid in Full	Paid in Full

Please note that **mental health care benefits** are not subject to the **out-patient** annual limit or any coinsurances/cost shares.



# Out-patient Health Care Benefits

Comprehensive out-patient care to maintain and improve health

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Out-patient Annual Benefit</b> Maximum per <i>insured member, spouse</i> or <i>dependant</i></p> <p>Please note that cancer-related <i>treatment</i> and <i>mental health care</i> are not subject to the <i>out-patient</i> annual limit</p>	<p>Choose from three levels of <i>out-patient benefits</i>:</p> <p>Option 1 £2,750 / \$4,125 / €4,125</p> <p>Option 2 £5,500 / \$8,250 / €8,250</p> <p>Option 3 £10,000 / \$15,000 / €15,000</p> <p>All amounts are <i>per year of insurance</i></p>	<p>Paid in Full up to overall plan limit</p>	<p>Paid in Full</p>
<p><b>Out-patient Co-insurance</b> Please note that cancer related <i>treatment</i> and <i>mental health care</i> are not subject to the <i>out-patient co-insurance</i></p>	<p>Option 1 No <i>co-insurance</i></p> <p>Option 2 10% <i>co-insurance</i></p> <p>Option 3 20% <i>co-insurance</i></p>	<p>Option 1 No <i>co-insurance</i></p> <p>Option 2 10% <i>co-insurance</i></p> <p>Option 3 20% <i>co-insurance</i></p>	<p>Option 1 No <i>co-insurance</i></p> <p>Option 2 10% <i>co-insurance</i></p> <p>Option 3 20% <i>co-insurance</i></p>





## Out-patient Preventative Benefits

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Vaccinations</b> This <b>benefit</b> will be payable for clinically appropriate <b>vaccinations</b> and immunisations, namely for <b>insured members</b> aged 7 years and over:</p> <ul style="list-style-type: none"> <li>• influenza</li> <li>• Human Papilloma Virus (HPV) Gardasil</li> <li>• pneumococcal vaccine</li> <li>• varicella</li> <li>• zoster</li> </ul> <p><b>Anything not listed will be subject to prior approval</b></p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Travel Vaccinations</b> Immunisations related to travel, namely:</p> <ul style="list-style-type: none"> <li>• tetanus - every 10 years</li> <li>• hepatitis A</li> <li>• hepatitis B</li> <li>• meningitis</li> <li>• rabies</li> <li>• cholera</li> <li>• yellow fever</li> <li>• Japanese encephalitis</li> <li>• polio booster</li> <li>• typhoid</li> <li>• malaria - tablet form, daily or weekly</li> </ul> <p><b>Anything not listed will be subject to prior approval</b></p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Well Child Tests</b> This <b>benefit</b> will be payable for each <b>dependant</b> aged 6 and under. Cover includes 1 visit at each of the <b>appropriate age intervals</b>, limited to 13 visits per <b>dependant</b>. Cover includes the following services:</p> <ul style="list-style-type: none"> <li>• medical history of the child</li> <li>• physical examination</li> <li>• development assessment</li> <li>• anticipatory guidance</li> <li>• appropriate immunisations and laboratory tests: <ul style="list-style-type: none"> <li>• DPT (Diphtheria, Pertussis and Tetanus)</li> <li>• MMR (Measles, Mumps and Rubella)</li> <li>• HiB (Haemophilus influenza Type b)</li> <li>• polio</li> <li>• influenza</li> <li>• hepatitis B</li> <li>• meningitis</li> <li>• Human Papilloma Virus (HPV)</li> </ul> </li> </ul> <p><b>Anything not listed will be subject to prior approval</b></p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Annual Routine Tests</b> 1 eye test and 1 hearing test for <b>dependants</b> aged 17 years or under</p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Allergy Testing</b> Symptomatic Allergy Screenings</p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full



## Out-patient General Benefits

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Out-patient Consultations</b>  <b>We pay for:</b></p> <ul style="list-style-type: none"> <li>• <b>medical practitioners</b></li> <li>• GP / family <b>doctor</b></li> <li>• <b>specialist</b> consultations</li> <li>• virtual consultations <ul style="list-style-type: none"> <li>• Teladoc via the Cigna Envoy App</li> </ul> </li> </ul> <p>Virtual consultations with a <b>health care provider</b> not accessed through the Cigna Envoy App or Teladoc are limited to:</p> <ul style="list-style-type: none"> <li>• 1 initial session;</li> <li>• and 2 follow-up sessions.</li> </ul> <p><b>Further sessions subject to prior approval</b></p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Prescribed Medicines, Drugs and Dressings</b>  <b>We pay for:</b></p> <ul style="list-style-type: none"> <li>• medicines, <b>drugs</b> and <b>dressings</b> when prescribed by a <b>medical practitioner</b> for eligible <b>treatment</b></li> <li>• up to 90 days supply of medication per refill</li> <li>• <b>vitamins</b> when prescribed as <b>treatment</b> for a diagnosed <b>vitamin</b> deficiency condition</li> <li>• the shipment of <b>drugs</b> where a specific drug or suitable alternative is not available in location, unless prevented by local restrictions.</li> </ul> <p><b>Prescribed drugs and dressings shipment requires prior approval</b></p> <p>Medications prescribed by a <b>medical practitioner</b> in the USA are subject to our <b>formulary drugs list</b>. Please refer to <b>your</b> helpful guide for more information on pharmacy in the USA</p>	Based on Out-patient option selected: <b>Option 1: Up to £2,000 / \$3,000 / €3,000</b> <b>Option 2 : Up to £3,500 / \$5,250 / €5,250</b> <b>Option 3: Up to £5,000 / \$7,500 / €7,500 per year of insurance</b>	Paid in Full	Paid in Full
<p><b>Non-surgical and Minor Surgical Procedures and Treatment</b>  <b>We pay for treatment</b> or surgery:</p> <ul style="list-style-type: none"> <li>• that does not require an overnight <b>hospital</b> stay</li> <li>• that does not incur a <b>hospital</b> room charge</li> </ul>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Medical Appliance</b>  This <b>benefit</b> will be paid in respect of an appliance when <b>medically necessary</b> and is part of the recuperation process following illness or injury on a short-term basis, of 3 months or less. This includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>• crutches used on a short-term basis</li> <li>• wheelchairs used on a short-term basis</li> </ul> <p><b>This benefit requires prior approval</b></p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Durable Medical Equipment</b>  This <b>benefit</b> will be paid in respect of an appliance which is <b>medically necessary</b> and is prescribed to support everyday living on a long-term basis, of 3 months or more.  This includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>• rental of crutches</li> <li>• rental of wheelchairs</li> <li>• orthopaedic supports</li> <li>• prosthesis limbs</li> <li>• hearing aids</li> </ul> <p><b>This benefit requires prior approval</b></p>	Not covered	Up to <b>£1,000 / \$1,500 / €1,500 per year of insurance</b>	Paid in Full



## Out-patient General Benefits

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Sleep Apnea Appliance</b> Where sleep apnea has been diagnosed following a sleep study, this <b>benefit</b> will be paid on a long-term basis in respect of:</p> <ul style="list-style-type: none"> <li>• continuous positive airway pressure (CPAP) machine once every five years</li> <li>• annual servicing of CPAP</li> <li>• annual replacement of CPAP consumables</li> <li>• oral appliances</li> </ul> <p><b>This benefit requires prior approval</b></p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Diagnostic Tests</b> We pay for:</p> <ul style="list-style-type: none"> <li>• pathology</li> <li>• X-rays</li> <li>• radiology</li> <li>• electrocardiogram (ECG)</li> <li>• ultrasound scans</li> <li>• magnetic resonance imaging (MRI)</li> <li>• computed tomography (CT)</li> <li>• positron emission tomography (PET)</li> </ul>	<p>Up to overall annual limit</p> <p>Not included in <i>out-patient</i> limit</p>	Paid in Full	Paid in Full
<p><b>Rehabilitation Therapies</b> We pay for:</p> <ul style="list-style-type: none"> <li>• <b>treatment</b> for the following <b>medically necessary</b> physical therapies intended to restore normal physical function: <ul style="list-style-type: none"> <li>• <b>physiotherapy</b></li> <li>• <b>chiropractic</b></li> <li>• <b>osteopathy</b></li> <li>• podiatry</li> </ul> </li> <li>• <b>Treatment</b> for the following <b>medically necessary</b> intended to restore normal physical function which has been lost as a result of an <b>accident</b> or an acute medical condition, such as a stroke: <ul style="list-style-type: none"> <li>• speech therapy</li> <li>• oculomotor therapy</li> <li>• occupational therapy</li> </ul> </li> </ul> <p>All of the <b>treatment</b> must be carried out by a qualified practitioner who holds the appropriate license to practice in the country where the <b>treatment</b> is received.</p> <p>Extended periods of <b>treatment</b> may require clinical review, and <b>Cigna Healthcare</b> will contact you or the provider directly for further information, if required.</p>	Up to <i>out-patient</i> annual limit	Paid in Full	Paid in Full
<p><b>Musculoskeletal Support Programme (MSK Support)</b> A personalised intervention programme provided by a <b>Cigna Healthcare</b> clinician, including:</p> <ul style="list-style-type: none"> <li>• medical assessment</li> <li>• pain management</li> <li>• medication advice</li> <li>• monitor progress and goals</li> <li>• guidance and <b>coaching</b></li> <li>• ongoing support, and second opinion services</li> <li>• access to educational resources</li> </ul>	Included	Included	Included



## Out-patient General Benefits

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Autism Diagnostic Tests</b> We pay for the costs of autism diagnostic tests up to the point of a diagnosis of autism</p> <p><b>This benefit does not cover treatment for autism</b></p>	Up to out-patient annual limit	Paid in Full	Paid in Full
<p><b>Developmental Delay Therapy</b> We pay for the following expenses for developmental delay therapy, including autism, when a diagnosis has been given:</p> <ul style="list-style-type: none"> <li>• applied behaviour analysis (ABA)</li> <li>• communication therapies</li> <li>• educational therapies</li> <li>• speech and family therapies</li> </ul> <p>Please note that all autism related medications will be covered under the specified <b>drugs</b> and <b>dressings benefit</b></p> <p><b>This benefit requires prior approval</b></p>	Not covered	Up to £4,000 / \$6,000 / €6,000 per year of insurance	Up to £4,000 / \$6,000 / €6,000 per year of insurance
<p><b>Alternative Therapies</b> We pay for <b>treatment</b> if it is <b>medically necessary, orthodox</b> and intended to restore normal physical function, including:</p> <ul style="list-style-type: none"> <li>• <b>homeopathy</b></li> <li>• <b>acupuncture</b></li> <li>• ayurveda</li> <li>• Traditional Chinese Medicine (TCM) when carried out by a Traditional Chinese Medicine Practitioner, including but not limited to: <ul style="list-style-type: none"> <li>• herbal medicine (excluding rare herbs and animal tissues)</li> <li>• Tui na massage</li> </ul> </li> </ul> <p>Extended periods of <b>treatment</b> may require clinical review, and <b>Cigna Healthcare</b> will contact <b>you</b> or the provider directly for further information, if required.</p>	Up to out-patient annual limit	Paid in Full	Paid in Full
<p><b>Menopause Support</b> We cover <b>treatment</b> to relieve symptoms and offer support for menopause, such as:</p> <ul style="list-style-type: none"> <li>• blood tests</li> <li>• hormone replacement therapy (HRT)</li> <li>• 1 visit with a dietician</li> <li>• online health library information <ul style="list-style-type: none"> <li>• menopause symptoms</li> <li>• emotions and menopause</li> <li>• early and perimenopause</li> <li>• diet</li> </ul> </li> </ul>	Up to out-patient annual limit	Paid in Full	Paid in Full
<p><b>Human Immunodeficiency Virus (HIV) / Acquired Immunodeficiency Syndrome (AIDS)</b> Including drug therapy, or antiretroviral therapy (ART)</p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Kidney Dialysis</b> The <b>benefit</b> will be paid on an <b>in-patient, day-case</b> or <b>out-patient</b> basis</p>	Paid in Full	Paid in Full	Paid in Full



# Emergency Dental Support

To offer protection from unexpected dental accidents

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Emergency Out-patient Dental Treatment</b>            We will cover <b>out-patient</b> dental <b>treatment</b>:</p> <ul style="list-style-type: none"> <li>received during an <b>emergency</b> visit immediately after accidental damage to natural teeth; and</li> <li>to stabilise and relieve pain only</li> </ul>	Up to <b>out-patient</b> annual limit	Up to £2,000 / \$3,000 / €3,000 <i>per year of insurance</i>	Paid in Full
<p><b>Emergency In-patient / Day-case Dental Treatment</b>            We will cover <b>in-patient</b> dental <b>treatment</b>:</p> <ul style="list-style-type: none"> <li>after accidental damage to natural teeth; and</li> <li>to stabilise and relieve pain only</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<p><b>Health Library Support</b>            The online library allows access to a portfolio of helpful articles to help improve <b>oral health</b></p>	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app





# In-patient/Day-case Health Care Benefits

Access to in-patient care when a hospital stay is needed

	EssentialCare	ExecutiveCare	EliteCare
<b>Private Ambulance</b> Local transport to or from a <b>hospital</b> by road, air or water ambulance when ordered for medical reasons	Paid in Full	Paid in Full	Paid in Full
<b>Hospital charges</b> For <b>in-patient</b> and <b>day-case treatment</b> we cover: <ul style="list-style-type: none"> <li>• nursing</li> <li>• accommodation</li> <li>• operating theatre and recovery room</li> <li>• <b>prescribed medicines, drugs</b> and <b>dressings</b></li> <li>• Surgeon, Anesthetist and Physician Fees</li> <li>• high dependency, <b>intensive care</b> and cardiac care units for as long as critical care is <b>medically necessary</b></li> <li>• surgical procedures</li> </ul>	Paid in Full - Standard private room	Paid in Full - Standard private room	Paid in Full - Standard private room
<b>Parental Accommodation</b> For <b>dependants</b> aged 17 or under, we will pay reasonable costs for a parent or legal guardian staying in the same <b>hospital</b> with the child	Paid in Full up to 30 days per year of insurance	Paid in Full up to 30 days per year of insurance	Paid in Full up to 40 days per year of insurance
<b>Diagnostic Tests</b> We will cover: <ul style="list-style-type: none"> <li>• pathology</li> <li>• X-rays</li> <li>• radiology</li> <li>• electrocardiogram (ECG)</li> <li>• ultrasound scans</li> <li>• magnetic resonance imaging (MRI)</li> <li>• computed tomography (CAT)</li> <li>• positron emission tomography (PET)</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<b>Surgical Appliance</b> This includes, but is not limited to <ul style="list-style-type: none"> <li>• an artificial limb, prosthesis or device such as pacemakers, which is inserted during surgery</li> <li>• an artificial prosthesis or device which is a necessary part of the <b>treatment</b> immediately following surgery for as long as is required by <b>medical necessity</b></li> <li>• a prosthesis or appliance which is <b>medically necessary</b> and is part of the recuperation process following surgery on a short-term basis of 3 months or less</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<b>Rehabilitation and Physiotherapy</b> We will cover <b>treatment</b> in the form of a combination of therapies aimed at restoring full function after an acute event such as a stroke: <ul style="list-style-type: none"> <li>• <b>physiotherapy</b></li> <li>• speech therapy</li> <li>• occupational therapy</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<b>Reconstructive Surgery</b> We will cover when reconstructive <b>treatment</b> is required to restore appearance following <b>illness, injury</b> or surgery. For example, reconstruction following a car <b>accident</b> . <b>This benefit requires prior approval</b>	Paid in Full	Paid in Full	Paid in Full



# In-patient/Day-case Health Care Benefits

Access to in-patient care when a hospital stay is needed

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Sleep Surgery (Uvulopalatopharyngoplasty - UPPP)</b>  <b>We</b> will cover sleep surgery following a confirmed diagnosis of sleep apnea and if symptoms have persisted after:</p> <ul style="list-style-type: none"> <li>• completing sleep hygiene <b>coaching</b>; and</li> <li>• documented methods of weight loss have been attempted where there is a BMI of 30 or over; and</li> <li>• unsuccessful sustained CPAP <b>treatment</b></li> </ul> <p><b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Gender Confirmation Surgery</b>  <b>We</b> will cover male-to-female or female-to-male surgery, and related services, consistent with World Professional Association for Transgender Health (WPATH) recommendations  <b>This benefit requires prior approval</b></p>	Not covered	Up to £70,000 / \$105,000 / €105,000 per lifetime	Paid in Full
<p><b>Organ Transplant</b>  <b>We</b> will cover charges made for or in connection with approved organ transplant services:</p> <ul style="list-style-type: none"> <li>• medications</li> <li>• organ procurement costs</li> <li>• donor's medical costs, excluding costs incurred due to donor search. Note: 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)</li> </ul> <p><b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Kidney Dialysis</b>  <b>We</b> will cover kidney dialysis <b>treatment</b> on an <b>in-patient, day-case</b> or <b>out-patient</b> basis</p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Home Nursing Charges</b>  <b>We</b> will cover <b>you</b> to have home nursing as long as required by <b>medical necessity</b> if it is:</p> <ul style="list-style-type: none"> <li>• recommended by a <b>specialist</b> immediately after <b>in-patient</b> or <b>day-case treatment</b></li> <li>• for <b>treatment</b> that would normally be provided in a <b>hospital</b></li> </ul>	Paid in Full	Paid in Full	Paid in Full
<p><b>Human Immunodeficiency Virus (HIV) / Acquired Immunodeficiency Syndrome (AIDS)</b>  <b>We</b> will cover HIV/AIDS <b>treatment</b>, including drug therapy, or antiretroviral therapy (ART)</p>	Paid in Full	Paid in Full	Paid in Full

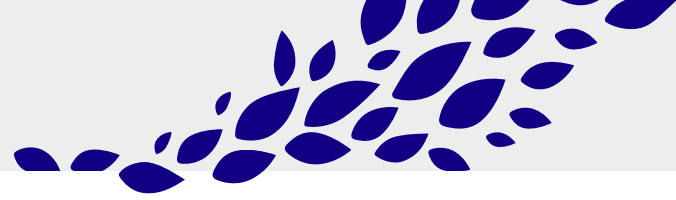


# In-patient/Day-case Health Care Benefits

Access to in-patient care when a hospital stay is needed

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Hospice and Palliative Care</b>            We will cover <i>in-patient, day-case</i> or <i>out-patient treatment</i> for:</p> <ul style="list-style-type: none"> <li>the <b>patient's</b> physical care</li> <li>psychological care</li> <li><b>hospital</b> or hospice accommodation</li> <li>nursing care</li> <li>prescription <b>drugs</b></li> </ul> <p>The above <b>treatment</b> will be covered following:</p> <ul style="list-style-type: none"> <li>a diagnosis of a terminal condition;</li> <li>with a life expectancy of less than 6 months; and</li> <li>when <b>treatment</b> can no longer be expected to cure the condition</li> </ul> <p><b>This benefit requires prior approval</b></p>	<p>£40,000 /            \$60,000 / €60,000  <i>per year of insurance</i></p>	<p>£40,000 /            \$60,000 / €60,000  <i>per year of insurance</i></p>	<p>Paid in Full</p>
<p><b>In-patient Cash Benefit</b>            We will cover a cash <b>benefit</b> payable to <b>you</b> for each overnight stay spent in a <b>hospital</b> if:</p> <ul style="list-style-type: none"> <li>the stay starts before midnight</li> <li>the <b>in-patient treatment</b> and accommodation in the <b>hospital</b> is free of charge</li> <li>the <b>in-patient treatment</b> is covered under this <b>plan</b></li> </ul>	<p>£100 / \$150 / €150            each night up to 10 nights  <i>per year of insurance</i></p>	<p>£100 / \$150 / €150            each night up to 30 nights  <i>per year of insurance</i></p>	<p>£150 / \$225 / €225            each night up to 30 nights  <i>per year of insurance</i></p>





# Cardiovascular and Diabetes Health

## Prevent, manage and improve cardiovascular diseases

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Weight Loss Support</b> The Online Health Library allows access to a portfolio of helpful articles to help improve lifestyle choices. These include areas such as:</p> <ul style="list-style-type: none"> <li>• diet</li> <li>• recipes</li> <li>• exercises</li> <li>• ways to improve sleep</li> </ul>	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app	Included – Access via Cigna Envoy app
<p><b>Chronic Condition Management</b> Our case managers can offer <b>you</b> the opportunity to participate in a <b>Chronic</b> Condition Management programme, for example, following a diagnosis of:</p> <ul style="list-style-type: none"> <li>• hypertension</li> <li>• diabetes</li> <li>• cardiovascular conditions</li> <li>• metabolic disorders</li> </ul>	Included	Included	Included
<p><b>Diabetes Prevention Programme with Omada (available to members located in the US)</b> In collaboration with Omada, a digital lifestyle change programme for diabetes prevention, <b>you</b> can access:</p> <ul style="list-style-type: none"> <li>• behavioural counselling and customised engagement</li> <li>• weight monitoring via digital scales</li> <li>• weekly online lessons</li> <li>• a virtual health coach online</li> <li>• a social network to learn about: <ul style="list-style-type: none"> <li>• nutrition</li> <li>• stress management</li> <li>• sleep</li> <li>• fitness lifelong skills</li> </ul> </li> </ul>	Included - via Omada App	Included - via Omada App	Included - via Omada App
<p><b>Dietician Consultations</b> <b>We</b> will cover consultations with a dietician if relating to:</p> <ul style="list-style-type: none"> <li>• a diagnosed disease or <b>illness</b>, such as diabetes</li> </ul>	Paid in Full 2 consultations per year of insurance	Paid in Full 3 consultations per year of insurance	Paid in Full 4 consultations per year of insurance
<p><b>Diabetes Screening</b> <b>We</b> will cover a diabetes screening:</p> <ul style="list-style-type: none"> <li>• every 3 years for <b>insured members</b> from age 30; or</li> <li>• every year for <b>insured members</b> from age 18 with a high risk factor for example, obesity or family history</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<p><b>Diabetes Durable Medical Equipment</b> Where diabetes has been diagnosed, this <b>benefit</b> will be paid on a <b>long-term</b> basis in respect of:</p> <ul style="list-style-type: none"> <li>• insulin pumps</li> <li>• blood glucose machine</li> <li>• all related supplies and disposables</li> </ul> <p><b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Obesity Surgery</b> <b>We</b> will cover obesity surgery for members from age 18 if <b>you</b> have:</p> <ul style="list-style-type: none"> <li>• a BMI of 40 or over; or</li> <li>• a BMI of 35 to 39.9 with more than one weight related health condition; and</li> <li>• attempted other documented methods of weight loss over a 2 year period; and</li> <li>• been confirmed through psychological assessment as a suitable candidate</li> </ul> <p><b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full



# Cancer Care Benefits

## Treatment and clinical support following a cancer diagnosis

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Prophylactic Surgery</b> This is preventative surgery to remove an organ or gland not yet showing signs of cancer, in an effort to prevent cancer developing, for example, a mastectomy. <b>We will cover:</b></p> <ul style="list-style-type: none"> <li>when there is a significant family history; and it is deemed appropriate following genetic testing</li> </ul> <p><b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Out-patient &amp; In-patient Cancer Treatment</b> <b>We will cover in-patient, day-case or out-patient treatment</b> such as, but not limited to:</p> <ul style="list-style-type: none"> <li>consultations / <b>specialist</b> consultations</li> <li>oncology</li> <li>diagnostic tests and pathology</li> <li>surgery and hospitalisation</li> <li><b>prescribed drugs</b></li> <li>chemotherapy</li> <li>radiotherapy</li> </ul> <p><b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Cancer Related Appliances</b> <b>We will cover appliances for external cosmetic purposes due to cancer treatment</b>, for example:</p> <ul style="list-style-type: none"> <li>a wig</li> <li>a prosthetic bra</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<p><b>Cancer Related Reconstructive Surgery</b> <b>We will cover when reconstructive treatment is required to restore appearance following cancer treatment.</b> For example, reconstruction following a mastectomy <b>This benefit requires prior approval</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Cancer Related Dietician Consultations</b> <b>We will cover consultations with a dietician following a diagnosis of cancer</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Egg / Sperm Freezing</b> <b>We will cover the freezing of oocytes (eggs), ovarian tissue, testicular tissue or sperm following a cancer diagnosis and prior to cancer treatment commencing, including:</b></p> <ul style="list-style-type: none"> <li>extraction costs</li> <li>cost of storage</li> </ul> <p><b>This benefit requires prior approval and does not include in vitro fertilisation (IVF) treatment</b></p>	Paid in Full 12 months per <i>plan</i> lifetime	Paid in Full 12 months per <i>plan</i> lifetime	Paid in Full 12 months per <i>plan</i> lifetime
<p><b>Coping with Cancer Support Services</b> For additional support for all insured family members following a cancer diagnosis, please see our mental health <b>benefits</b> section</p>	<a href="#">Go to page 13</a>	<a href="#">Go to page 13</a>	<a href="#">Go to page 13</a>

Please note that cancer-related **treatment** is not subject to the **out-patient** annual limit



# Maternity and Fertility Benefits

Comprehensive support for family planning and pregnancy

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Routine Maternity and Childbirth</b> For an insured <b>employee</b> or their <b>spouse</b>, we will cover routine maternity for <b>in-patient, day-case</b> or <b>out-patient routine maternity</b> expenses, including:</p> <ul style="list-style-type: none"> <li>• standard routine examinations</li> <li>• pathology tests including urine, blood and blood pressure</li> <li>• 2D ultrasound scans</li> <li>• childbirth, including childbirth at home</li> <li>• elective caesarean sections</li> </ul>	<p>Choose from three levels of maternity cover: Option 1: Not covered Option 2: £5,500 / \$8,250 / €8,250 Option 3: £12,000 / \$18,000 / €18,000</p>	Paid in Full	Paid in Full
<p><b>Complicated Maternity and Childbirth</b> For an insured <b>employee</b> or their <b>spouse</b>, we will cover <b>complicated maternity</b> for <b>in-patient, day-case</b> or <b>out-patient complicated maternity</b> expenses, including:</p> <ul style="list-style-type: none"> <li>• <b>medically necessary</b> caesarean section</li> <li>• <b>complicated maternity</b> conditions, including, but not limited to, pre-eclampsia/eclampsia, ectopic pregnancies and premature contractions</li> <li>• <b>complicated maternity</b> if as a result of assisted conception</li> </ul>	<p>Option 1: Not covered Option 2: Paid in Full Option 3: Paid in Full</p>	Paid in Full	Paid in Full
<p><b>Newborn Care</b> We will cover:</p> <ul style="list-style-type: none"> <li>• up to 10 days routine care for the baby following birth; and</li> <li>• all <b>treatment</b> required for the baby during the first 90 days after birth</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<p><b>Noninvasive Prenatal Testing (NIPT)</b> We will cover genetic testing for chromosomal abnormalities in unborn baby, e.g. down syndrome</p>	Not covered	Not covered	Paid in Full
<p><b>Fertility Diagnostic Tests</b> For an <b>insured member</b> or their <b>spouse</b> aged 40 or under, we will cover:</p> <ul style="list-style-type: none"> <li>• fertility tests up to the point of a diagnosis of infertility</li> </ul> <p><b>Please note that assisted fertility treatment is not included in this benefit</b></p>	Paid in Full	Paid in Full	Paid in Full



# Maternity and Fertility Benefits

Comprehensive support for family planning and pregnancy

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Fertility, family-building and hormonal support</b> In collaboration with Carrot, a global digital fertility, family-building, and hormonal health app, <b>you</b> can access:</p> <ul style="list-style-type: none"> <li>• in-the-moment guidance, 24/7 access to Carrot Companions and experts</li> <li>• support for all stages and journeys for fertility, family-building, and hormonal health</li> <li>• access to group sessions, information libraries and educational materials</li> <li>• personalised Carrot Plan tailored to support your journey</li> </ul> <p><b>Please note that assisted fertility treatment is not included in this benefit</b></p>	Not covered	Not covered	Included - via Carrot App
<p><b>Assisted Fertility Treatment</b> For any insured <b>employee</b> or <b>spouse</b>, aged 40 or under, once a condition of infertility has been diagnosed, <b>we</b> will cover <b>in-patient, day-case</b> or <b>out-patient</b> infertility <b>treatment</b>, including:</p> <ul style="list-style-type: none"> <li>• services for further diagnosis to determine the cause of infertility</li> <li>• charges made by a Physician for infertility services</li> <li>• infertility <b>treatment</b> up to a maximum of 4 cycles per lifetime</li> <li>• infertility <b>drugs</b> prescribed by the Physician</li> </ul> <p><b>This benefit requires prior approval</b></p>	Not covered	Not covered	80% refund up to £10,000 / \$15,000 / €15,000 per year of insurance





# International Emergency Services

## Global medical evacuation and repatriation emergency services

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.**

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Emergency Medical Evacuation</b>  <b>Benefit</b> will be payable:</p> <ul style="list-style-type: none"> <li>for the cost of travel when <b>treatment</b> is not available locally; and</li> <li>if the medical evacuation has been determined to be <b>medically necessary</b>, to prevent the immediate and significant effects of <b>illness, injury</b> or conditions which if left untreated could result in a significant deterioration of health and represent a threat to life or limb</li> </ul> <p>The <b>medical assistance service</b> will arrange for the transport under proper medical supervision as soon as reasonably practicable.</p> <p>In all circumstances, <b>we</b> must be contacted to obtain <b>prior approval</b> for an <b>emergency</b> medical evacuation to be covered, and as follows:</p> <ul style="list-style-type: none"> <li><b>prior approval</b> must be obtained from <b>Cigna Healthcare</b> before the evacuation takes place</li> <li>where it is not reasonably possible for <b>prior approval</b> to be requested before the evacuation takes place, approval must be requested within 7 days of the evacuation</li> </ul>	Paid in Full	Paid in Full	Paid in Full
<p><b>Emergency Medical Repatriation</b>  <b>Benefit</b> will be payable:</p> <ul style="list-style-type: none"> <li>for the cost of travel when <b>treatment</b> is not available locally; and</li> <li>it has been determined to be <b>medically necessary</b> for the <b>insured member</b> to be returned to their home country to prevent the immediate and significant effects of <b>illness, injury</b> or conditions which if left untreated could result in a significant deterioration of health and represent a threat to life or limb.</li> </ul> <p>The <b>medical assistance service</b> will arrange for the transport under proper medical supervision as soon as reasonably practicable.</p> <p>In all circumstances, <b>we</b> must be contacted to obtain <b>prior approval</b> for an <b>emergency</b> medical repatriation to be covered, and as follows:</p> <ul style="list-style-type: none"> <li><b>prior approval</b> must be obtained from <b>Cigna Healthcare</b> before the repatriation takes place</li> <li>where it is not reasonably possible for <b>prior approval</b> to be requested before the repatriation takes place, approval must be requested within 7 days of the repatriation</li> </ul>	Paid in Full	Paid in Full	Paid in Full



# International Emergency Services

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Accommodation following an Emergency Medical Evacuation or Repatriation</b> Following an <b>emergency</b> medical evacuation or repatriation, <b>we</b> will cover:</p> <ul style="list-style-type: none"> <li>the reasonable cost of hotel accommodation for the <b>insured member</b>, comprising a standard private room with ensuite facilities, when <b>medical necessity</b> prevents repatriation or transportation back to the location of assignment immediately after discharge from an <b>in-patient</b> stay</li> <li>if the <b>patient</b> is aged 18 or under, accommodation costs may also be covered for a parent, guardian or other responsible adult to stay with the <b>patient</b> in the same room</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for hotel accommodation to be covered</b></p>	Paid in Full Up to 7 nights	Paid in Full Up to 7 nights	Paid in Full Up to 7 nights
<p><b>Accommodation for Accompanying Person in the event of an Emergency Medical Evacuation</b> Following an <b>emergency</b> medical evacuation, and if the <b>patient</b> is expected to require hospitalisation for more than 7 days at the location to which they are evacuated, <b>we</b> will cover:</p> <ul style="list-style-type: none"> <li>accommodation costs for an individual, as chosen by the <b>patient</b> to accompany them</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for hotel accommodation to be covered</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Transport costs for Accompanying Person in the event of an Emergency Medical Evacuation or Repatriation</b> Following an <b>emergency</b> medical evacuation or repatriation, and if the <b>patient</b> is expected to require hospitalisation for more than 7 days at the location to which they are evacuated, <b>we</b> will cover:</p> <ul style="list-style-type: none"> <li>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 <b>patient</b> to accompany them</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered</b></p>	Paid in Full	Paid in Full	Paid in Full



# International Emergency Services

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Transport costs for Transfer of Children in the event of a Medical Evacuation or Repatriation</b> Following an <b>emergency</b> medical evacuation or repatriation, <b>we</b> will cover:</p> <ul style="list-style-type: none"> <li>the cost of travel for one parent to accompany the <b>dependant</b>, under 18 years old; and</li> <li>for any individual who because of <b>medical necessity</b> has to go with the <b>patient</b></li> </ul> <p>If an <b>employee's</b> child who is a <b>dependant</b> is left alone without a parent or adult relative over the age of 18 after the <b>employee</b> or <b>dependant</b> is evacuated or repatriated, the <b>medical assistance service</b> will arrange as soon as reasonably practicable for the <b>dependant</b> to return to their <b>home country</b>. Qualified attendants (confirmed by the <b>medical assistance service</b>) will travel with the <b>dependant</b>, if the <b>medical assistance service</b> decides.</p> <p><b>In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Assistance in the event of death: Repatriation of Mortal Remains</b> If the <b>insured member</b> dies outside their <b>home country</b>, <b>we</b> will cover:</p> <ul style="list-style-type: none"> <li>the <b>medical assistance service</b> will arrange as soon as reasonably practicable for the return of the bodily remains to the <b>home country</b> of the deceased</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for the costs to be covered</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Assistance in the event of death: Travel costs for Insured Family Members in the Event of Repatriation of Mortal Remains</b> If the <b>insured member</b> dies outside their <b>home country</b>, <b>we</b> will cover:</p> <ul style="list-style-type: none"> <li>travel costs (economy only) for other insured family members to return to the same <b>home country</b> as the bodily remains of the deceased</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered</b></p>	Paid in Full	Paid in Full	Paid in Full
<p><b>Transport costs for Compassionate Visit</b> <b>We</b> will cover the return travel costs (economy only) for the most economical form of transport to the place of hospitalisation for an individual, as chosen by the <b>insured member</b>.</p> <p>This <b>benefit</b> will be payable if the <b>insured member</b>:</p> <ul style="list-style-type: none"> <li>is in a different country; and</li> <li>is expected to be hospitalised for more than 7 days after an <b>accident</b> or sudden <b>illness</b>; or</li> <li>has been given a <b>short-term</b> terminal prognosis</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for transport costs to be covered</b></p>	Not covered	Visit & return, 2 trips per year of insurance £1,000 / \$1,500 / €1,500 per trip	Paid in Full



# International Emergency Services

	EssentialCare	ExecutiveCare	EliteCare
<p><b>Accommodation for Compassionate Visit</b>  <b>We</b> will cover the reasonable cost of hotel accommodation for an individual, as chosen by the <b>insured member</b>, comprising a standard private room with en-suite facilities.</p> <p>This <b>benefit</b> will be payable if the <b>insured member</b>:</p> <ul style="list-style-type: none"> <li>• is in a different country; and</li> <li>• is expected to be hospitalised for more than 7 days after an <b>accident</b> or sudden <b>illness</b>; or</li> <li>• has been given a <b>short-term</b> terminal prognosis</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for accommodation costs to be covered</b></p>	Not covered	Up to £100 / \$150 / €150 per day, up to 10 days per year of insurance	Paid in Full
<p><b>Compassionate Emergency Repatriation</b>  <b>We</b> will cover:</p> <ul style="list-style-type: none"> <li>• return travel costs for the most economical form of transport for the <b>insured member</b></li> </ul> <p>This <b>benefit</b> is payable if the <b>insured member</b> is:</p> <ul style="list-style-type: none"> <li>• outside of their country of usual residence; and</li> <li>• has to return home due to the death or serious acute <b>illness</b> or <b>injury</b> of a close relative, such as parent, parent in law, <b>spouse</b>, partner, sibling or child</li> </ul> <p><b>In all circumstances, we must be contacted to obtain prior approval for travel costs to be covered</b></p>	Not covered	Not covered	Paid in Full 1 trip per year of insurance



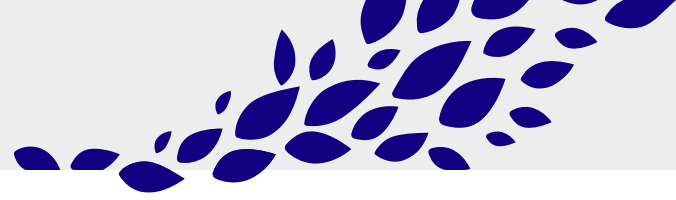
# Dental Plans

	Dental Extra	Dental Extra Plus	Dental Extra Premium
<b>Annual Benefit</b> Maximum per <i>insured member, spouse</i> or <i>dependant</i>	Up to £1,500 / \$2,250 / €2,250 per year of insurance	Up to £3,500 / \$5,250 / €5,250 per year of insurance	Up to £5,000 / \$7,500 / €7,500 per year of insurance

## Class One - Investigative and Preventative Treatment

<b>Routine Examinations</b> • Normal • Extensive	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full
<b>Full Case Assessment</b>	1 per year of insurance Paid in Full	1 per year of insurance Paid in Full	1 per year of insurance Paid in Full
<b>Bitewing X-rays</b>	4 per year of insurance Paid in Full	4 per year of insurance Paid in Full	4 per year of insurance Paid in Full
<b>Intra Oral X-rays</b>	6 per year of insurance Paid in Full	6 per year of insurance Paid in Full	6 per year of insurance Paid in Full
<b>Orthopantomogram (O.P.G)</b>	1 every 3 years Paid in Full	1 every 3 years Paid in Full	1 every 3 years Paid in Full
<b>Standard Scale &amp; Polish</b>	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full	2 visits per year of insurance Paid in Full
<b>Fissure Sealants</b> Covered for <i>insured members, spouse</i> or <i>dependants</i> aged 17 and under.	Paid in Full	Paid in Full	Paid in Full
<b>Topical Fluoride</b> Covered for <i>insured members, spouse</i> or <i>dependants</i> aged 17 and under.	Paid in Full	Paid in Full	Paid in Full





# Dental Plans

Dental Extra

Dental Extra Plus

Dental Extra Premium

## Class Two - Basic Restorative Treatment

	Dental Extra	Dental Extra Plus	Dental Extra Premium
<b>Fillings</b> <ul style="list-style-type: none"> <li>• amalgam – 1 surface</li> <li>• amalgam – 2 surfaces</li> <li>• amalgam – 3 surfaces</li> <li>• composite – 1 surface</li> <li>• composite – 2 surfaces</li> <li>• composite – 3 surfaces</li> </ul>	80% Refund	80% Refund	80% Refund
<b>Root Canal Treatment</b> <ul style="list-style-type: none"> <li>• upper &amp; lower anterior (1 root)</li> <li>• upper premolar (2 roots)</li> <li>• lower premolar (1 root)</li> <li>• molars (3 root)</li> </ul>	80% Refund	80% Refund	80% Refund
<b>Surgical and Non Surgical Extractions</b> <ul style="list-style-type: none"> <li>• single</li> <li>• multiple</li> <li>• post operative care</li> <li>• extraction (erupted)</li> <li>• impacted / wisdom tooth</li> </ul>	80% Refund	80% Refund	80% Refund
<b>Periodontal Treatment</b> <ul style="list-style-type: none"> <li>• prolonged curettage / root planning</li> <li>• splinting</li> </ul>	80% Refund	80% Refund	80% Refund
<b>Surgical Periodontal Treatment</b> <ul style="list-style-type: none"> <li>• gingivectomy</li> <li>• mucoperio</li> <li>• flap bone surgery</li> </ul> <p>Prolonged periodontal <b>treatment</b> limit of one course <b>per year of insurance</b> Repeat gingivectomy/gingivoplasty within 4 years of initial <b>treatment</b> requires <b>prior approval</b></p>	80% Refund	80% Refund	80% Refund





# Dental Plans

Dental Extra

Dental Extra Plus

Dental Extra Premium

## Class Three - Major Restorative Treatment

<b>Metal and Acrylic Dentures</b> <ul style="list-style-type: none"> <li>• addition of a clasp</li> <li>• denture repair</li> </ul>	50% Refund	50% Refund	50% Refund
<b>Crowns &amp; Bridges</b> <ul style="list-style-type: none"> <li>• veneers</li> <li>• adhesive bridges &amp; conventional bridge work</li> <li>• standard / gold post &amp; core</li> <li>• bonded precious / non precious crown full cast</li> <li>• porcelain crown</li> </ul>	50% Refund	50% Refund	50% Refund
<b>Inlays / Onlays</b> <ul style="list-style-type: none"> <li>• precious</li> <li>• non-precious</li> <li>• porcelain</li> </ul>	50% Refund	50% Refund	50% Refund
<b>Dental Implants</b>	50% Refund per tooth, per lifetime	50% Refund per tooth, per lifetime	50% Refund per tooth, per lifetime
<b>Occlusal Splint</b>	50% Refund	50% Refund	50% Refund

## Orthodontic Treatment

### Orthodontic Treatment for Dependant's aged 17 and under.

The **insured member** must send the following information prepared by the dentist who is to carry out the proposed **treatment** before **treatment** starts:

- a full description of the proposed **treatment**;
- x-rays and study models;
- an estimate of the cost of the **treatment**

**This benefit requires prior approval**

50% Refund Up to £750 / \$1,125 / €1,125 <i>per year of insurance</i>	50% Refund Up to £1,000 / \$1,500 / €1,500 <i>per year of insurance</i>	50% Refund Up to £1,000 / \$1,500 / €1,500 <i>per year of insurance</i>
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# Vision Plans

	Vision Extra	Vision Extra Plus
<b>Vision Care</b> One eye examination <i>per year of insurance</i> by an Optometrist or an Ophthalmologist	Paid in Full	Paid in Full
<b>Expenses For:</b> <ul style="list-style-type: none"> <li>lenses to correct vision;</li> <li>eyeglass frames;</li> <li>prescription sunglasses</li> </ul>	Up to £250 / \$375 / €375 <i>per year of insurance</i>	Up to £350 / \$525 / €525 <i>per year of insurance</i>
<b>Expenses For:</b> <ul style="list-style-type: none"> <li>corrective eye surgery, including:               <ul style="list-style-type: none"> <li>laser eye surgery</li> </ul> </li> </ul> <p><b>This benefit requires prior approval</b></p>	Not covered	Up to £1,300 / \$2,000 / €2,000 <i>per year of insurance</i>

**Important Note:**

All monetary limits are **dependant** on the currency of **your policy** and are based on the contractual agreement between **Cigna Healthcare** and **your** employer.

The first 2 digits of **your** membership number determines **your** monetary limits, e.g., If the first two digits of **your** membership number are:

- 82 - all monetary limits apply in Euros.
- 85 - all monetary limits apply in US Dollars.
- 88 - all monetary limits apply in Sterling.

**Example:**

**Policy** currency = Sterling

**Benefit** limit €7,500/ \$7,500/ £5,000 Claim incurred = \$9,000

The claim shall be converted to sterling and the resulting sterling amount offset against £5,000 for payment.





# Life and Protection Solutions

Protect the health and vitality of your organisation's most important asset...its people

At **Cigna Healthcare**, we realise emotional stress when a loved one passes away or becomes hurt can be debilitating. Having no life insurance or inadequate coverage can contribute to financial stress. In the workplace, this financial stress can lead to increased absenteeism, lost productivity and higher health care costs.

Therefore, offering holistic coverage – including life and protection plans – can help **your** employees and their families recover not only financially, but also physically, emotionally, and socially.

As an employer, offering Life and Protection coverage is a way **you** can support the whole health of **your** employees – and help ensure their families are well prepared and looked after, no matter what.

To help **you** do just that, **we** offer 3 Life & Protection Solutions:



**Life Protection**  
with Optional Terminal Illness



**Accidental Death & Disability Protection**



**Permanent Disability Protection**

**Life Protection**  
With optional Terminal Illness

- Life and Protection Solutions**
- Pays a lump sum:
- in case of natural (health related) or accidental death
  - optional terminal *illness* cover offers advanced full or partial payment upon diagnosis of a terminal *illness*

**Accidental Death & Disability Protection**

Pays a lump sum in case of death or disability caused by an *accident*

**Permanent Disability Protection**

Pays a lump sum in case of permanent (total or partial) disability resulting from an *illness* or *accident*

\* LPS products are available in select locations. Please speak with your sales advisor to learn more.





## Get in touch to find out more



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## Global Health Benefits



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If you have a Cigna plan, please refer to your member materials for further information, including details of the insurance entity providing cover, broker information (if any) guide to claiming, the list of benefits, exclusions and limitations.

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