

CIGNA GLOBAL HEALTH ADVANTAGE

10+ Employees



Cigna Global Health Benefits®



OUR MISSION:

**TO HELP THE PEOPLE WE SERVE
IMPROVE THEIR HEALTH, WELL-BEING
AND SENSE OF SECURITY.**

Together, all the way.®





Easy, reliable access to one of the largest networks¹ of health care professionals around the globe.

1. Based on Cigna Global Health Benefits internal provider network data as of January 2018.

Cigna Global Health Advantage® 10+

You have employees working in another country. You want to ensure those employees and their family members, have access to quality health care wherever an assignment takes them. With Cigna, they will have easy, reliable access to one of the world's largest networks¹ of health care professionals—one of many reasons the Cigna Global Health Advantage (GHA) 10+ plan may be the ideal plan for you.

1. Based on Cigna Global Health Benefits internal provider network data as of January 2018.

First, let's work together to see if it's the right choice

Consider this.

- › Is your company based in the U.S.?
- › Does your company have at least 50 employees?
- › Will at least 10 of your employees have global assignments of 6 months or longer?

If you answered "yes" to all three questions, please call us at **1.800.769.1156** or visit **CignaGlobalHealth.com** to request contact from a sales representative, or keep reading to learn more.

If you answered "no" to any of the questions, contact us at **1.800.769.1156**. We have a variety of other plans designed to match a wide range of health care needs. You can also visit **CignaGlobalHealth.com** to learn more.

A quick overview

Cigna Global Health Advantage 10+ is a premium medical plan that was created for employers with ten or more globally mobile employees. It's flexible and lets you add a full range of coverage to your employee's health care benefits.

In addition to our health offerings, you can customize your plan by adding dental, long-term disability, life, accidental death and dismemberment, and evacuation/repatriation coverage. Create the ultimate benefits package by adding all of them. Or, pick and choose what's best for your company.

We have customizable plan designs that are available to help you manage U.S. claims costs.

If you are interested in plan designs that do not include coverage for U.S. and only cover Third Country Nationals (non-U.S. citizens) please reach out to your Cigna representative for more information.

- › Access to one of the largest health networks - with more than 1.5 million doctors and facilities around the globe.²
- › Experience in establishing guarantees of payment on behalf of customers to doctors and hospitals around the world.
- › 24/7/365 access to our service center and in-house team of international doctors and nurses.
- › We are experienced in helping choose or design globally compliant solutions that are cost effective and comprehensive.
- › Quick claims payments. 94% of clean customer claims are paid in 10 days or less³ regardless of language or currency.
- › The option to speak with a counselor about mental, emotional and general life issues through the International Employee Assistance Program. Help is available anytime.
- › Additional services that include remote second opinions, international pharmacy fulfillment, and much more.

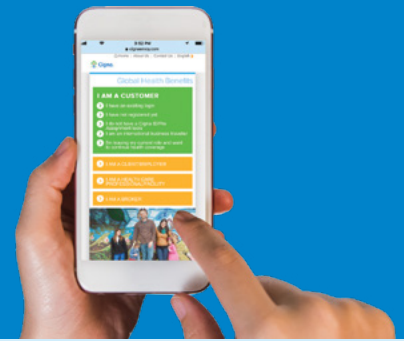
2. Based on Cigna Global Health Benefits internal provider network data as of January 2018.

3. Based on Cigna Global Health Benefits internal claims operations data as of August 2018.





The go-to online resource for your employees' health plan and well-being information.



Cigna Envoy - Easy online access and management of health care benefit information

With the Cigna Envoy® website, your employees can:

- › Locate an in-network doctor or health care facility in many areas around the world
- › View, print and request ID cards
- › Submit claims online
- › View explanation of benefits (EOB)
- › Opt-out of receiving EOB in the mail (“go green”)
- › Access health and wellness information on managing many conditions, plus healthy living information.
- › Update personal information and communication preferences
- › Review eligibility information
- › Send and receive email with Cigna
- › Access drug name and medical phrase translation tools
- › Access country guides which provide practical travel information, such as cultural, health and safety travel tips, and visitor and currency information for more than 190 countries.



Cigna Envoy on the go

The Cigna Envoy Mobile App gives your globally mobile employees and their families quick and easy access to their benefits and services anytime, just about anywhere. The Cigna Envoy Mobile App can be downloaded for free¹ from the App Store®, Google Play™ or Amazon.com.



With the App you can:

- ✓ Find an in-network health care professional or facility
- ✓ View and print ID card information for the entire family
- ✓ Review and check the status of claims
- ✓ Message Cigna with questions or concerns



Cigna Wellbeing® App

Connecting your employees to a healthier lifestyle

Wherever they are, they'll have access to personalized tips and services to support them with every dimension of their health.

Plus, with the app's global telehealth² feature, quality care is just a call or click away! They can consult with a licensed doctor—by phone or video—for non-emergency health issues. The Cigna Wellbeing App can also help them manage chronic conditions such as diabetes and cardiovascular disease.

The Cigna Wellbeing App is available from the App Store or Google Play.



International Employee Assistance Program

We offer access to International Employee Assistance Programs (IEAP), which can provide employees 24/7/365 access to certified mental health professionals who can design individualized services to address the needs or concerns faced by employees, or their family members.

Medical evacuation and repatriation insurance

We also offer evacuation and repatriation insurance and services to help your employees get transported to a facility that can handle their needs.

1. The downloading and use of any mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

2. Telehealth services may not be available in all jurisdictions. Not all providers have video chat capabilities and video chat may not be available in all areas.

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Assumptions and conditions

General program information

A minimum of ten eligible employees must be enrolled in the program at all times. The employer must have 50+ employees on a worldwide basis (although only ten need to be eligible for this product). The policy must be delivered to a U.S. address. The plan design choices are made at the employer level and will apply to all employees enrolled in the program. Medical coverage is mandatory, but Dental, Life/AD&D, LTD, and evacuation/repatriation are optional.

Eligibility

All full-time active employees who work and reside outside their country of citizenship are eligible for coverage except for persons whose coverage is prohibited by applicable law. Eligible dependents include the employee's lawful spouse and children under age 26. Dependents who live in the U.S. or in the employee's country of permanent residence are eligible for coverage, provided that the employee is domiciled outside the U.S.

Effective dates

The program's effective date is the first day of the month. Individual coverage becomes effective either on the date the program takes effect or on the date the employee commences employment. An employee will become insured on the date they become eligible, if the employee is in active service on that date, or if the employee is not in active service on that date due to their health status. However, the employee will not be insured for any loss of life, dismemberment or loss of income coverage until they are in active service.

COBRA

For employers required to offer continuation of coverage (COBRA) under U.S. federal law, coverage is available to eligible employees and dependents if coverage is lost due to a qualifying event.

Contributions

Life and AD&D coverages are noncontributory and require 100% participation, Medical, Dental and LTD coverages may be either contributory or noncontributory. Noncontributory coverage requires 100% participation and contributory coverage requires a minimum of 75% participation.

Exclusions and limitations

No war risk exclusion applies to Medical, Life, and AD&D coverage. Standard war risk applies to all other coverages. Not all medical evacuation or repatriation services are covered. For example, the following services are generally not covered: unauthorized services; routine and non-emergency services; services received when there is no clear or significant risk of death or serious injury; expenses incurred while serving in the armed forces of another country; transportation for vehicles and/or other personal belongings involving intercontinental and/or marine transportation. This is not a complete list of plan exclusions and limitations. For complete details of coverage, contact a Cigna representative.

Assumptions and conditions¹

Any coverage provided by Cigna is subject to legal and regulatory approval and any and all restrictions and requirements imposed therein.

All quotes contemplate compliance with all applicable laws, and we reserve the right to make any necessary changes, including changes in respect to benefit levels, premiums, exclusions, etc., in order to be and/or remain in compliance with such applicable laws. The Group must have at least 50 employees worldwide. The Group must be coming from another health plan; no virgin coverage. U.S. local nationals are not eligible for coverage. Coverage will only be extended to employees in Iraq and Afghanistan if Defense Base Act (DBA) coverage is in place. All premiums and benefits paid will be in U.S. dollars.

1. Cigna (Cigna Health and Life Insurance Company, as set forth herein) will provide coverage for all Eligible Expatriate Employees (defined as full-time employees in Active Service of the Policyholder working outside their country of citizenship) and who are not on the U.S. Department of Treasury's Office of Foreign Assets Control's Specially Designated Nationals (SDN) list.

Together, all the way.®



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