Our Target Markets

Who Our Products Are Designed For

Cigna Healthcare Global Individual Health offers a range of international health insurance solutions designed to meet the needs of globally mobile individuals, families, and former Cigna Healthcare group members previously covered by their employer. Each product is tailored to specific lifestyles, coverage expectations, and mobility needs.

Cigna Global Health Options (CGHO)

Best suited for individuals and families needing comprehensive international cover.

Global professionals and expatriates

Individuals relocating abroad or already living overseas who require medical cover both in and outside their country of residence, including for visa or immigration purposes.

Seniors and long-term expatriates (60+)

Those seeking peace of mind and access to healthcare while living overseas.

High Net Worth individuals

People looking for convenient access to care, particularly for acute conditions, often alongside local state or employer-provided coverage.

Cigna Close Care

Best suited for customers who do not require full global coverage.

- Students studying abroad who need affordable, short-term cover focused on accidents and emergency care.
- Retirees dividing their time between two countries and seeking predictable access to preventative and comprehensive care in familiar locations.
- Digital nomads with flexible work locations and durations of stay abroad, looking for health cover that aligns with a mobile lifestyle and provides financial reassurance.

Cigna Horizon

Available only for former Cigna Healthcare group members transitioning to individual cover. Available for policyholders who are either (I) expats or are (2) local nationals in Hong Kong, Singapore and the UK only. US area of coverage is available only to members with a US affiliation, meaning expatriates living in the US or US citizens living overseas.**

- Retiring executives who want to maintain a similar level of healthcare and service post-employment, with cover in their country of residence and while travelling.
- Individuals and contractors who require comprehensive cover, including treatment and management of pre-existing conditions, and continuity of care internationally.
- Dependent children ageing out of a parent's employer policy who need a straightforward continuation of cover, often for study, residence abroad, or visa requirements.

* All data provided is for broker customers only*

* * For expats residing in Switzerland, we can offer Cigna Horizon plans, so long as no relevant Swiss authority has determined that any expat is a permanent resident in Switzerland.

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