



Cigna Global Health Options

Cigna Platinum

Premium healthcare for you and your family – at home and around the world



 Global healthcare,
powered with over
230 years experience



When it comes to your family, their health and wellbeing means everything. That's why world class healthcare should always be within reach, no matter where life takes you.

With global, comprehensive coverage, Cigna Healthcare offers private, premium health insurance designed to look after your whole family's health needs. We have over 2 million partnerships with trusted hospitals, clinics and medical practitioners around the world. It's your passport to the very best care at home and beyond, giving you the same level of cover wherever you are in the world.

With millions of families already trusting Cigna Healthcare to look after their whole health, discover how we can create the perfect plan for you and your family.

Introducing Cigna Platinum

We're not just there when you need us most. From routine health checks to everyday doctor and specialist visits, our plans help you and your family stay in great shape all year round. Supporting you in both body and mind.

Cigna's Global Platinum plan is the most comprehensive level of cover we offer, with an extensive suite of tailored benefits and services. We believe customers should have a health plan that is right for them, therefore with our Platinum add-ons it allows you to optimise your health with preventative and personalised services.



Access to world leading medical providers and expertise



Personal service from your broker sales and support team



Global Telehealth services. We've made it easy to access healthcare advice in your chosen language from wherever you are in the world, so you don't need to worry about language barriers.



Premium, personal comprehensive healthcare – for prevention to cure



Family led benefits – including maternity and newborn care



All hospital charges paid in full



Mental and behavioural health care paid in full



Exclusive access to Carrot's unique platform that provides you and your family with expert guidance and support on hormonal and family building journeys.



Building your premium personalised health plan

Cigna Healthcare is an advocate for better health through every stage of life: We empower our customers to make the best choices for improving their health and vitality.

Cigna Platinum offers not only extensive coverage for most inpatient and daypatient care, but also the freedom to tailor your plan to suit your individual lifestyle and needs.

Enhance your chosen plan with four optional modules, offering coverage for everyday healthcare needs; from doctor and physiotherapy appointments, to prescription medications, cancer screenings and routine physicals.

You may also choose to include Vision and Dental care, as well as global medical evacuation and repatriation services, ensuring total peace of mind wherever life takes you.





International Outpatient

For those who value seamless access to premium care without delay, the outpatient module offers the flexibility and convenience to manage your health on your terms.

Whether it's

- **same day consultations with leading medical specialists**
- **access to prescribed medications**
- **advanced diagnostics such as pathology, radiology and genetic testing**

this module ensures every aspect of your outpatient care is covered.

Outpatient rehabilitation services are paid in full, while additional benefits, including:

- **infertility treatment**
- **hormone therapy**
- **genetic testing**

are provided within generous monetary limits.

Ideal for individuals and families who prioritise proactive, personalised healthcare as part of a high-performance lifestyle.



International Health & Wellbeing

At Cigna Healthcare, We understand the importance of your overall wellbeing and living a balanced life.

Our International Health and Wellbeing optional module includes a comprehensive adult physical at a private facility, as well as full cancer screenings including cervical, prostate, bowel, breast, skin and lung, are also included and covered in full.

Your wellness companion services are available 24/7, all year round with multilingual support for your convenience. We provide access to three comprehensive wellness services designed to support your personal and professional life.

These services are delivered in partnership with a trusted third-party provider offering:

- **A global network of 88,000 licenced counsellors and wellness professionals.**
- **Services available in over 200 countries.**
- **Multilingual support**
- **Easy access via phone, video or in-person channels**



Platinum Dental and Vision

Enhance your health plan with our Dental and Vision module, designed to support your everyday wellbeing with premium care and convenience.

For dental care, the module provides full reimbursement, up to annual limits, for:

- **preventative**
- **routine**
- **major restorative treatments**

ensuring you and your family maintain exceptional dental care with ease.

These treatments include cover for:

- **dental checkups**
- **X-rays**
- **root canal treatment and much more.**

For vision care, the module includes full coverage for annual eye examinations, as well as contributions towards prescription lenses, contact lenses and prescription sunglasses.





International Medical Evacuation

















Your peace of mind and your family's safety, especially when travelling internationally, are our priority.

Our international medical evacuation covers transport to the nearest centre of medical excellence when urgent treatment is not available locally.


In addition, international medical evacuation includes medical repatriation following serious illness, surgery or traumatic response, where we will pay for you to be returned to your country of habitual residence or country of nationality.

To further ease your concerns, compassionate visits can be arranged for a close family member following serious illness, surgery or trauma.

Summary of benefits

International Medical Insurance		Platinum
Annual overall benefit maximum - per beneficiary per period of cover		Paid in full
Hospital charges <ul style="list-style-type: none"> Nursing and accommodation for inpatient and daypatient treatment, and recovery room; Operating theatre; Prescribed medicines, drugs and dressings for inpatient or daypatient treatment only; Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging); Intensive care: intensive therapy, coronary care and high dependency unit; Surgeons' and anaesthetists' fees; Inpatient and daypatient specialists' consultation fees; Emergency inpatient dental treatment. 		 Private room
Hospital accommodation for a parent or guardian		
Pandemics, epidemics and outbreaks of infectious illnesses		
Inpatient cash benefit <ul style="list-style-type: none"> Per night up to 30 days per beneficiary per period of cover. 		\$200 / €150 / £130
Accident and Emergency Room Treatment <ul style="list-style-type: none"> For necessary emergency treatment. 		\$2,000 / €1,600 / £1,300
Transplant services		
Kidney Dialysis		
Advanced Medical Imaging (MRI, CT and PET scans) <ul style="list-style-type: none"> As part of inpatient, daypatient or outpatient treatment. 		
Rehabilitation We will pay for: <ul style="list-style-type: none"> Physiotherapy; Occupational therapy; Cognitive and Speech therapies; and Cardiac and pulmonary rehabilitation. 		 Up to 90 days
Home nursing		 Up to 120 days
Acupuncture & Chinese Medicine		
Palliative care		
Prosthetic devices		
Local ambulance & air ambulance services		
Mental and Behavioural Health Care <ul style="list-style-type: none"> As part of inpatient, daypatient or outpatient treatment. 		 Up to 90 days*
Treatment for Obesity  24 MONTHS		80% refund up to \$25,000 / €18,500 / £16,500
Cancer preventative surgery  12 MONTHS		\$20,000 / €14,800 / £13,300
Extensive cancer care**		
Cancer related appliances <ul style="list-style-type: none"> Includes wigs / headbands and mastectomy bras for cancer patients 		\$500 / €370 / £335 per cancer related appliance
Congenital conditions		\$50,000 / €40,000 / £33,000

 Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

 Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit.

The benefits may be subject to change. Please see the Customer Guide for full details.

*Day limit only applies to inpatient and daypatient treatments.

**For more information, please see page 29 of the Customer Guide.



International Medical Insurance (Continued)		Platinum
Out of Area Emergency Hospitalisation Cover • For beneficiaries who do not have Worldwide including USA coverage. Only includes inpatient and daypatient treatment costs.		✓
Global Telehealth		
Global Telehealth with Teladoc • Video and phone doctor consultations via the Cigna Wellbeing® App, or via a referral from our Customer Care team for non-emergency health issues.		Unlimited consultations
Parent and Baby Care		
Routine maternity care	12 MONTHS**	\$14,000 / €11,000 / £9,000
Complications from maternity	12 MONTHS**	\$28,000 / €22,000 / £18,000
Homebirths	12 MONTHS**	\$1,100 / €850 / £700
Newborn Care • The newborn may be required to be medically underwritten.		\$156,000 / €122,000 / £100,000 Up to 90 days
Carrot - fertility support and advice		✓

The following details the optional benefits available to add to your core cover - International Medical Insurance. You can add as many optional benefits as you wish to build a plan that suits your needs.

International Outpatient	OPTIONAL MODULE	Platinum
Annual International Outpatient benefit maximum - per beneficiary per period of cover.		Paid in full
Consultations and outpatient procedures with medical practitioners and specialists		✓
Prescribed drugs and dressings		✓
Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)		✓
Outpatient Rehabilitation We will pay for: • Outpatient Physiotherapy; • Outpatient Occupational therapy; • Osteopathy and Chiropractic treatment; • Speech therapy; • Cardiac and pulmonary rehabilitation.		✓
Pre-natal and post natal care	12 MONTHS**	\$7,000 / €5,500 / £4,500
Infertility Investigations and treatment • Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old.	24 MONTHS	\$10,000 / €7,400 / £6,650
Hormone Therapy		\$1,500 / €1,100 / £1,000
Sleep Apnoea		\$2,000 / €1,480 / £1,330
Genetic testing	12 MONTHS	\$4,000 / €2,950 / £2,650

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

** For treatment incurred in either UK, Hong Kong or Singapore, this benefit is only available once the mother has been a beneficiary under this policy for a continuous period of at least 24 months or more.

International Outpatient (Continued)	Platinum
Acupuncture & Chinese medicine • Up to a combined maximum of 15 consultations per period of cover.	✓
Durable medical equipment	✓
Hearing Aids	✓
Adult vaccinations	✓
Dental accidents	✓
Child and Adolescence Wellbeing health	✓
60+ Pre-Existing Condition Care	\$3,000 / €2,220 / £2,000
40-59 Pre-Existing Condition Care	\$2,000 / €1,480 / £1,330

International Medical Evacuation	OPTIONAL MODULE	Platinum
International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover.		✓
Medical evacuation		✓
Medical repatriation		✓
Repatriation of mortal remains		✓
Travel cost for an accompanying person		✓
Compassionate visit - travel costs • Up to a maximum of 5 trips per lifetime.		\$1,200 / €1,000 / £800
Compassionate visit - living allowance costs • Per day up to 10 days per visit.		\$155 / €125 / £100

International Health & Wellbeing	OPTIONAL MODULE	Platinum
Life Management Assistance programme • 24/7 access to counsellors for mental and behavioural health support.		✓
Mental Health Support Programme • Up to 20 face to face counselling sessions per condition per period of cover.		✓
Wellness Coaching • Access to a personal wellness coach for lasting lifestyle changes.		✓
Routine adult physical examination		\$2,000 / €1,600 / £1,300
Footcare by a Chiropodist or Podiatrist		\$2,000 / €1,600 / £1,300 up to 20 sessions
Cervical cancer screening		✓
Prostate cancer screening		✓
Breast cancer screening		✓

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

International Health & Wellbeing (Continued)	Platinum
Bowel cancer screening	✓
Skin cancer screening	✓
Lung cancer screening	✓
Diabetes screening	✓
Bone densitometry	✓
Dietetic consultations <ul style="list-style-type: none"> • 1 consultation available to all eligible beneficiaries • Up to 4 consultations per period of cover, if medically necessary. 	✓

International Vision & Dental	OPTIONAL MODULE	Platinum
Vision Care		
Eye Test <ul style="list-style-type: none"> • 1 eye examination per period of cover. 		✓
Expenses for: <ul style="list-style-type: none"> • Spectacle lenses; • Contact lenses; • Spectacle frames; • Prescription sunglasses. 		\$310 / €245 / £200

Dental Treatment		
Annual Dental benefit maximum - per beneficiary per period of cover.		\$5,500/€4,300/£3,500
Preventative	3 MONTHS	✓
Routine	3 MONTHS	✓
Major restorative	12 MONTHS	✓
Orthodontic treatment <ul style="list-style-type: none"> • Available up to 18 years old 	18 MONTHS	50% refund

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details.

Get in touch with your dedicated broker sales and support team:

America Email: GlobalSales@Cigna.com

Rest of World Email: CGI.Sales@Cigna.com

Contact your local broker

If you have any questions about Cigna Global plans and how they work for you, you can reach your local broker by:

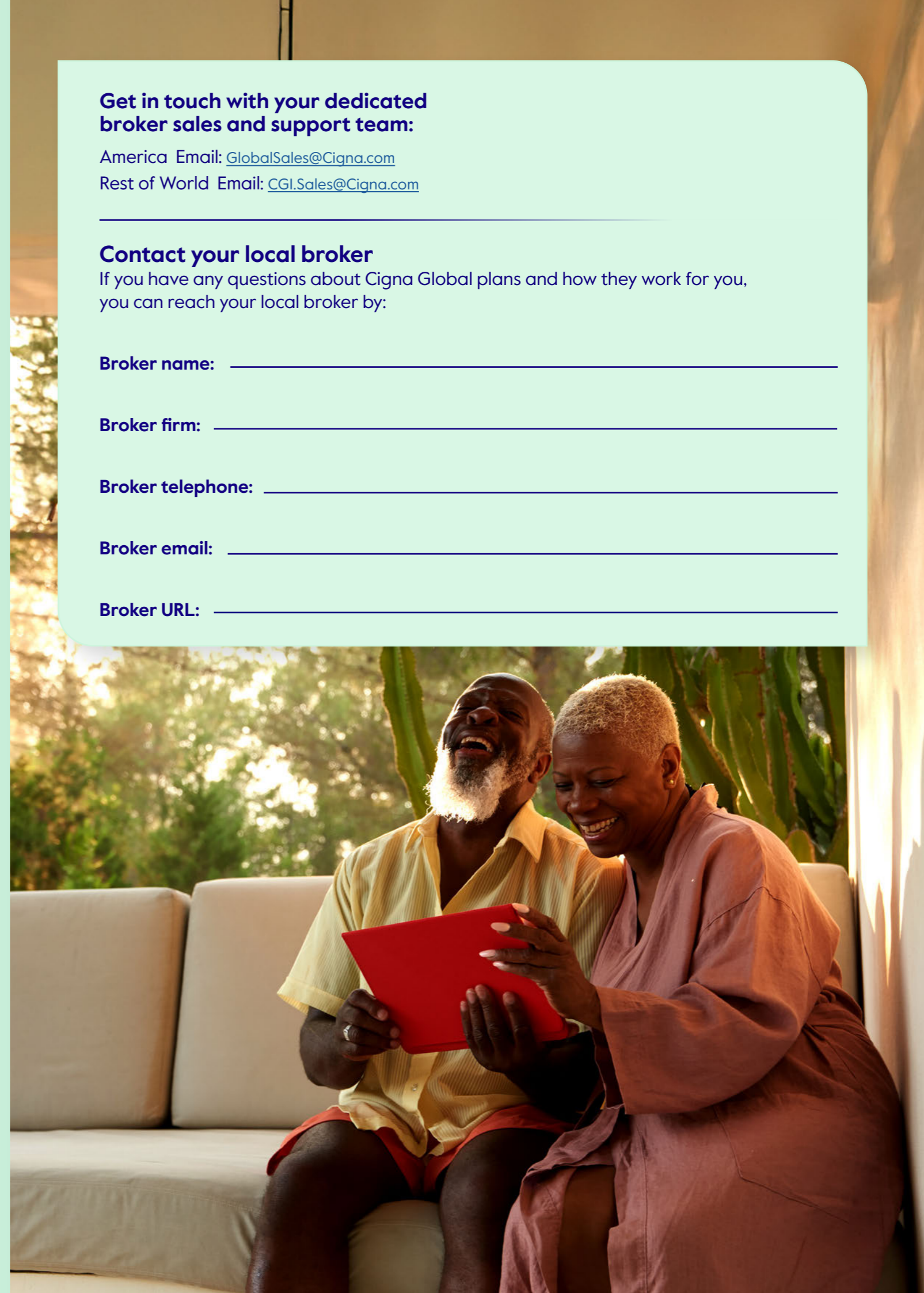
Broker name: _____


Broker firm: _____

Broker telephone: _____

Broker email: _____

Broker URL: _____





We are on hand to help you find the right health plan for you and your family

“ We are very satisfied with our ex-pat health insurance policy. Greg (our account manager) was very responsive and helpful in tailoring the policy to our needs. We are most appreciative of the personalised service he has provided on this occasion and it is reassuring to know he is there to assist us if necessary going forward ”
Jo | Portugal

“ My Account Manager, has been exceptionally helpful and supportive—always attentive to my questions and needs. She helped resolve outstanding issues in the most efficient and thoughtful way ”
Dany | Vietnam

The following statements are applicable to Singapore policies underwritten by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch:

You may wish to seek advice from a qualified adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free-look provision, if any, and we may recover from you any expense incurred by us in underwriting the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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