



Cigna Global Health Options

# Customer Guide

Everything you need to know about your plan





**Improving the health and  
vitality of those we serve.**





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## Want to get in touch?

If you have any questions about *your* policy, need to get approval for *treatment*, or for any other reason, please contact *our* Customer Care team 24 hours a day, 7 days a week, 365 days a year.\*

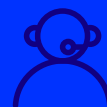


### USE YOUR CUSTOMER AREA

Live chat with us

Message us

Arrange a call back



### CALL US

International: **+44 (0) 1475 788 182**

USA: **800 835 7677** (toll free)

Hong Kong: **2297 5210** (toll free)

Singapore: **800 186 5047** (toll free)



Alternatively, you can email us at:

**[cignaglobal\\_customer.care@cigna.com](mailto:cignaglobal_customer.care@cigna.com)**

\* For certain queries, our Customer Service team may direct you to our in-house team of specialists who are available during working hours (Monday to Friday from 8am to 8pm CET).

# Welcome to Cigna Global

## OUR MISSION



Thank you for choosing a *Cigna Global Health Options* plan to protect *you* and *your family*. Our mission is to **improve the health and vitality of those we serve**.

## WHAT WE DO



At *Cigna Global* we specialise in supporting *you* and *your family* on *your global journey* as a wellbeing partner enabling *you* access to top medical care. We are experts with dedicated knowledge and capabilities to support *you*, and we will offer *you* exceptional customer service by putting people at the heart of what we do.

**We put you  
at the centre  
of everything  
we do.**



Please read this Customer Guide, along with *your Policy Rules* and *your Certificate of Insurance* as they all form part of *your contract* between *you* and *us* for this *period of cover*. If *your policy* is insured by Cigna Worldwide General Insurance Company Limited or Cigna Europe Insurance Company S.A.-N.V. Singapore Branch, *your application* also forms part of *your contract* between *you* and *us*.

*You* have chosen a plan to meet *your unique needs* so as *you* look through *your Customer Guide* and discover the full extent of the cover we provide, please remember to take a look at *your Certificate of Insurance* to remind *yourself* exactly what optional benefits *you* may have chosen to add to *your core cover* – International Medical Insurance.

*You* may see some terms that are in *italics*. These terms are clearly defined in *your Policy Rules* so as to avoid any confusion.

In the meantime, we hope *you* enjoy the peace of mind that comes from knowing *you* and *your family* have quick access to the medical *treatment* *you* need, whenever and wherever *you* need it.

# Our Whole Health Services

**We are your WHOLE HEALTH PARTNER and we're here to support you throughout your wellbeing journey.**



**Our Clinical Case Management programme can be accessed by contacting our Customer Care team.**

## Access our Clinical Team

You have access to our Clinical Case Management programme that is carried out by our dedicated team of doctors and nurses. They will provide support if you are diagnosed with serious or complex health conditions to bring you the full medical support you deserve.

The programme can support you through:

- coordinating your healthcare and treatment plan;
- accessing global medical experts for advice and support;
- providing second medical opinions or medical reports if required.

Further details on our Clinical Case Management programme can be found on page 8 of this Customer Guide.

## Access our Cigna Wellbeing® App

The Cigna Wellbeing® App gives you easy access to a suite of healthcare tools.

Our interactive app enables you to:

- **Access Global Telehealth:** Video and phone consultations with medical practitioners and specialists;
- **Manage health:** Health risk assessments and chronic condition management;
- **Change behaviour:** Track biometrics and access online coaching programmes and a health library.

Further details on the Cigna Wellbeing® App can be found on page 10 of this Customer Guide.

**You can download the App for free via Google Play and the Apple Store.**

**Get started today:**

- Search “Cigna Wellbeing” in your App Store
- Download the App
- Select “Global Individual Plan (policyholder)”
- Log-in with your Customer Area credentials.

## Life Management Assistance Programme

**Offered as part of the International Health and Wellbeing optional module only.**

This service offers confidential assistance with any work, life, personal or family issue that matters to you through counselling, telephone support and online programmes.

**Available if you have selected the International Health and Wellbeing optional module. If you would like to use this service, please refer to all available options of accessing it on page 39.**

**You will have access to:**

- Telephonic, face-to-face, or video short-term counselling;
- Mindfulness coaching sessions;
- An online Cognitive Behavioural Therapy (CBT) programme;
- Career support with life coaching sessions and assistance for people managers;
- Information about local resources and referrals.

Further details can be found on page 39 of this Customer Guide.

# Our Customer Care

We put PEOPLE FIRST and our teams are dedicated to providing you with the highest level of service and care.



## We put YOU at the heart of everything we do.

- You can speak to our highly experienced Customer Care team 24 hours a day.
- Our multi-language service centres will aim to answer your call within 20 seconds.
- We aim to process your guarantee of payment within one hour after receiving all necessary documentation to avoid any delay to your treatment.
- We aim to process claims you submit within five working days after receiving all necessary documentation.



## We put YOU in control.

- **You have access to easy online tools to manage your policy and submit your claims.** Further details about your secure online Customer Area can be found on page 14 of this Customer Guide.
- **You have several ways of contacting us, to get the help you need in a manner that is convenient to you.**



Live chat



Call us or arrange a call back



Email us

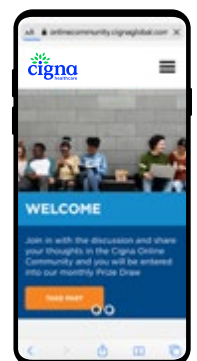
Further details about how to contact us can be found on page 3 of this Customer Guide.



## We strive to continuously improve our service to YOU.

### We strive to continuously enhance our health plans and services thanks to your feedback.

- We may invite you to let us know if we are meeting your expectations through Net Promoter Score surveys.
- We may invite you to join our exclusive Online Community to open a dialogue with you on the things that matter to you (subject to your location).



# Our Global Expertise

We have **GLOBAL EXPERTISE** and we understand the challenges you might face as a globally mobile individual.



You can search for local healthcare facilities and professionals through your [secure online Customer Area](#) or by [contacting our Customer Care team](#).

## Access our Global Network

We have an extensive medical network of over 2.2 million partnerships. Our network is comprised of trusted *hospitals, clinics* and *medical practitioners* around the world. Our global network of trusted *hospitals, clinics*, and *doctors* includes:

- Over 300,000 mental and behavioural healthcare providers.
- More than 67,000 contracted pharmacies.
- Over 150 in house doctors and nurses.

For your convenience, [direct billing](#) is available with many of our healthcare providers within our global network.

## Globally Mobile Resources

We understand that moving to a new country can be an exciting, but busy time and we have resources that can assist you along your journey.

- Visit the Health Blog on our website for a host of useful information such as country guides, information on healthcare systems, and tips for making the most of your relocation.
- Access up to date travel information and advice and real time alerts through your secure online Customer Area.

The Country Guides section of your Customer Area provide useful travel advices including pandemic information.



Available if you have selected the International Evacuation and Crisis Assistance Plus™ optional module.

In the event of a crisis situation, please [call us and we will transfer you to FocusPoint International®](#) who provide worldwide assistance.



## Crisis Assistance Plus™

**Offered as part of the International Evacuation and Crisis Assistance Plus™ optional module only.**

To further support our globally mobile customers, Cigna Healthcare proudly offers Crisis Assistance Plus™ (CAP), a worldwide comprehensive crisis assistance programme, provided by FocusPoint International®.

The CAP programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling ranging from natural disasters to political threats.

Further details about this programme can be found on page 35 of this Customer Guide.

# Clinical Case Management

We are dedicated to helping you and your family live happier, healthier lives thanks to our clinical expertise. This programme provides all beneficiaries access to clinical services by contacting our Customer Care team.



## Access care, anytime, anywhere

Our **Global Telehealth** service gives you access to licensed *doctors* around the world for non-emergency health issues. We can arrange a callback appointment for you often on the same day, or you can arrange a telephone or video consultation from the Cigna Wellbeing® App.

- You can receive a diagnosis for non-emergency health conditions;
- It can help prepare you for an upcoming consultation or hospitalisation;
- You can discuss a medication or treatment plan and potential side effects.



## Feel supported on your medical journey

Our **Case Management** service assigns you a case manager when you are diagnosed with a complex condition requiring special support. They will serve as your single point of contact, offering support through coordinating your healthcare and *treatment* plan.

- You will receive personalised advice and support from your assigned case manager;
- We will create tailored treatment plans to best suit your individual needs.
- We will aim to reduce the number of unnecessary or additional *hospital* admissions.

Our **Chronic Condition programme** offers support if you are suffering from a chronic condition. If the condition is a special exclusion as detailed on your *Certificate of Insurance*, we can still help you manage your condition although your exclusion will still apply to any *treatment*.

- A case manager will schedule regular calls to monitor and evaluate your condition and *treatment* plan;
- Your assigned case manager will create specific and achievable goals with you to better help you manage and maintain your condition.





## Feel reassured thanks to second medical opinions

Our **Decision Support programme** gives you access to leading medical experts to provide advice and recommendations on *your* individual diagnosis and *treatment* plan.

This service is provided through *our* independent partner who work with global medical experts to provide advice and recommendations on individual cases and *treatment* plans.

- You will receive contact from *our* partner within 48 hours of them receiving *your* medical history;
- The medical report will contain the medical expert's opinion on *your* diagnosis and *treatment* plan;
- You can also submit *your* own questions on *your* diagnosis and *treatment* plan to be answered in the report.



# Cigna Wellbeing<sup>®</sup> App

Our Cigna Wellbeing<sup>®</sup> App provides you with a host of tools and features to help you manage your health and wellbeing.



## Access care, anytime, anywhere

The Cigna Wellbeing<sup>®</sup> App is the easiest way to access Global Telehealth.



### REQUEST AN APPOINTMENT

Use the Cigna Wellbeing<sup>®</sup> App to make an appointment with a doctor anytime, anywhere.



### SPEAK WITH A DOCTOR

The initial consultation will be with a General Practitioner (GP) - by phone or video.



### FEEL BETTER

Get the right advice for you. Includes prescription services and referrals for treatment if you require further care.



## Why use Global Telehealth?

### It's convenient.

There's no need to leave the house or workplace.

### It's available 24/7.

That's around the clock access to doctors, usually within 24 hours (depending on language preference).

### It's affordable.

It's an alternative to doctor office or clinic visits - with no deductibles or cost share payments and no limits to the number of consultations arranged.



## Manage your health

### Health Assessments

The confidential online Health Risk Assessment allows you to create your own unique report. The 360° view of your health will provide you with:

- Your health score
- Your positive habits
- The areas for improvement
- Any risk areas

### Chronic Condition Management

This programme, led by our highly experienced nurses, will help you take control of your chronic condition, including but not limited to:

- Diabetes
- High blood pressure
- Heart problems

Please complete the Wellbeing Assessment and let us know if you would like to be contacted by us.



## Change behaviours

### Track Biometrics

The Cigna Wellbeing<sup>®</sup> App allows you to continuously track:

- Sleep
- Blood pressure
- Height/Weight
- Cholesterol
- Blood sugar
- Your health notes

### Health Content & Coaching Programmes

Discover articles, online coaching programmes, and videos designed to help you make better decisions relating to sleep, stress, nutrition and exercise.

- Lifestyle
- Healthy recipes
- General health
- Physical activity
- Nutrition / weight
- Stress

# Your Guide to Getting Treatment

We want to make sure that getting treatment is as stress free as possible for you or your family.

## Before treatment

Contact our Customer Care team prior to treatment. You can contact us 24 hours a day via live chat on your secure online Customer Area, phone or email (See page 3 for details).

- We can help you arrange your treatment plan, and point you in the right direction, saving you the time and hassle of looking for a hospital, clinic or medical practitioner yourself.
- We can liaise directly with your treatment provider to ensure the treatment that you are about to undertake is covered under your policy and issue a prior authorisation.
- We can liaise directly with your treatment provider to arrange direct billing by issuing a guarantee of payment.



If it's an emergency and you can't call us before, contact us within the next 48 hours.

## Receiving treatment

- Please remember to take your Cigna Healthcare ID card with you. A copy of your Cigna Healthcare ID card is available in your secure online Customer Area.

## After treatment

In most cases we will pay your hospital, clinic or medical practitioner directly.

- We will only pay the parts of the treatment costs incurred which are covered.
- All beneficiaries are responsible for paying any deductible or cost share directly to the hospital, clinic, medical practitioner or pharmacy at the time of treatment.

A list of Cigna Healthcare network hospitals, clinics and medical practitioners is available in your secure online Customer Area or you can contact our Customer Care team for more information.

If you've paid your hospital, clinic or medical practitioner yourself.

- Submit your invoice and claims to us:
  - Online via your secure online Customer Area;
  - Or via email, fax, or post (See page 13).
- We will reimburse you (less your applicable deductible and/or cost share option).
- We aim to process your claim within 5 working days after receiving all necessary documentation.

You can download your claims forms from your secure online Customer Area or at [www.cignaglobal.com/help/claims](http://www.cignaglobal.com/help/claims)

Please note there may be certain countries where we are unable to pay a provider directly. In this instance, you will be responsible for paying any treatment costs to your provider and Cigna Healthcare will reimburse you.

Please note, we may, at our sole discretion and without notification, make changes to the Cigna Healthcare network from time to time by adding and/or removing hospitals, clinics, medical practitioners and pharmacies.

Before getting *treatment*, please read the following information regarding prior *authorisation*, emergency *treatment*, and getting *treatment* in the USA.



## Prior authorisation

Please call us as soon as possible before you receive *treatment* under the International Medical Insurance plan, and any of the additional modules you have selected (if applicable).

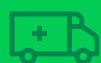
Prior *authorisation* is **required for all Inpatient and Daypatient treatments** as indicated under each applicable *inpatient* and *daypatient* benefit. It is **not required for most Outpatient treatments** with the exception of the *treatments* listed on page 27.

We may ask for further information, such as a medical report in order for us to approve *treatment*. We will confirm authorisation, and where applicable, the number of *treatments* approved.

If you do not get *prior authorisation* from us, there may be delays in processing claims and we will reduce the amount which we will pay by:

- 20% if you did not call us for prior authorisation when it was required. This applies for any referenced *inpatient* and *daypatient treatments* (and some *outpatient treatments*) both inside the USA and outside the USA.

In most circumstances, we will give a *beneficiary* or a *hospital, medical practitioner or clinic* a *guarantee of payment*. This means that we agree in advance to pay some or all of the cost of a particular *treatment*. Where we have given a *guarantee of payment* we will pay the *beneficiary* or *hospital, medical practitioner or clinic* the agreed amount on receipt of an appropriate request and a copy of the relevant invoice, after the *treatment* has been provided.



## Emergency treatment

We appreciate that there will be times when it will not be practical or possible to contact us prior to *treatment* in an emergency and the priority is to get *treatment* as soon as possible. In circumstances like these, we ask that you or the affected *beneficiary* get in touch with us within 48 hours of receiving the *treatment*. This will allow us to confirm whether your *treatment* is covered and arrange settlement with your *treatment provider*.

We may ask for further information, such as a medical report in order for us to approve *treatment*. We will confirm approval, and where applicable, the number of *treatments* approved.

If a *beneficiary* has been taken to a *hospital, medical practitioner or clinic* which is not part of our network, then we may make arrangements (with the *beneficiary's* consent) to move the *beneficiary* to a Cigna Healthcare network *hospital, medical practitioner or clinic* to continue *treatment*, once it is medically appropriate to do so.



## Getting treatment in the USA

If a *beneficiary* decides to receive *treatment* at a *hospital, medical practitioner, clinic or pharmacy* which is not part of the Cigna Healthcare network, we will reduce any amount which we will pay by 20%.

We realise that there may be occasions when it is not reasonably possible for *treatment* to be provided by a Cigna Healthcare network *hospital, medical practitioner, clinic or pharmacy*. In these cases, we will not apply any reduction to the payments we will make. Examples include, but are not limited to:

- when there is no Cigna Healthcare network *hospital, medical practitioner, clinic or pharmacy* within 30 miles/50 kilometres of the *beneficiary's* home address; or
- when the *treatment* the *beneficiary* needs is not available from a local Cigna Healthcare network *hospital, medical practitioner, clinic or pharmacy*; or
- when the *treatment* is *emergency treatment*.

For customers residing in the USA, we offer a home delivery pharmacy if you have a mailing address in the USA. This service may be a convenient option if you develop a condition that requires to take regular medication. Terms and conditions apply.



# How to Submit Claims

If you have paid for your treatment yourself, you can send your invoice and claim form to us. The easiest way to do this is via your secure online Customer Area.

**You will need:**  The **Invoice** from your medical provider  A completed **Claims Form**  The **Receipt** from your payment

Please clearly state your policy number on any documentation you submit to us.

You can download your claims forms from your secure online Customer Area or at [www.cignaglobal.com/help/claim](http://www.cignaglobal.com/help/claim).

## You can submit your claims through:

- Your secure online **Customer Area** (see page 14)
- Email: [cghoclaims@cigna.com](mailto:cghoclaims@cigna.com)
- Post: **For Treatment Incurred:**
  - Fax: +44 (0) 1475 492 113 (Outside the USA); 855 358 6457 (Inside the USA)

Outside of the USA, Hong Kong, or Singapore	Cigna Global Health Options, Customer Service, I Knowe Road, Greenock Scotland PA15 4RJ
In the USA	Cigna International, PO Box 15964, Wilmington, Delaware 19850, USA
In Hong Kong	Cigna Worldwide General Insurance Company Ltd, Cigna Global Health Options, Customer Service, 16/F, International Trade Tower, 348 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong SAR
In Singapore	Business Services Team, Cigna Europe Insurance Company S.A.-N.V. - Singapore Branch, Cigna Global, Health Singapore, 152 Beach Road, #33-05/06, The Gateway East, Singapore 189721

## Important information

- You and all *beneficiaries* must comply with the claims procedures set out in this Customer Guide.
- We can reimburse you using bank wire transfer or cheque.
- We may need to ask for extra information to help us process a claim, for example: medical reports or other information about the *beneficiary's* condition or the results of any independent medical examination that we may ask and pay for.
- *Beneficiaries* should submit claims forms and invoices as soon as possible after any *treatment*. If the claim and invoice is not submitted to us within 12 months of the date of *treatment*, the claim will not qualify for payment or reimbursement by us.

### Subject to the terms of this policy, we will pay for the following costs related to your claim:

- Costs as described in the list of benefits section of this Customer Guide as applicable on the date(s) of the *beneficiary's treatment*.
- Costs for *treatment* which have taken place, however, we will not cover future *treatment* costs that require payment deposits or payment in advance.
- *Treatment* which is *medically necessary* and clinically appropriate for the *beneficiary*.
- Reasonable and customary costs for *treatment*, and services related to *treatments* which are shown in the list of benefits. We will pay for such *treatment* costs in line with the appropriate fees in the location of *treatment* and according to established clinical and medical practice.
- If you exceed any individual benefit sub limit, or the overall annual benefit limit, we will seek reimbursement from you to cover the costs where you have exceeded your limit.

# Your Online Customer Area

As a Cigna Global Health Options customer, you have access to a wealth of information wherever you are in the world through your secure online Customer Area. Further details are provided below:

To access your secure online Customer Area, please go to [www.cignaglobal.com](http://www.cignaglobal.com) then:



Click on the **'Member Login'** button at the top right of the page.

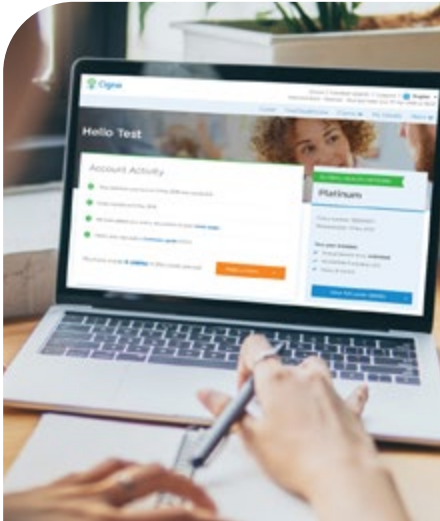


Select **'Global Individual Policy'** from the list and click **'Login'** button.



Enter the email **address that you provided us with** and then your password.

If you have any problems accessing the Customer Area, please contact our Customer Care team. Contact details are provided below and on page 3.



## MANAGE YOUR POLICY

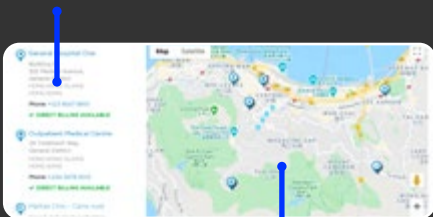
Your secure online Customer Area is the easiest way for you to manage your policy and access all information relating to your plan. Here you can:

- View your policy documents, including your Certificate of Insurance and Cigna Healthcare ID cards for all beneficiaries;
- View any special exclusions that are applied to your policy;
- View the benefits your plan includes;
- View a summary of your premium payments;
- View all correspondence with us;
- Easily submit and track the status of your claims;
- Update your details if required.

## Access care

Our search tool provides you with an easy way to find medical providers in your location. You can refine your search by medical speciality, type of facility, or healthcare professional.

A clear list of providers with direct billing.



A clear map showing where you are in relation to the providers.

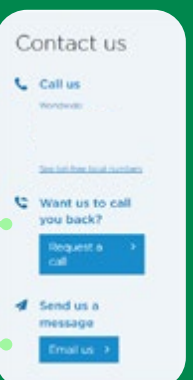
## Contact us

Your secure online Customer Area also provides you with convenient methods to contact us that include live chat, sending us a direct message, or by letting us know a convenient time for you in which we will call you back.

 Live chat

 Request a call back

 Message us



# How Deductible and Cost Share work

Our wide range of deductible and cost share options allow you to tailor your plan to suit your budget. You can choose to have a deductible and/or cost share on the International Medical Insurance and/or on the International Outpatient optional module.

If you chose a deductible and/or cost share, your premium will be lower than it otherwise would be.

- **Deductible** - this is the amount you must pay towards your cost of treatment until the deductible for the period of cover is reached.
- **Cost Share** - this is the cost share percentage you must pay towards your cost of treatment. This applies once the deductible amount (if selected) has been calculated.
- **Out-of-Pocket Maximum** - this is the maximum amount of cost share you have to pay per period of cover. Only the amounts you pay related to the cost share are subject to the capping effect of the out of pocket maximum.

If you have selected a deductible and/or cost share, the examples below demonstrate how it works.

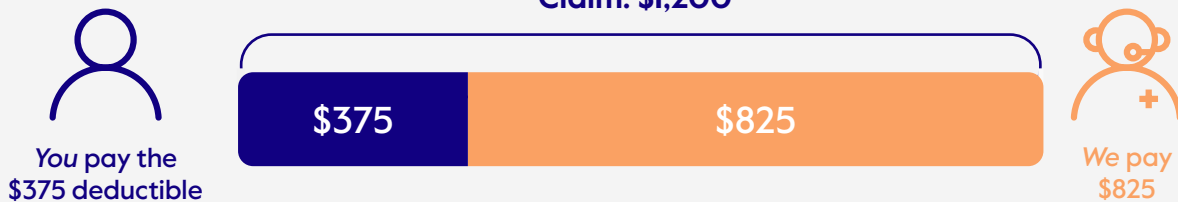
## Example 1:

### How the deductible works

Claim value: **\$1,200**

Deductible: **\$375**

Once the deductible amount has been reached, we pay for all subsequent treatment costs for that period of cover. In this example, the deductible amount has now been reached for this period of cover.



## Example 2:

### How the cost share works

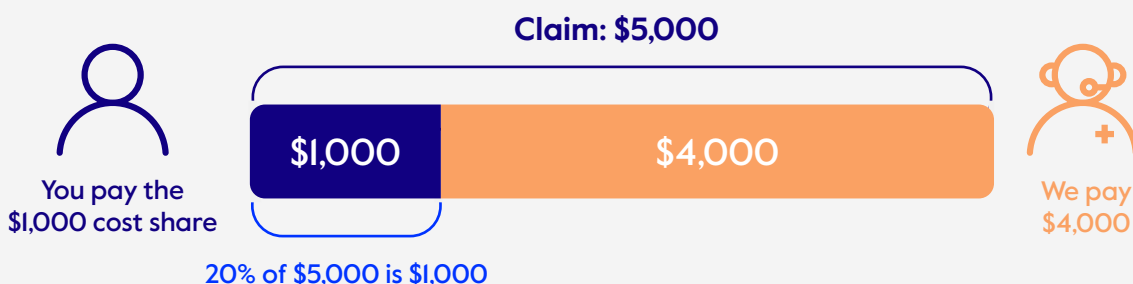
Claim value: **\$5,000**

Deductible: **\$0**

Cost share: **20% = \$1,000**

Out of Pocket Maximum: **\$2,000**

The amount of cost share is subject to the capping effect of the out of pocket maximum. In this example, \$1,000 has been paid towards the \$2,000 out of pocket maximum for this period of cover.

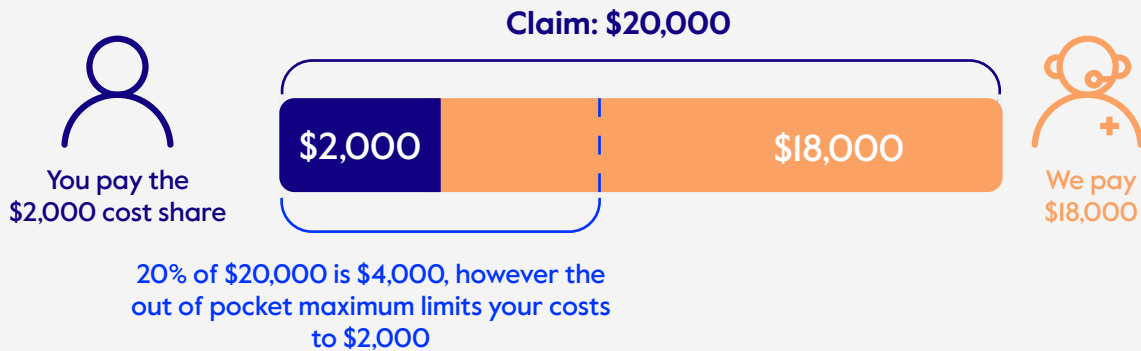


### Example 3:

How the **cost share** and **out of pocket maximum** works

Claim value: **\$20,000**  
Deductible: **\$0**  
Cost Share: **20% = \$4,000**  
Out of Pocket Maximum: **\$2,000**

The out of pocket maximum protects you from large cost share amounts.  
In this example, you have satisfied your out of pocket maximum and we will cover the rest for this period of cover.

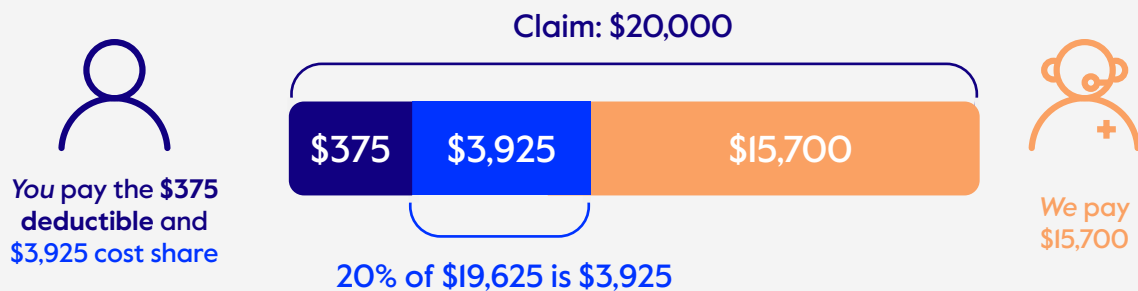


### Example 4:

How the **deductible** and **cost share** work if you have selected both

Claim value: **\$20,000**  
Deductible: **\$375**  
Cost Share: **20% = \$3,925**  
Out of Pocket Maximum: **\$5,000**

The deductible is due before the cost share is calculated.  
In this example, your deductible of \$375 is taken off the cost of treatment first and then the 20% cost share is calculated. \$3,925 has been paid towards the \$5,000 out of pocket maximum for this period of cover.



## Important information

- You will be responsible for paying the amount of any deductible and cost share directly to the *hospital, clinic, medical practitioner* or pharmacy.
- The deductible, cost share, and out of pocket maximum is determined separately for each *beneficiary* and each *period of cover*.
- If you select both a deductible and a cost share, the amount you will need to pay due to the deductible is calculated before the amount you will need to pay due to the cost share.
- You can request a change to the deductible and/or cost share and out of pocket maximum with effect from your *annual renewal date* each year. If you wish to remove or reduce your deductible, cost share or reduce your out of pocket maximum on your coverage, we may require you to provide us with more detailed medical information (including medical information of any *beneficiaries* if relevant) and we may apply new special restrictions or exclusions based on the information you provide us with.
- You can remind yourself of any deductible or cost shares you may have selected by checking your *Certificate of Insurance* which is available in your secure online Customer Area.



# International Medical Insurance

Our plans comprise of 3 distinct levels of cover: Silver, Gold and Platinum.

International Medical Insurance is *your* essential cover for *inpatient*, *daypatient* and accommodation costs, as well as cover for cancer, mental health care and much more.

As per our definitions in your *Policy Rules* document:

- **Inpatient** means a patient who is admitted to *hospital* and who occupies a bed overnight or longer, for medical reasons.
- **Daypatient** means a patient who is admitted to a *hospital* or *daypatient* unit or other medical facility for *treatment* or because they need a period of medically supervised recovery, but who does not occupy a bed overnight. This also includes surgical procedures carried out in a *doctor's surgery*.
- **Outpatient** means a patient who attends a *hospital*, consulting room, or *outpatient clinic* for *treatment* but is not admitted as a *daypatient* or an *inpatient* and does not occupy a bed.  
Some benefits (Cancer care, Advanced Medical Imaging and Mental health care) included under the International Medical Insurance provide cover for treatment on *inpatient*, *daypatient* and *outpatient* basis. For all other benefits, you will need to add the optional International Outpatient module to be covered for *outpatient* treatment, as indicated in the benefit descriptions.

Important to note, **Prior authorisation** is required for all *Inpatient* and *Daypatient* treatments. Please refer to Page 12 for more information regarding Prior Authorisation and Page 3 for contact details. For all general exclusions please refer to your *Policy Rules* document found in your Customer Area.

	Silver	Gold	Platinum
<b>Annual overall benefit maximum - per beneficiary per period of cover</b> This includes claims paid across all sections of International Medical Insurance.	\$1,000,000 €800,000 £650,000	\$2,000,000 €1,600,000 £1,300,000	Paid in full

	Silver	Gold	Platinum
<b>Hospital charges</b> Up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> . <b>This benefit requires <i>prior authorisation</i>.</b>	Paid in full Private room	Paid in full Private room	Paid in full Private room

- Nursing & accommodation for *inpatient* & *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. Advanced Medical Imaging are covered under a specific benefit)
- Treatment room and nursing fees for outpatient *surgery* (we will cover the nursing fees whilst a beneficiary is undergoing *surgery* as well as post *surgery* in the treatment or recovery room)
- Intensive care: intensive therapy, coronary care and high dependency unit
- Surgeons' and anaesthetists' fees
- *Inpatient* and *daypatient* specialists' consultation fees
- Emergency *inpatient* dental treatment.

We will partner with *you* and *your medical practitioner* to ensure *you* receive the appropriate care and *treatment* in the right medical facility.

**Important note:**

- We will only pay for outpatient treatments received before or after inpatient and daypatient treatments and *surgery* if the beneficiary has **purchased the optional cover** under the International Outpatient module (unless the outpatient treatment is given as part of a cancer treatment).

	Silver	Gold	Platinum
<p><b>Hospital accommodation for a parent or guardian</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>\$1,000 €740 £665</p>	<p>\$1,000 €740 £665</p>	<p>Paid in full</p>
<p>If a <i>beneficiary</i> who is under the age of 18 years old needs and requires <i>inpatient treatment</i> and has to stay in <i>hospital</i> overnight, we will also pay for <i>hospital accommodation</i> for a parent or legal guardian, if accommodation is available in the same <i>hospital</i> and the cost is reasonable.</p> <p>We will only pay for <i>hospital accommodation</i> for a parent or legal guardian if the <i>treatment</i> which the <i>beneficiary</i> is receiving during their stay in <i>hospital</i> is covered under this <i>policy</i>.</p>			

	Silver	Gold	Platinum
<p><b>Pandemics, epidemics and outbreaks of infectious illnesses</b></p> <p>Up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>Paid in full</p>	<p>Paid in full</p>	<p>Paid in full</p>
<p>We will pay for <i>medically necessary treatment</i> for disease or illness resulting from a pandemic, epidemic or outbreak of infectious illness, as defined by the World Health Organisation (WHO).</p> <p>The <i>medically necessary treatment</i> and related medical conditions will be covered on an <i>inpatient</i> and <i>daypatient</i> basis. We will pay for outpatient treatments only if the <i>beneficiary</i> has purchased the optional cover under the International Outpatient module.</p> <p><b>Important note:</b></p> <p>The medically necessary testing done on an outpatient basis (such as at home or in a diagnostic center) for pandemic, epidemic or outbreak of infectious illness will only be covered under the pathology, radiology and diagnostic tests benefit included in the International Outpatient module. These outpatient diagnostic tests, recommended according to the World Health Organisation (WHO) guidelines, will be covered in the same way as the diagnostics for other illnesses.</p>			

	Silver	Gold	Platinum
<p><b>Inpatient cash benefit</b></p> <p>Per night up to 30 days per <i>beneficiary</i> per <i>period of cover</i>.</p>	<p>\$100 €75 £65</p>	<p>\$100 €75 £65</p>	<p>\$200 €150 £130</p>
<p>We will make a cash payment directly to a <i>beneficiary</i> when they:</p> <ul style="list-style-type: none"> <li>• receive <i>treatment</i> in <i>hospital</i> which is covered under this plan;</li> <li>• stay in a <i>hospital</i> overnight; and</li> <li>• the <i>hospital</i> does not charge any fees for the room, board and <i>treatment</i> costs to either the <i>beneficiary</i>, any Insurance company and/or any applicable local state or governmental authority.</li> </ul>			

<b>Accident and Emergency Room treatment</b> Up to the total limit shown for your selected plan per beneficiary per period of cover.	Silver	Gold	Platinum Updated
		\$500 €370 £335	\$1,000 €740 £665

We will pay for necessary *emergency treatment* on an *outpatient* basis at an Accident and Emergency department in a *hospital* following an accident, sudden illness, and/or life threatening situations, and where the *beneficiary* does not occupy a bed overnight for medical reasons.

**Important notes:**

- If you have selected the International *Outpatient* option; this benefit and the limits are satisfied first and then the applicable International *Outpatient* benefits can be used thereafter.
- No deductible or cost share that you may have selected on the International Medical Insurance core cover and/or on the International *Outpatient* option will apply to this benefit for any of the three plans.

<b>Transplant services</b> Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover. <b>This benefit requires prior authorisation.</b>	Silver	Gold	Platinum
		Paid in full	Paid in full

We will pay for *inpatient* and *daypatient* treatment directly associated with an organ transplant for a *beneficiary* if a transplant is *medically necessary*, and the organ to be transplanted has been donated by a verified and legitimate source. We will also pay for any anti-rejection medicines following a transplant.

If a *beneficiary* requires an organ transplant (regardless of whether or not the donor is covered for this *policy*) we will pay for:

- the harvesting of the organ or bone marrow;
- any *medically necessary* tissue matching tests or procedures;
- the donor's *hospital* costs; and
- any costs which are incurred if the donor experiences complications, for a period of 30 days after their procedure.

<b>Kidney Dialysis</b> Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover. <b>This benefit requires prior authorisation.</b>	Silver	Gold	Platinum
		Paid in full	Paid in full

- *Treatment* for kidney dialysis will be covered if such *treatment* is available in the *beneficiary's* country of residence. We will pay for this on an *inpatient*, *daypatient*, or *outpatient* basis.
- We will pay for kidney dialysis treatment outside the *beneficiary's* country of habitual residence if the country where that treatment is provided is within the *beneficiary's* selected area of coverage. We will pay for this on a *daypatient* basis. Travel and accommodation expenses incurred in connection with such *treatment* will not be covered.

<b>Advanced Medical Imaging (MRI, CT and PET scans)</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where "paid in full" is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover. <b>This benefit requires prior authorisation for both inpatient, daypatient and outpatient treatments.</b>	Silver	Gold	Platinum
		\$10,000 €7,400 £6,650	\$15,000 €12,000 £9,650

We will pay for advanced medical imaging if it is recommended by a medical practitioner as a part of a beneficiary's *inpatient*, *daypatient* or *outpatient* treatment.

**Important note:**

This benefit is subject to any deductible or cost share that you may have selected on the International Medical Insurance core cover for any advanced medical imaging treatment, including MRI, CT and PET scans performed on an outpatient basis.

Rehabilitation	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p><b>\$5,000</b> <b>€3,700</b> <b>£3,325</b> <b>Up to 30 days</b></p>	<p><b>\$10,000</b> <b>€7,400</b> <b>£6,650</b> <b>Up to 60 days</b></p>	<p><b>Paid in full</b> <b>Up to 90 days</b></p>

We will pay for *rehabilitation treatments* including physical physiotherapy, occupational, cardiac, pulmonary, cognitive and speech therapies.

We will only pay for *rehabilitation treatment* immediately after *surgery* and/or a traumatic event. If the *rehabilitation treatment* is required in a residential *rehabilitation* centre, we will pay for accommodation and board.

In determining when the per day limit has been reached, we count each overnight stay during which a *beneficiary* receives *inpatient* and/or *daypatient treatment* as one day.

Subject to *prior approval* being obtained, prior to the commencement of any *treatment*, we will pay for *rehabilitation treatment* for more than the number of days specified, if further treatment is *medically necessary* and is recommended by the treating specialist.

**Important note:**

We will only approve *rehabilitation treatment* if the treating specialist provides us with a report, explaining how long the *beneficiary* will need to stay in *hospital*, the diagnosis and the *treatment* which the *beneficiary* has received, or needs to receive.

Home nursing	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p><b>\$2,500</b> <b>€1,850</b> <b>£1,650</b> <b>Up to 30 days</b></p>	<p><b>\$5,000</b> <b>€3,700</b> <b>£3,325</b> <b>Up to 60 days</b></p>	<p><b>Paid in full</b> <b>Up to 120 days</b></p>

We will only pay for home nursing if it is provided in the *beneficiary's* home by a *qualified nurse* and it comprises *medically necessary* care that would normally be provided in a *hospital*. We will not pay for home nursing which only provides non-medical care or personal assistance.

We will pay for a *beneficiary* to have home nursing if:

- it is recommended by a specialist following *inpatient* or *daypatient treatment* which is covered by this policy;
- it starts immediately after the *beneficiary* leaves *hospital*; and
- it reduces the length of time for which the *beneficiary* needs to stay in *hospital*.

Acupuncture and Chinese medicine	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p><b>\$1,500</b> <b>€1,100</b> <b>£1,000</b></p>	<p><b>\$2,500</b> <b>€1,850</b> <b>£1,650</b></p>	<p><b>Paid in full</b></p>

We will only pay for acupuncture and Chinese medicine if it is not the primary *treatment* which the *beneficiary* is in *hospital* to receive.

The acupuncturist and the practitioner of Chinese medicine must be a properly qualified practitioner who holds the appropriate licence in the country where the *treatment* is received.



Palliative care	Silver	Gold	Platinum
<p>Up to the total limit shown for your selected plan per <i>beneficiary per period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your selected plan per beneficiary per period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p><b>\$35,000</b> <b>€25,900</b> <b>£23,275</b></p>	<p><b>\$60,000</b> <b>€44,400</b> <b>£38,400</b></p>	<p><b>Paid in full</b></p>
<p>We will pay for palliative care if a <i>beneficiary</i> is given a terminal diagnosis and their life expectancy is less than six months, and there is no available <i>treatment</i> which will be effective in aiding recovery.</p> <p>We will pay for:</p> <ul style="list-style-type: none"> <li>• Home care;</li> <li>• <i>Inpatient</i> and <i>daypatient hospital</i> or hospice care and accommodation;</li> <li>• Prescribed medicines; and</li> <li>• Physical and psychological care.</li> </ul>			

Prosthetic devices	Silver	Gold	Platinum
<p>Up to the annual overall benefit maximum for <i>your selected plan per beneficiary per period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p><b>Paid in full</b></p>	<p><b>Paid in full</b></p>	<p><b>Paid in full</b></p>
<p>We will pay for internal and external <i>prosthetic devices</i> which are necessary as part of a <i>beneficiary’s treatment</i>, subject to the limitations explained below.</p> <p>We will pay for:</p> <ul style="list-style-type: none"> <li>• a <i>prosthetic device</i> which is a necessary part of the <i>treatment</i> immediately following <i>surgery</i> for as long as is required by <i>medical necessity</i> and/or is part of the recuperation process on a short-term basis;</li> <li>• an initial external <i>prosthetic device</i> (but not any replacement devices) for <i>beneficiaries</i> aged 18 years old and over per <i>period of cover</i>.</li> </ul> <p>We will pay for an initial external prosthetic device and up to two replacements for <i>beneficiaries</i> aged 17 years old or younger per <i>period of cover</i>.</p> <p>If a <i>beneficiary</i> requires a replacement <i>prosthetic device</i> during the <i>period of cover</i>, we will require an appropriate medical report.</p>			

Local ambulance & air ambulance services	Silver	Gold	Platinum
<p>Up to the annual overall benefit maximum for <i>your selected plan per beneficiary per period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p><b>Paid in full</b></p>	<p><b>Paid in full</b></p>	<p><b>Paid in full</b></p>
<p>Where it is <i>medically necessary</i> and related to a covered condition, we will pay for a local or air ambulance to transport a <i>beneficiary</i>:</p> <ul style="list-style-type: none"> <li>• from the scene of an accident or <i>injury</i> to a <i>hospital</i>;</li> <li>• from one <i>hospital</i> to another; or</li> <li>• from their home to a <i>hospital</i>.</li> </ul> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>• We will only pay for a local air ambulance when appropriate, such as a helicopter, to transport a <i>beneficiary</i> for distances up to 100 miles (160 kilometres) when medically appropriate.</li> <li>• This <i>policy</i> does not provide cover for mountain rescue services.</li> <li>• Cover for medical evacuation or repatriation is only available if you have cover under the International Evacuation &amp; Crisis Assistance Plus™ option. Please refer to page 33 of this Customer Guide for details of that option.</li> </ul>			

<b>Mental and Behavioural Health Care</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary per period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary per period of cover</i>.</p> <p><b>This benefit requires prior authorisation for <i>inpatient</i> and <i>daypatient</i> treatments. Prior authorisation is not required for any <i>outpatient</i> treatment under this benefit.</b></p>	<p><b>\$5,000</b> <b>€3,700</b> <b>£3,325</b></p> <p>Up to 30 days* (<i>Inpatient and Daypatient treatment</i>)</p>	<p><b>\$10,000</b> <b>€7,400</b> <b>£6,650</b></p> <p>Up to 60 days* (<i>Inpatient and Daypatient treatment</i>)</p>	<p><b>Paid in full</b></p> <p>Up to 90 days* (<i>Inpatient and Daypatient treatment</i>)</p>
<p>We will pay for:</p> <ul style="list-style-type: none"> <li>Evidence-based and medically necessary treatment which is recommended by a medical practitioner.</li> <li>Inpatient, daypatient or outpatient treatment carried out by a psychologist and/or psychiatrist who is licensed as such under the laws of that country.</li> </ul> <p><b>Autism and Attention Deficit Hyperactivity Disorder (ADHD)</b></p> <p>We will pay for:</p> <ul style="list-style-type: none"> <li>Medical costs, including <i>doctor</i> and paediatrician visits related to Autism and Attention Deficit Hyperactivity Disorder (ADHD) on an <i>outpatient</i> basis only which are <i>evidence-based treatment</i> and <i>medically necessary</i>.</li> <li>Assessment and diagnostic testing for Autism and Attention Deficit Hyperactivity Disorder (ADHD) when symptoms are present.</li> <li>Behavioural therapy when <i>medically necessary</i> according to evidence-based treatment.</li> </ul> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>This benefit is subject to any deductible or cost share that you may have selected on the International Medical Insurance core cover for any mental and behavioral health care, including any mental health treatment taking place on an outpatient basis.</li> </ul> <p>We will not pay for:</p> <ul style="list-style-type: none"> <li>Educational intervention, speech therapy and any devices to aid speech.</li> <li>Prescription drugs or medication prescribed on an <i>outpatient</i> basis for any of these conditions, unless you have purchased the International <i>Outpatient</i> option.</li> </ul> <p>*Day limit only applies to inpatient and daypatient treatments.</p>			

<b>Treatment for Obesity</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary per period of cover</i>.</p> <p><b>Available after the <i>beneficiary</i> has been covered for 24 months or more.</b></p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>No coverage</p>	<p><b>70% refund up to:</b> <b>\$20,000</b> <b>€14,800</b> <b>£13,300</b></p>	<p><b>80% refund up to:</b> <b>\$25,000</b> <b>€18,500</b> <b>£16,500</b></p>
<p>We will pay for <i>obesity surgery</i> for <i>beneficiaries</i> over the age of 18 years in circumstances where there is documented evidence that all other methods of weight loss, including but not limited to slimming classes, nutrition programmes, aids and drugs have been tried over the past 24 months. Please note, we will not cover any cost related to slimming classes, nutrition programmes, aids and drugs prior or post the <i>surgery</i>.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>The <i>beneficiary</i> must have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese and;</li> <li>The <i>beneficiary</i> can provide documented evidence of other methods of weight loss which have been tried over the past 24 months and;</li> <li>The <i>beneficiary</i> has been through a psychological assessment which has confirmed that it is appropriate for them to undergo the procedure</li> </ul>			

	Silver	Gold	Platinum
<p><b>Cancer preventative surgery</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period</i> up to the total limit shown for your selected plan per <i>beneficiary</i> per <i>period of cover</i>.  <b>Available once the beneficiary has been covered by the policy for 12 months or more.</b>  <b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>70% refund up to: \$10,000 €7,400 £6,650</p>	<p>80% refund up to: \$18,000 €13,300 £12,000</p>	<p>90% refund up to: \$18,000 €13,300 £12,000</p>
<p>We will pay for preventative <i>surgery</i> when a <i>beneficiary</i> has a significant family history of a disease which is part of a hereditary cancer syndrome (such as ovarian cancer), and has undergone genetic testing which has established the presence of a hereditary cancer syndrome.</p> <p>We will only pay for the genetic test if the <i>beneficiary</i> has cover under the Gold or Platinum International <i>Outpatient</i> option.</p>			

	Silver	Gold	Platinum
<p><b>Cancer care</b></p> <p>Up to the annual overall benefit maximum for your selected plan per <i>beneficiary</i> per <i>period of cover</i>.  <b>This benefit requires <i>prior authorisation</i> for both <i>inpatient</i>, <i>daypatient</i> and <i>outpatient</i> treatments.</b></p>	<p>Paid in full</p>	<p>Paid in full</p>	<p>Paid in full</p>
<p>Following a diagnosis of cancer, we will pay for costs for the treatment of cancer if the treatment is considered by us to be active treatment and <i>evidence-based treatment</i>. This includes chemotherapy, radiotherapy, oncology, diagnostic tests and drugs, whether the beneficiary is staying in a <i>hospital</i> overnight or receiving treatment as a <i>daypatient</i> or <i>outpatient</i>.</p> <p><b>Important note:</b></p> <ul style="list-style-type: none"> <li>We will only pay for the genetic test if the beneficiary has cover under the Gold or Platinum International <i>Outpatient</i> option.</li> <li>Any outpatient treatments, including prescribed drugs, related to cancer care will be covered under this benefit included in your International Medical Insurance core cover, instead of any outpatient benefit included under the optional International <i>Outpatient</i> module.</li> </ul>			

	Silver	Gold	Platinum
<p><b>Cancer related appliances</b></p> <p>Up to the total limit shown per <i>beneficiary</i> per lifetime per cancer related appliance.  <b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>\$125 €100 £85</p>	<p>\$125 €100 £85</p>	<p>\$125 €100 £85</p>
<p>If a <i>beneficiary</i> receives a <i>cancer</i> diagnosis, we will pay for the purchase of:</p> <ul style="list-style-type: none"> <li>Wigs / headbands for cancer patients</li> <li>Mastectomy bras for cancer patients</li> </ul>			

	Silver	Gold	Platinum Updated
<p><b>Congenital conditions</b></p> <p>Up to the total limit shown for your selected plan per <i>beneficiary</i> per <i>period of cover</i>.  <b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>\$5,000 €3,700 £3,325</p>	<p>\$20,000 €14,800 £13,300</p>	<p>\$50,000 €40,000 £33,000</p>
<p>We will pay for <i>treatment</i> of <i>congenital conditions</i> on an <i>inpatient</i> or <i>daypatient</i> basis that have manifested prior to a <i>beneficiary's</i> 18th birthday, regardless of the <i>beneficiary's</i> age at the time of the <i>treatment</i>.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>We cover the treatment of <i>congenital conditions</i> only under this specific benefit, and not under any other benefits listed, unless it is diagnosed within the first 90 days of a newborn care (see newborn care <i>inpatient</i> benefit) or after the 18<sup>th</sup> birthday.</li> <li>If a <i>congenital condition</i> is diagnosed after the beneficiary's 18th birthday, the treatment will be covered under the applicable <i>inpatient</i> and <i>daypatient</i> benefits, instead of this specific benefit.</li> </ul>			

<b>Out of Area Emergency Hospitalisation Cover</b>	Silver	Gold	Platinum
<p>For <i>beneficiaries</i> who do not have <i>Worldwide including USA</i> coverage.</p> <p>Up to the total limit shown for your selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires <i>prior authorisation</i>.</b></p>	<p>\$100,000 €75,000 £65,000 <b>(Inpatient and Daypatient treatment)</b></p>	<p>\$250,000 €200,000 £162,500 <b>(Inpatient and Daypatient treatment)</b></p>	<p><b>Paid in full (Inpatient and Daypatient treatment)</b></p>
<p><i>Emergency treatment for inpatient and daypatient treatment</i> during temporary short term business or leisure trips outside <i>your area of coverage</i>, under life threatening circumstances.</p>			
<p><b>Important notes:</b></p>			
<p>The <i>beneficiary</i> must have been <i>treatment free</i>, symptom and advice free of the medical condition requiring <i>emergency treatment</i>, prior to initiating the travel.</p>			
<p>Coverage is limited to:</p>			
<ul style="list-style-type: none"> <li>· a duration not exceeding 21 days per trip; and</li> <li>· a maximum of 60 days in aggregate per <i>period of cover</i> for all trips combined.</li> <li>• Only if the International Outpatient option has been purchased under your policy, will beneficiaries also be covered for emergency Outpatient treatment. Cover will be subject to the overall outpatient annual maximum and the International Outpatient individual benefit limits. Please note this cover will be in addition to the Out of Area Emergency Hospitalisation Cover (for <i>inpatient</i> and <i>daypatient</i> treatment), described in this benefit.</li> <li>• Charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth are excluded from this Out of Area Emergency Hospitalisation Cover.</li> <li>• This benefit is not applicable if you have selected the <i>Worldwide including USA</i> coverage option.</li> <li>• We will require evidence of <i>your</i> entry and exit to the USA.</li> <li>• This option is not available if <i>your country of habitual residence</i> is the USA.</li> <li>• Receiving medical <i>treatment</i> must not have been one of the objectives of the trip.</li> <li>• <i>Emergency treatment</i> is only applicable if you are not able to benefit from free state-provided healthcare in that country.</li> </ul>			

## GLOBAL TELEHEALTH

<b>Global Telehealth with Teladoc</b>	Silver	Gold	Platinum
<p>Up to the total limit shown per <i>beneficiary</i> per <i>period of cover</i>.</p>	<p><b>Unlimited consultations</b></p>	<p><b>Unlimited consultations</b></p>	<p><b>Unlimited consultations</b></p>
<p>You have access to unlimited video and phone <i>doctor</i> consultations via the Cigna Wellbeing® App, or via a referral from our Customer Care team for non-emergency health issues. This includes but is not limited to:</p>			
<ul style="list-style-type: none"> <li>• A diagnosis for non-emergency health issues ranging from acute conditions to complex chronic conditions</li> <li>• Treating medical conditions like fever, rash, and pain</li> <li>• Non-emergency paediatric care</li> <li>• Making preparations for an upcoming consultation</li> <li>• Discussing a medication plan and potential side effects</li> <li>• Prescriptions for common health concerns, when <i>medically necessary</i> and permitted</li> </ul>			
<p>If required, in-app referrals can be made to available Teladoc Global Telehealth specialists. This includes but is not limited to:</p>			
<ul style="list-style-type: none"> <li>• Dermatology, Psychiatry, Internal Medicine, Gastroenterology, Gynaecology, Paediatrics, Orthopaedics</li> </ul> <p>GPs can schedule these Global Telehealth Specialist appointments within five days of the initial consultation.</p>			
<p><b>Important notes</b></p>			
<ul style="list-style-type: none"> <li>• You can access Global Telehealth via the Cigna Wellbeing® App. Please see page 5 for details on how to download the app and register. On the app home screen, click on the ‘Get Care’ icon and select ‘Global Telehealth’. Once you have accepted the Terms and Conditions and Privacy Policy, select ‘Schedule Consultation’ and proceed to book your consultation by selecting either ‘phone consultation’ or ‘video consultation’ and then follow the steps.</li> <li>• Where you ‘Request a call for later’ a doctor will typically phone you back on the same day, dependent on language availability. Where you request a video consultation, you can select the day and time to suit you. We recommend having the application open 10 minutes before the scheduled time.</li> <li>• Prescribing medication is permissible only when the <i>doctor</i> is licensed to prescribe medication in the state or country of where the <i>policy</i> is underwritten. You must have purchased the optional International <i>Outpatient</i> module to receive coverage under the <i>outpatient</i> prescribed drugs and dressing benefit.</li> <li>• If you have selected a deductible or cost share for <i>outpatient treatment</i>, you will be required to pay this if you are prescribed medication.</li> </ul>			



## PARENT AND BABY CARE

	Silver	Gold	Platinum
<p><b>Routine maternity care</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p><b>Available once the mother has been covered by the policy for 12 months or more.*</b></p> <p><b>This benefit requires prior authorisation.</b></p>	No coverage	<p>\$7,000</p> <p>€5,500</p> <p>£4,500</p>	<p>\$14,000</p> <p>€11,000</p> <p>£9,000</p>

We will pay for the following *treatment*, on an *inpatient* or *daypatient* basis as appropriate, if the mother has been a *beneficiary* under this *policy* for a continuous period of at least 12 months or more\*:

- hospital, obstetricians' and midwives' fees for routine childbirth; and
- any fees as a result of post-natal care required by the mother immediately following routine childbirth.

We will not pay for surrogacy or any related *treatment*. We will not pay for maternity care or *treatment* for a *beneficiary* acting as a surrogate, or anyone acting as a surrogate for a *beneficiary*.

**Important note:**

\* For *treatment* incurred in either 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.

	Silver	Gold	Platinum
<p><b>Complications from maternity</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p><b>Available once the mother has been covered by the policy for 12 months or more.*</b></p> <p><b>This benefit requires prior authorisation for both inpatient, daypatient and outpatient treatments.</b></p>	No coverage	<p>\$14,000</p> <p>€11,000</p> <p>£9,000</p>	<p>\$28,000</p> <p>€22,000</p> <p>£18,000</p>

We will pay for *inpatient* or *outpatient treatment* relating to complications resulting from pregnancy or childbirth if the mother has been a *beneficiary* under this *policy* for a continuous period of at least 12 months or more.\* This is limited to conditions which can only arise as a direct result of pregnancy or childbirth, including miscarriage and ectopic pregnancy.

- This part of the *policy* does not provide cover for home births.
- We will only pay for a Caesarean section, where it is *medically necessary*. If we cannot confirm that it was *medically necessary*, we will only pay up to the limit of the mother's routine maternity benefit care cover.

We will not pay for surrogacy or any related *treatment*. We will not pay for maternity benefit care or *treatment* for a *beneficiary* acting as a surrogate or anyone acting as a surrogate for a *beneficiary*.

**Important note:**

\* For *treatment* incurred in either 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.

	Silver	Gold	Platinum
<p><b>Homebirths</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p><b>Available once the mother has been covered by the policy for 12 months or more.*</b></p> <p><b>This benefit requires prior authorisation.</b></p>	No coverage	<p>\$500</p> <p>€370</p> <p>£335</p>	<p>\$1,100</p> <p>€850</p> <p>£700</p>

We will pay midwives' and specialists' fees relating to routine home births if the mother has been a *beneficiary* under this *policy* for a continuous period of 12 months or more.\*

- Please note that the Complications from maternity cover explained above does not include cover for home childbirth. This means that any costs relating to complications which arise in relation to home childbirth will only be paid in accordance with the home childbirth limits, as explained in the list of benefits.

**Important note:**

\* For *treatment* incurred in either 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.

Newborn Care	Silver	Gold	Platinum
Up to the total limit shown for your selected plan per <i>period of cover</i> within the first 90 days following birth.			
<b>Available once either parent has been covered by the policy for 12 months or more.*</b>			
<b>This benefit requires <i>prior authorisation</i>.</b>			
	\$25,000 €18,500 £16,500	\$75,000 €55,500 £48,000	\$156,000 €122,000 £100,000

In order for any care or treatment to be provided to a newborn, the newborn must first be added to the policy, which will incur an additional premium, alongside the policyholder. Please see below the eligibility criteria for adding a newborn.

Once the newborn has been added to the policy, we will pay for

- up to 10 days routine care for the baby following birth; and
- all *inpatient and daypatient* treatment required for the baby during the first 90 days after birth instead of any other *inpatient or daypatient* benefit.

#### Important notes:

Adding the newborn to the *policy*:

- If at least one (1) parent has been covered by the *policy* for a continuous period of twelve (12) months or more\* prior to the newborn's birth, we will not require information about the newborn's health or a medical examination if an *application* is received by us to add the newborn to the *policy* within thirty (30) days of the newborn's date of birth. However, if an *application* is received by us more than thirty (30) days after the newborn's date of birth, the newborn will be subject to medical underwriting.
- If neither parent has been covered by the *policy* for a period of twelve (12) consecutive months or more\* prior to the newborn's birth, the newborn will be subject to medical underwriting, and you can submit an *application* to add the newborn. If medical underwriting is required for the newborn, we will then tell you whether we will offer cover to the newborn and, if so, any special conditions and exclusions which would apply. Cover will begin no sooner than the date you accept our offered terms.
- Children who are born to a surrogate or have been adopted can be covered under this benefit but will be subject to medical underwriting, regardless of the length of cover under this *policy* by either of the parents. On completion of a medical health questionnaire, we will tell you whether we will offer cover to the newborn and, if so, any special conditions and exclusions which would apply. Cover will begin no sooner than the date you accept our offered terms.

Any treatment required for *congenital conditions* for a newborn will be covered under this benefit for the first 90 days following birth as per the terms of this benefit. If the congenital condition is diagnosed after the first 90 days of the newborn, any treatment related to the *congenital condition* will be covered under the 'Congenital conditions' benefit, as described on page 23, and is subject to the terms of adding the newborn to the *policy* as detailed above.

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

## Your deductible and cost share options

Deductible	\$	€	£
	\$0	€0	£0
	\$375	€275	£250
	\$750	€550	£500
	\$1,500	€1,100	£1,000
	\$3,000	€2,200	£2,000
	\$7,500	€5,500	£5,000
	\$10,000	€7,400	£6,650

### Deductible

A *deductible* is the amount which you must pay before any claims are covered by your plan.

### Cost share after deductible

*Cost share* is the percentage of each claim not covered by your plan.

First choose your cost share percentage:  
0% / 10% / 20% / 30%

### Out of Pocket Maximum

The *out of pocket maximum* is the maximum amount of *cost share* you would have to pay in a *period of cover*.

The *cost share* amount is calculated after the *deductible* is taken into account. Only amounts you pay related to *cost share* contribute to the *out of pocket maximum*.

Next, choose your out of pocket maximum:

\$2,000		\$5,000
€1,480	or	€3,700
£1,330		£3,325

# The following pages detail the optional benefits you may have chosen to add to your core cover – International Medical Insurance.



Take a look at your certificate of insurance to remind yourself exactly what cover you have.

## International Outpatient

### Optional Module

The International *Outpatient* optional module provides more comprehensive *outpatient* care where a *hospital* admission as a *daypatient* or *inpatient* is not required, including consultations with specialists, prescribed *outpatient* drugs and dressings, *rehabilitation*, genetic cancer testing and much more.

As per our definition, *Outpatient* means a patient who attends a hospital, consulting room, or *outpatient clinic* for treatment but is not admitted as a *daypatient* or an *inpatient* and does not occupy a bed.

**You do not require *prior authorisation* for most of the International Outpatient benefits. However, *prior authorisation* is required for the following outpatient benefits:**

- Genetic Cancer tests
- Infertility investigations and *treatment*
- Physiotherapy, chiropractic and osteopathy *treatments* when you have exceeded IO sessions (Note: a *prior authorisation* is not required for the first IO sessions referred by a *medical practitioner*).

For any other treatment under the International Outpatient module, you do not need to contact us for *prior authorisation*.

**If you do not obtain a required *prior authorisation* from us, there may be delays in processing claims and we will reduce the amount which we will pay for that treatment by 20%.**

Annual overall benefit maximum - per beneficiary per period of cover	Silver	Gold	Platinum
This includes claims paid across all sections of International <i>Outpatient</i> .	\$15,000 €12,000 £9,650	\$35,000 €25,900 £23,275	Paid in full

Consultations with medical practitioners and specialists	Silver	Gold	Platinum
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$2,500 €1,850 £1,650	\$5,000 €3,700 £3,325	Paid in full

- We will pay for consultations or meetings with a *medical practitioner* which are necessary to diagnose an illness, or to arrange or receive *treatment*.
- We will pay for non-surgical *treatment* on an *outpatient* basis, which is recommended by a specialist as being *medically necessary*.

<b>Telehealth consultations</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per <i>beneficiary per period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per <i>beneficiary per period of cover</i> .	<b>\$2,500</b> <b>€1,850</b> <b>£1,650</b>	<b>\$5,000</b> <b>€3,700</b> <b>£3,325</b>	<b>Paid in full</b>
<p>Where possible, telehealth consultations should be accessed through the Cigna Wellbeing® App or via Customer Care with Teladoc. Where virtual consultations are not available through Teladoc, we will pay for video and phone consultations with a <i>medical practitioner</i> or specialist intended to facilitate the assessment, diagnosis, treatment, education and care management of a <i>beneficiary</i> by a healthcare provider.</p> <p>Telehealth consultations with a healthcare provider are limited to:</p> <ul style="list-style-type: none"> <li>• 1 initial session; and</li> <li>• 2 follow-up sessions</li> </ul> <p>Any further sessions are subject to <i>prior-approval</i> and require a medical report to be provided by the treating <i>medical practitioner</i>. The medical report should include:</p> <ul style="list-style-type: none"> <li>• evolution of medical condition</li> <li>• <i>treatment</i> goal</li> <li>• <i>treatment</i> plan and estimated number of sessions still required.</li> </ul> <p><b>Important notes</b></p> <ul style="list-style-type: none"> <li>• Telehealth expenses should not exceed the cost of an equivalent face-to-face consultation. Expenses deemed to be excessive, unreasonable or unusual will not be covered or the amount of the benefit paid will be reduced.</li> <li>• This benefit is payable up to the combined benefit maximum of the consultations with <i>medical practitioners</i> and specialists benefit.</li> </ul>			

<b>Prescribed drugs and dressings</b>	<b>Silver</b>	<b>Gold</b> <span style="background-color: #90ee90; border-radius: 5px; padding: 2px;">Updated</span>	<b>Platinum</b>
Up to the total limit shown for your selected plan per <i>beneficiary per period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per <i>beneficiary per period of cover</i> .	<b>\$1,500</b> <b>€1,100</b> <b>£1,000</b>	<b>\$4,500</b> <b>€3,300</b> <b>£3,000</b>	<b>Paid in full</b>
<p>We will pay for prescribed drugs and dressings which are prescribed by a <i>medical practitioner</i> on an <i>outpatient</i> basis.</p> <p><b>Important note:</b></p> <p>Medication prescribed by a <i>medical practitioner</i> in the USA and/or delivered by a pharmacy in the USA are subject to our <i>formulary drugs list</i>.</p>			

<b>Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per <i>beneficiary per period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per <i>beneficiary per period of cover</i> .	<b>\$2,500</b> <b>€1,850</b> <b>£1,650</b>	<b>\$5,000</b> <b>€3,700</b> <b>£3,325</b>	<b>Paid in full</b>
<p>We will pay for the following tests where they are <i>medically necessary</i> and are recommended by a specialist as part of a <i>beneficiary's outpatient treatment</i>:</p> <ul style="list-style-type: none"> <li>• Blood and urine tests;</li> <li>• X-rays;</li> <li>• Ultrasound scans;</li> <li>• Electrocardiograms (ECG); and</li> <li>• Other diagnostic tests (excluding advanced medical imaging).</li> </ul> <p><b>Important note:</b></p> <p>We will pay under this benefit for <i>medically necessary</i> testing done on an <i>outpatient</i> basis for pandemic, epidemic or outbreak of infectious illnesses in line with the World Health Organisation (WHO) guidelines. These outpatient diagnostic tests will not be covered under the inpatient pandemics, epidemics and outbreak of infectious illnesses benefit.</p>			

<b>Outpatient Rehabilitation</b>	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>This benefit requires prior <i>authorisation</i>*</b>.</p>	<p>\$5,000 €3,700 £3,325</p>	<p>\$10,000 €7,400 £6,650</p>	<p>Paid in full</p>
<p>We will pay for:</p> <ul style="list-style-type: none"> <li>• <i>Outpatient</i> Physiotherapy;</li> <li>• <i>Outpatient</i> Occupational therapy;</li> <li>• Osteopathy and Chiropractic <i>treatment</i>;</li> <li>• Speech therapy; and</li> <li>• Cardiac and pulmonary <i>rehabilitation</i>.</li> </ul> <p><b>Important notes:</b></p> <p><b>Outpatient Physiotherapy, Osteopathy and Chiropractic treatment:</b></p> <p>We will pay for this <i>treatment</i> if it is <i>medically necessary</i> and restorative in nature to help you to carry out <i>your</i> normal activities of daily living. The <i>treatment</i> must be carried out by a properly qualified practitioner who holds the appropriate license to practice in the country where the <i>treatment</i> is received. This excludes any sports medicine <i>treatment</i>.</p> <p>* <i>Prior-authorisation</i> will be required from us after the initial IO sessions to continue these <i>outpatient</i> treatments and will be reviewed by our clinical team based on medical necessity.</p> <p><b>Speech therapy treatment:</b></p> <p>We will pay for restorative speech therapy if it is required immediately following <i>treatment</i> which is covered under this <i>policy</i> (for example, as part of a <i>beneficiary</i>'s follow-up care after they have suffered a stroke) and it is confirmed by a specialist to be <i>medically necessary</i> on a short-term basis.</p>			

<b>Pre-natal and post-natal care</b> <i>(Gold and Platinum plans only)</i>	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>Available once the mother has been covered by the <i>policy</i> for 12 months or more.*</b></p>	<p>No coverage</p>	<p>\$3,500 €2,750 £2,250</p>	<p>\$7,000 €5,500 £4,500</p>
<ul style="list-style-type: none"> <li>• We will pay for <i>medically necessary</i> pre-natal and post-natal care on an <i>outpatient</i> basis if the mother has been a <i>beneficiary</i> under the International <i>Outpatient</i> option for a continuous period of 12 months or more.*</li> <li>• Examples of pre-natal <i>treatment</i> and tests include: <ul style="list-style-type: none"> <li>• Routine obstetricians' and midwives' fees;</li> <li>• All scheduled ultrasounds and examinations;</li> <li>• Prescribed medicines, drugs and dressings;</li> <li>• Routine pre-natal blood tests, if required;</li> <li>• Amniocentesis procedure (also referred to as amniotic fluid test or AFT) or chorionic villous sampling (also referred to as CVS); and</li> <li>• Non-invasive pre-natal testing (NIPT) for high risk individuals.</li> </ul> </li> </ul> <p>Post-natal care:</p> <ul style="list-style-type: none"> <li>• Any fees, including prescribed drugs and dressings, as a result of post-natal care required by the mother immediately following routine childbirth.</li> </ul> <p><b>Important note:</b></p> <p>* For <i>beneficiaries</i> whose country of habitual residence is either Hong Kong or Singapore, this benefit is only available once the mother has been a <i>beneficiary</i> under this <i>policy</i> for a continuous period of at least 24 months or more.</p>			



	Silver	Gold	Platinum
<p><b>Infertility Investigations and treatment</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per lifetime.</p> <p><b>Available once the beneficiary has been covered by this option for 24 months or more.</b></p> <p><b>This benefit requires prior <i>authorisation</i>.</b></p>	No coverage	No coverage	<p>\$10,000</p> <p>€7,400</p> <p>£6,650</p>

We will pay for investigations into the cause of infertility if a specialist rules out any medical cause and the *beneficiary* was unaware of the existence of any infertility problem, and had not suffered any symptoms, when their cover under this *policy* commenced.

If necessary, we will pay a maximum of 4 attempts for Infertility *treatment* up to the total limit shown in aggregate, per lifetime of the *policy*. This benefit is available for *beneficiaries* up to 41 years old.

*Prior authorisation* is required for all infertility investigations and *treatment*.

We will not pay for infertility investigations or *treatment* for anyone acting as a surrogate for a *beneficiary*.

**Important Notes:**

- *Prior authorisation* is required for all infertility investigations and treatment. If you do not obtain a required prior authorisation from us, there may be delays in processing claims and we will reduce the amount which we will pay for that treatment by 20%.
- We will not pay for infertility investigations or treatment for anyone acting as a surrogate for a beneficiary.

	Silver	Gold	Platinum
<p><b>Hormone Replacement Therapy</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p>	<p>\$250</p> <p>€185</p> <p>£165</p>	<p>\$500</p> <p>€370</p> <p>£335</p>	<p>\$1,000</p> <p>€740</p> <p>£665</p>

We will pay for Hormone Replacement Therapy when it is *medically necessary* to treat the symptoms of menopause.

	Silver	Gold	Platinum
<p><b>Sleep Apnoea</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p>	No coverage	<p>\$1,500</p> <p>€1,100</p> <p>£1,000</p>	<p>\$2,000</p> <p>€1,480</p> <p>£1,330</p>

Following a referral from *your medical practitioner*, we will pay for one sleep study or home sleep test to diagnose if you have sleep apnoea.

If it has been determined a *beneficiary* has sleep apnoea we will pay for the hire of a Continuous Positive Airway Pressure (CPAP) machine, or other appropriate oral appliances.

Once the *beneficiary* has been covered by this option for a continuous period of 12 months or more and if the hire of a CPAP machine is not available to the *beneficiary*, we will pay, when *medically necessary*, for the purchase of a CPAP machine up to the total limit of this benefit for your selected plan.

If it is medically appropriate, we will pay for *surgery*.

	Silver	Gold	Platinum
<p><b>Genetic Cancer test</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per lifetime.</p> <p><b>Available once the beneficiary has been covered by this option for 12 months or more.</b></p> <p><b>This benefit requires prior <i>authorisation</i>.</b></p>	No coverage	<p>\$2,000</p> <p>€1,480</p> <p>£1,330</p>	<p>\$4,000</p> <p>€2,950</p> <p>£2,650</p>

We will pay for one genetic test for *beneficiaries* with an increased risk of cancer, when *medically necessary* and in accordance with medical evidence.

**Important Note:**

- *Prior authorisation* is required for all genetic cancer tests. If you do not obtain a required prior authorisation from us, there may be delays in processing claims and we will reduce the amount which we will pay for that treatment by 20%

<b>Acupuncture and Chinese medicine</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>\$2,500</b> <b>€1,850</b> <b>£1,650</b>	<b>\$5,000</b> <b>€3,700</b> <b>£3,325</b>	<b>Paid in full</b>
We will pay for a combined maximum total of 15 consultations with an acupuncturist and practitioner of Chinese medicine, if those <i>treatments</i> are recommended by a <i>medical practitioner</i> . The <i>treatment</i> must be carried out by a properly qualified practitioner who holds the appropriate licence to practice in the country where the <i>treatment</i> is received.			

<b>Durable medical equipment</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
We will pay for the use of durable medical equipment if the use of that equipment is recommended by a specialist in order to support the <i>beneficiary's treatment</i> which is covered under this <i>policy</i> . We will only pay for one type of medical equipment per <i>period of cover</i> which:			
<ul style="list-style-type: none"> <li>• is not disposable, and is capable of being used more than once;</li> <li>• serves a medical purpose;</li> <li>• is fit for use in the home; and</li> <li>• is of a type only normally used by a person who is suffering from the effect of a disease, illness or <i>injury</i>.</li> </ul>			

<b>Hearing Aids</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>\$500</b> <b>€370</b> <b>£335</b>	<b>\$1,000</b> <b>€740</b> <b>£665</b>	<b>\$2,000</b> <b>€1,480</b> <b>£1,330</b>
We will pay for one hearing aid appliance per <i>period of cover</i> which is medically necessary and is prescribed to support everyday living. This includes the purchase of one original pair of hearing aids only and does not include a replacement pair within the same <i>period of cover</i> if the original pair is damaged or lost.			

<b>Adult vaccinations</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>\$250</b> <b>€185</b> <b>£165</b>	<b>Paid in full</b>	<b>Paid in full</b>
We will pay for certain vaccinations and immunisations that are clinically appropriate.			

<b>Dental accidents</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>\$1,000</b> <b>€740</b> <b>£665</b>	<b>Paid in full</b>	<b>Paid in full</b>
If a <i>beneficiary</i> needs dental <i>treatment</i> as a result of injuries which they have suffered in an accident, we will pay for <i>outpatient</i> dental <i>treatment</i> for any sound natural tooth/teeth damaged or affected by the accident, provided the <i>treatment</i> commences immediately after the accident and is completed within 30 days of the date of the accident. In order to approve this <i>treatment</i> , we will require confirmation from the <i>beneficiary's</i> treating <i>dentist</i> of:			
<ul style="list-style-type: none"> <li>• the date of the accident; and</li> <li>• the fact that the tooth/teeth which are the subject of the proposed <i>treatment</i> are sound natural tooth/teeth.</li> </ul>			
We will pay for this <i>treatment</i> instead of any other dental <i>treatment</i> the <i>beneficiary</i> may be entitled to under this <i>policy</i> , when they need <i>treatment</i> following accidental damage to a tooth or teeth. We will not pay for the repair or provision of dental implants, crowns or dentures under this part of this <i>policy</i> .			

<b>Child and Adolescence Wellbeing Health</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the annual overall benefit maximum for <i>your</i> selected plan <i>beneficiary</i> per <i>period of cover</i> .	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>We will pay for child and adolescence wellbeing health at <i>appropriate age intervals</i>, carried out by a <i>medical practitioner</i> for the following preventative care services:</p> <ul style="list-style-type: none"> <li>evaluating medical history;</li> <li>physical examinations;</li> <li>development assessment;</li> <li>anticipatory guidance; and</li> <li>appropriate immunisations, vaccinations and laboratory tests.</li> </ul> <p><b>Important notes:</b></p> <p>Mental health consultations with a psychiatrist or psychologist are covered under the Mental Health and Behavioural Care benefit under International Medical Insurance.</p> <p>In addition, we will pay for:</p> <ul style="list-style-type: none"> <li>One school entry health check, to assess growth, hearing and vision, for each child at the first school entry date.</li> <li>Diabetic retinopathy screening for children who have diabetes.</li> </ul>			

<b>60+ Care</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>\$500</b> <b>€370</b> <b>£335</b>	<b>\$1,000</b> <b>€740</b> <b>£665</b>	<b>\$2,000</b> <b>€1,480</b> <b>£1,330</b>
<p>If a <i>beneficiary</i> is aged 60 years old and above, or turning 60 years old within the <i>period of cover</i>, and has one of the following conditions as declared on their medical questionnaire (and is a special exclusion as detailed on <i>your Certificate of Insurance</i>), we will pay for the <i>medically necessary outpatient treatment</i> costs associated with the maintenance of this condition: Hypertension, Type 2 Diabetes, Glaucoma, Arthritis, joint or back pain, Osteoporosis/Osteopenia.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>If, during the <i>application</i> stage you have selected the option to have one of the above conditions covered at an additional premium, whereby the condition is covered comprehensively on an <i>inpatient</i> and <i>outpatient</i> basis (if the <i>International Outpatient</i> option has been selected); this benefit will not be applicable.</li> <li>Examples of <i>medically necessary treatment</i> and tests include but are not limited to: consultations with <i>medical practitioners</i>, prescribed drugs and dressings, pathology and radiology, <i>outpatient rehabilitation</i> and acupuncture and Chinese medicine. Please note, this benefit excludes Advanced Medical Imaging.</li> <li>You are eligible to have the condition(s) covered (but not conditions, symptoms or complications arising from those conditions) on an <i>outpatient</i> basis, up to the total limits shown per <i>period of cover</i>.</li> <li>The benefit is subject to any <i>cost shares</i> or <i>deductibles</i> elected on your <i>policy</i>.</li> </ul>			

## Your deductible and cost share options

<b>Deductible</b>	<b>\$0</b>	<b>€0</b>	<b>£0</b>
A <i>deductible</i> is the amount which <i>you</i> must pay before any claims are covered by <i>your</i> plan.	<b>\$150</b> <b>\$500</b> <b>\$1,000</b> <b>\$1,500</b>	<b>€110</b> <b>€370</b> <b>€700</b> <b>€1,100</b>	<b>£100</b> <b>£335</b> <b>£600</b> <b>£1,000</b>

<b>Cost share after deductible</b>	<b>First choose <i>your</i> cost share percentage:</b>
<i>Cost share</i> is the percentage of each claim not covered by <i>your</i> plan.	<b>0% / 10% / 20% / 30%</b>

<b>Out of Pocket Maximum</b>	<b>Next, choose <i>your</i> out of pocket maximum:</b>
The <i>out of pocket maximum</i> is the maximum amount of cost share you would have to pay in a <i>period of cover</i> .	<b>\$3,000</b> <b>€2,200</b> <b>£2,000</b>
The <i>cost share amount</i> is calculated after the <i>deductible</i> is taken into account. Only amounts <i>you</i> pay related to <i>cost share</i> contribute to the <i>out of pocket maximum</i> .	

# International Evacuation & Crisis Assistance Plus™

## Optional Module

International Medical Evacuation provides coverage for reasonable transportation costs to the nearest centre of medical excellence in the event that the *treatment* is not available locally in an emergency. This option also includes medical repatriation coverage as a result of a *serious* illness or after a traumatic event or *surgery*, and compassionate visits for a parent, *spouse*, partner, sibling or child to visit a *beneficiary* after an accident or sudden illness and the *beneficiary* has not been evacuated or repatriated.

Peace of mind for *you* and *your* family, particularly while travelling globally, is very important to *us*. As well as providing coverage for medical evacuation events, this option also includes the Crisis Assistance Plus™ programme providing 24/7 time-sensitive advice and coordinated in-country crisis response services in the event of a travel or security risk that may occur while *you* and *your* family are travelling globally.

## INTERNATIONAL MEDICAL EVACUATION

	Silver	Gold	Platinum
<b>International Medical Evacuation</b> Annual overall benefit maximum - per beneficiary per period of cover	Paid in full	Paid in full	Paid in full

	Silver	Gold	Platinum
<b>Medical Evacuation</b>	Paid in full	Paid in full	Paid in full

Transfer to the nearest centre of medical excellence if the *treatment* the *beneficiary* needs is not available locally in an emergency.

If a *beneficiary* requires *emergency treatment*, we will pay for medical evacuation for them:

- to be taken to the nearest *hospital* where the necessary *treatment* is available (even if this is in another part of the country, or in another country); and
- to return to the place they were taken from, provided the return journey takes place not more than 14 days after the *treatment* is completed.

As regards to the return journey, we will pay:

- the price of an economy class air ticket; or
- the reasonable cost of travel by land or sea; whichever is lesser.

We will only pay for taxi fares if:

- It is medically preferable for the *beneficiary* to travel to the airport by taxi, rather than by ambulance; and
- Approval is obtained in advance from the *medical assistance service*.

We will pay for evacuation (but not repatriation) if the *beneficiary* needs diagnostic tests or cancer *treatment* (such as chemotherapy) if, in the opinion of *our medical assistance service*, evacuation is appropriate and *medically necessary* in the circumstances.

We will not pay any other costs related to an evacuation (such as accommodation costs).

### Important notes:

- If *you* require to return to the *hospital* where *you* were evacuated for follow up *treatment*, we will not pay for travel costs or living allowance costs.
- In the event that evacuation services are not organised by *us*, we reserve the right to decline the costs.

	Silver	Gold	Platinum
<b>Medical Repatriation</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

If a *beneficiary* requires a medical repatriation as a result of a serious illness or after a traumatic event or *surgery*, we will pay:

- for them to be returned to their *country of habitual residence* or *country of nationality*; and
- to return them to the place they were taken from, provided the return journey takes place not more than 14 days after the *treatment* is completed.

The above journey must be approved in advance by *our medical assistance* service and to avoid doubt all transportation costs are required to be reasonable and customary.

As regards to the return journey, we will pay:

- the price of an economy class air ticket; or
- the reasonable cost of travel by land or sea; whichever is lesser.

We will only pay for taxi fares if:

- it is medically preferable for the *beneficiary* to travel to the airport by taxi, rather than by ambulance; and
- approval is obtained in advance from the *medical assistance service*.

We will not pay any other costs related to a repatriation (such as accommodation costs).

**Important notes:**

- If you require to return to the *hospital* where you were repatriated for follow up *treatment*, we will not pay for travel costs or living allowance costs.
- If a *beneficiary* contacts the *medical assistance service* to ask for *prior approval* for repatriation, but the *medical assistance service* does not consider repatriation to be medically appropriate, we may instead arrange for the *beneficiary* to be evacuated to the nearest *hospital* where the necessary *treatment* is available. We will then repatriate the *beneficiary* to his or her specified *country of nationality* or *country of habitual residence* when his or her condition is stable, and it is medically appropriate to do so.
- In the event that repatriation services are not organised by us, we reserve the right to decline the costs.

	Silver	Gold	Platinum
<b>Repatriation of mortal remains</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

If a *beneficiary* dies outside their *country of habitual residence* during the *period of cover*, the *medical assistance service* will arrange for their mortal remains to be returned to their *country of habitual residence* or *country of nationality* as soon as reasonably practicable, subject to airlines requirements and restrictions.

We will not pay any costs associated with burial or cremation or the transport costs for someone to collect or accompany the *beneficiary's* mortal remains.

**Important note:**

- In the event that repatriation services are not organised by us, we reserve the right to decline the costs.



Travel cost for an accompanying person	Silver	Gold	Platinum
	Paid in full	Paid in full	Paid in full
<p>If a <i>beneficiary</i> needs a parent, sibling, child, <i>spouse</i> or partner, to travel with them on their journey in conjunction with a medical evacuation or repatriation, because they:</p> <ul style="list-style-type: none"> <li>• need help getting on or off an aeroplane or other vehicle;</li> <li>• are travelling 1000 miles (or 1600km) or further;</li> <li>• are severely anxious or distressed, and are not being accompanied by a nurse, paramedic or other medical escort; or</li> <li>• are very seriously ill or injured;</li> </ul> <p>we will pay for a relative or partner to accompany them. The journeys (for the avoidance of doubt shall mean one outbound and one return) must be approved in advance by the <i>medical assistance service</i> and the return journey must take place not more than 14 days after the <i>treatment</i> is completed.</p> <p>We will pay:</p> <ul style="list-style-type: none"> <li>• the price of an economy class air ticket; or</li> <li>• the reasonable cost of travel by land or sea;</li> </ul> <p>whichever is the lesser.</p> <p>If it is appropriate, considering the <i>beneficiary's</i> medical requirements, the family member or partner who is accompanying them may travel in a different class.</p> <p>If it is <i>medically necessary</i> for a <i>beneficiary</i> to be evacuated or repatriated, and they are going to be accompanied by their <i>spouse</i> or partner, we will also pay the reasonable travel costs of any children aged 17 or under, if those children would otherwise be left without a parent or guardian.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>• We will not pay for a third party to accompany a <i>beneficiary</i> if the original purpose of the evacuation was to enable the <i>beneficiary</i> to receive <i>outpatient treatment</i>.</li> <li>• We will not pay for any other costs relating to third party travel costs, such as accommodation or local transportation.</li> </ul>			

If you have purchased this option, we will also make available the provision below for compassionate visits to you by immediate family members.

Compassionate visit - travel costs	Silver	Gold	Platinum
Up to a maximum of 5 trips per lifetime up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> .	\$1,200 €1,000 £800	\$1,200 €1,000 £800	\$1,200 €1,000 £800
Compassionate visit - living allowance costs	Silver	Gold	Platinum
Up to the total limit shown per day for each visit with a maximum of 10 days per visit.	\$155 €125 £100	\$155 €125 £100	\$155 €125 £100
<p>For each <i>beneficiary</i> we will pay for up to 5 compassionate visits over the lifetime of the cover. Compassionate visits must be approved in advance by our <i>medical assistance service</i>.</p> <p>We will pay the cost of economy class return travel for a parent, <i>spouse</i>, partner, sibling or child to visit a <i>beneficiary</i> after an accident or sudden illness, if the <i>beneficiary</i> is in a different country and is anticipated to be hospitalised for 5 days or more, or has been given a short-term terminal prognosis.</p> <p>We will also pay for living expenses incurred by a family member during a compassionate visit, for up to 10 days per visit while they are away from their <i>country of habitual residence</i> up to the limits shown in the list of benefits (subject to being provided with receipts in respect of the costs incurred).</p> <p><b>Important note:</b></p> <ul style="list-style-type: none"> <li>• We will not pay for a compassionate visit when the <i>beneficiary</i> has been evacuated or repatriated. If an evacuation or repatriation takes place during a compassionate visit, we will not pay any further third party transportation costs.</li> </ul>			

## CRISIS ASSISTANCE PLUS™ PROGRAMME

This programme is provided by global crisis response experts, FocusPoint International®, who support global travellers with 24/7 multilingual response centres and resources in over 100 countries. Crisis Assistance Plus™ (CAP) provides time-sensitive advice and coordinated in-country crisis assistance for ten different risks that have the potential to impact *beneficiaries* when traveling:

- Terrorism
- Pandemic
- Political threats
- Natural disasters
- Blackmail or extortion
- Violent crimes
- Disappearances of persons
- Hijacks
- Kidnaps for ransom
- Wrongful detentions

The programme provides *beneficiaries* with 24/7 on-demand access to FocusPoint International's global assistance centres for advice and coordinated in-country crisis response services, when necessary. Depending on the situation, the programme offers:

- Rapid-response teams and dedicated CAP managers deployed globally within 24 hours;
- Experienced security personnel for field rescue, shelter in place and ground evacuations;
- Nationally recognized crisis communications teams;
- Highly experienced kidnap-for-ransom and extortion-response specialists;
- Emergency-message relay to family members or employers;
- Point-in-time geographic threat information; and
- Access to private aviation fleet, with aircraft launched in as little as 60 minutes.

### Important notes:

- FocusPoint International® will provide crisis response services for a maximum of two physical incidents per *beneficiary* per *period of cover*. The programme provides access to unlimited crisis consultations during the *period of cover*.
- The eligible physical incident response is limited to forty five (45) calendar days of assistance.
- The Crisis Assistance Plus™ Programme is not an insurance *policy*. Focuspoint does not and will not reimburse or indemnify *beneficiaries* for any expenses incurred directly by a *beneficiary* and/or on behalf of a *beneficiary*. All additional expenses are incurred and paid directly by and at the sole discretion of Focuspoint.

We have no involvement in, nor are we liable for, any decisions and/or outcomes that are made or determined by FocusPoint International®. FocusPoint International® will not provide crisis response services:

- With respect to kidnapping or violent crime by a relative;
- To any person who has had kidnap insurance cancelled or declined;
- To any person who has been kidnapped in the past;
- To any kidnapping of a protected person within their country of residence;
- Where such service would be prohibited under United Nations' resolutions or any laws of the European Union, United Kingdom or the United States;
- For the payment of any ransom;
- If the *beneficiary* elects to travel to location(s) with an issued and active advisory against all travel to said location(s);
- For a business dispute;
- For extra expenses caused by a non-covered travel delay;
- For suicide or attempted suicide;
- For war, whether declared or not, between China, France, the United Kingdom, the Russian Federation and the United States, or war in Europe other than civil war;
- For any enforcement action by or on behalf of the United Nations in which countries stated above or any armed forces are engaged; and
- For loss or destruction to any property arising from any consequential loss or any legal liability caused from radioactivity.

**In the event of one of the crisis situations as detailed above, please contact our Customer Care Team. We will transfer you to a FocusPoint crisis consultant who can provide advice and coordinate immediate worldwide assistance. In order to use this service we are required to pass your name and contact information to FocusPoint International®.**

Silver

Gold

Platinum

**FocusPoint International® will pay for crisis consulting expenses and other additional expenses per covered response (up to a maximum of two physical incidents per beneficiary per period of cover) and included but not limited to:**

- Emergency political or natural disaster evacuation costs;
- Legal referrals and fees;
- Fees and expenses of an independent interpreter;
- Costs of relocations, travel and accommodations;
- Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a *beneficiary* and located in a country where a crisis event has occurred.

The following important notes and general conditions apply to all of the cover which is provided under the International Medical Evacuation option.

## Important notes

The services described in this section are provided or arranged by the *medical assistance* service under this *policy*.

The following conditions apply to both emergency medical evacuations and repatriations:

- all evacuations and repatriations must be approved in advance by the *medical assistance* service, which is contactable through the Customer Care Team;
- the *treatment* for which, or following which, the evacuation or repatriation is required must be recommended by a *qualified nurse or medical practitioner*;
- evacuation and repatriation services are only available under this *policy* if the *beneficiary* is being treated (or needs to be treated) on an *inpatient* or *daypatient* basis;
- the *treatment* because of which the evacuation or repatriation service is required must:
  - be *treatment* for which the *beneficiary* is covered under this *policy*; and
  - not be available in the location from which the *beneficiary* is to be evacuated or repatriated;
  - the *beneficiary* must already have cover under the International Medical Evacuation option, before they need the evacuation or repatriation service;
  - the *beneficiary* must have cover in the *selected area of coverage* which includes the country where the *treatment* will be provided after the evacuation or repatriation (*treatment* in the USA is excluded unless the *beneficiary* has purchased *Worldwide including USA cover*).
- We will only pay for evacuation or repatriation services if all arrangements are approved in advance by our *medical assistance service*. Before that approval will be given, we must be provided with any information or proof that we may reasonably request;
- We will not approve or pay for an evacuation or repatriation if, in our reasonable opinion, it is not appropriate, or if it is against medical advice. In coming to a decision as to whether an evacuation or repatriation is appropriate, we will refer to established clinical and medical practice;
- From time to time we may carry out a review of this cover and reserve the right to contact you to obtain further information when it is reasonable for us to do so.

## General conditions

- Where local conditions make it impossible, impractical, or unreasonably dangerous to enter an area, for example because of political instability or war, we may not be able to arrange evacuation or repatriation services. This *policy* does not guarantee that evacuation or repatriation services will always be available when requested, even if they are medically appropriate.
- We will only pay for *hospital accommodation* for as long as the *beneficiary* is being treated. We will not pay for *hospital accommodation* if a *beneficiary* is no longer being treated but is waiting for a return flight.
- Any medical *treatment* which a *beneficiary* receives before or after an evacuation or repatriation will be paid from the International Medical Insurance plan (or under another coverage option if appropriate) provided that the *treatment* is covered under this *policy* and you have purchased the relevant cover.
- We cannot be held liable for any delays or lack of availability of evacuation or repatriation services which result from adverse weather conditions, technical or mechanical problems, conditions or restrictions imposed by public authorities, or any other factor which is beyond our reasonable control.
- We will only pay for evacuation, repatriation and third party transportation if the *treatment* for which, or because of which, the evacuation or repatriation is necessary is covered under this *policy*.
- All decisions as to:
  - the *medical necessity* of evacuation or repatriation;
  - the means and timing of any evacuation or repatriation;
  - the medical equipment and medical personnel to be used; and
  - the destination to which the *beneficiary* should be transported;will be made by our *medical team*, after consultation with the *medical practitioners* who are treating the *beneficiary*, taking into account all of the relevant medical factors and considerations.

# International Health & Wellbeing

## Optional Module

We understand the importance of *your* overall wellbeing and living a balanced life. In addition to health screenings, tests and examinations; this module also empowers *you* and *your* family with the services and support to manage *your* own individual day-to-day health and wellbeing.

*Your* Wellness companion, comprising of the Life Management Assistance, the Wellness Coaching and the Mental Health Support programmes, is available to help *you* and *your* eligible dependents stay healthy and well, both physically and mentally.

The benefits listed below are available only to beneficiaries aged 18 year old and over.

In addition, specific age eligibility will apply to the different cancer screenings.

Wellness Coaching	Silver	Gold	Platinum
	Paid in full	Paid in full	Paid in full
<p>We will match <i>you</i> with <i>your</i> own personal qualified wellness coach who is specifically trained in health behaviour change. <i>Your coach</i> will partner with <i>you</i> to identify a specific wellness goal that is important to <i>you</i>, and will support <i>you</i> in building a wellness plan around one of the following areas of focus: weight management, healthy eating, physical activity, sleep, stress management and tobacco cessation.</p> <ul style="list-style-type: none"> <li>• <i>You</i> will have access to 6 confidential coaching sessions per focus area per <i>period of cover</i> with <i>your</i> dedicated coach to build <i>your</i> strategy and motivation to reach <i>your</i> wellbeing goal.</li> <li>• <i>You</i> will be supported by <i>your</i> personal coach with advice and recommendations that can be implemented in between <i>your</i> 6 coaching sessions to ensure lasting lifestyle changes.</li> </ul> <p>The coaching sessions are delivered via phone or a video call which means <i>you</i> can access it from the comfort of <i>your</i> own home and can be scheduled at a convenient time for <i>you</i>, based on time zone and language preference. Please note, this is a confidential service.</p> <p><b>To use the Wellness Coaching benefit, please contact us through one of the following options:</b></p> <ul style="list-style-type: none"> <li>• <b>Call us:</b> +1 984 810 5338 (Line exclusively for Cigna Global Health Options customers, customers should identify themselves with: "Life Management Programme". You can dial this number directly from the 'Mental Health Support' section of the Cigna Wellbeing® App.)</li> <li>• <b>Live Chat:</b> accessible through the website - LiveConnect</li> <li>• <b>Email us:</b> support@resourcesforyourlife.com</li> <li>• <b>Request a callback via the Cigna Wellbeing® App.</b></li> </ul> <p>This service is provided by our chosen coaching provider.</p>			

## Life Management Assistance Programme

Silver

Gold

Platinum

Paid in full

Paid in full

Paid in full

Our Life Management Assistance programme is available 24 hours a day, 7 days a week, 365 days a year meaning you can contact the service for access to free, confidential assistance with any work, life, personal or family issue that matters to you at a time that is suitable for you.

You will have access to the following services and tools:

### Short-term counselling:

- Up to 6 counselling sessions via telephone, video, or face-to-face, per issue per *period of cover*. Common use cases include: managing anxiety and depression, couples' and family relationship support, bereavement, and more.

### Behavioural health:

- Up to 6 sessions with a mindfulness coach via telephone per *period of cover*. Beneficial for individuals experiencing stress, and challenges with focus and concentration.
- An online self-help Cognitive Behavioural Therapy (CBT) programme to address mild to moderate anxiety, stress, and depression, with unlimited access to the programme for 6 months.

### Career and workplace support:

- Life coaching telephonic sessions to assist with personal growth and career development at work.
- Telephonic sessions with a counsellor for managers to develop their people management skills.

### Practical needs:

- Unlimited in the moment telephonic support for live assistance.
- Pre-qualified referrals and information to assist with *your day to day* demands, such as relocation logistics, child or eldercare, legal or financial services.

### Important Notes:

This service is not suitable if:

- You are reporting imminent risk of harm to self or others;
- You have an addiction, such as substance or impulse control for example gambling;
- You have symptoms or a diagnosis or mental health issues other than anxiety or depression, for example Borderline Personality.

### To use the Life Management Assistance Programme, please contact us through one of the following options:

- **Call us:** +1 984 810 5338 (Line exclusively for Cigna Global Health Options customers, customers should identify themselves with: "Life Management Programme". You can dial this number directly from the 'Mental Health Support' section of the Cigna Wellbeing® App.)
- **Live Chat:** accessible through the website - LiveConnect
- **Email us:** support@resourcesforyourlife.com
- **Request a callback via the Cigna Wellbeing® App.**

This service is provided by our chosen counselling provider.



<b>Mental Health Support Programme</b> Up to 20 face to face counselling sessions per condition per period of cover.	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

In addition to the short-term support provided in the Life Management Assistance Programme above, our Mental Health Support Programme provides access to long-term counselling in the case of clinically diagnosed depression and/or anxiety from experienced Cognitive Behavioural Therapy (CBT) psychologists.

This confidential counselling is provided in a one to one offline setting (the most traditional way of counselling), or video or phone sessions can also be considered as an alternative depending on your location.

**The process to access this Mental Health Support Programme is as follows:**

- **Reach out to the Life Management Assistance Programme (see above)**, by phone via our Customer Care Team or from the Cigna Wellbeing App for help and advice with any personal or work-related issue.
- **Speak with a clinician** who will carry out an initial telephone-based assessment. If you have been diagnosed with moderate to severe depression or anxiety, the clinician will recommend referral to a CBT psychologist.
- **Receive initial counselling sessions** where a CBT psychologist will assess you over a maximum of 2 face to face sessions. Where in-person meetings are not possible, telephone or video meeting options can be made available.
- **Receive counselling support over a maximum of 20 sessions.** Psychometric testing is carried out at this stage and after every 6 sessions.
- **Start to feel the benefits** by achieving a happier, healthier state of wellbeing.
- **Monitor you progress.** A case manager will check in with you to ensure you're on track.

This programme offers you fast and easy access to CBT psychologist as our counsellors are often available in areas of the world where mental health services might be harder to access.

**Important Notes:**

This service is not suitable if:

- You are reporting imminent risk of harm to self or others;
- You have an addiction, such as substance or impulse control for example gambling;
- You have symptoms or a diagnosis or mental health issues other than anxiety or depression, for example Borderline Personality Disorder, Schizophrenia, Bi-Polar or OCD; or
- You are under 18 years old.

**To use the Mental Health Support Programme, please contact us through one of the following options:**

- **Call us:** +1 984 810 5338 (Line exclusively for Cigna Global Health Options customers, customers should identify themselves with: "Life Management Programme". You can dial this number directly from the 'Mental Health Support' section of the Cigna Wellbeing® App.)
- **Live Chat:** accessible through the website - LiveConnect
- **Email us:** support@resourcesforyourlife.com
- **Request a callback via the Cigna Wellbeing® App.**

<b>Routine adult physical examinations</b> Up to the total limit shown for your selected plan per beneficiary per period of cover.	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
	<b>Updated</b> \$325 €250 £220	<b>Updated</b> \$650 €500 £440	<b>Updated</b> \$2000 €1600 £1300

We will pay for routine adult physical examinations for persons aged 18 years or older. The health assessment may include but is not limited to:

- Height and weight measurements
- Waist circumference
- Body mass index (BMI)
- Body fat percentage
- Blood pressure
- Urine analysis
- Cholesterol test
- Full blood count
- Physiology and balance assessment
- Resilience to stressors measurement

In addition, for eligible beneficiaries of a Platinum policy, we will cover additional assessments, including but not limited to:

- Full biochemistry profile including liver and kidney function
- Lung function test
- Spinal assessment
- Chest X-ray (if clinically indicated)
- Advanced cardiovascular test (ECG or Aerobic fitness test)
- Body metabolism test (Resting Metabolic Rate (RMR) and VO2 test)
- Neurological examinations

	Silver	Gold	Platinum
<b>Footcare by a Chiropodist or Podiatrist</b>			
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$225 €165 £150 up to 5 sessions	\$450 €330 £300 up to 10 sessions	\$900 €660 £600 up to 15 sessions
We will pay for the treatment of bunions, calluses, corns and fungal infection if it is <i>medically necessary</i> and restorative in nature to help you to carry out your normal activities of daily living. The treatment must be carried out by a properly qualified podiatrist or chiropodist who holds the appropriate license to practice in the country where the treatment is received. This excludes any massage or sports medicine treatment.			

	Silver	Gold	Platinum
<b>Cervical cancer screening</b>	Updated	Updated	
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$325 €250 £220	\$650 €500 £440	Paid in full
For female <i>beneficiaries</i> from the age of 25 year old, we will provide cover every 3 year for:			
<ul style="list-style-type: none"> <li>• 1 Papanicolaou test (pap smear) and</li> <li>• 1 HPV DNA test.</li> </ul>			

	Silver	Gold	Platinum
<b>Prostate cancer screening</b>	Updated	Updated	
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$325 €250 £220	\$650 €500 £440	Paid in full
For male <i>beneficiaries</i> from the age of 50 year old, we will provide cover every year for:			
<ul style="list-style-type: none"> <li>• 1 prostate examination (prostate specific antigen (PSA) test).</li> </ul>			
<b>Important Note:</b>			
Any follow-up test or additional screening required on an <i>outpatient</i> basis following an abnormal result will be covered under the pathology, radiology and diagnostics tests benefit included in the International <i>Outpatient</i> option. You must have purchased the International <i>Outpatient</i> option in order to have these additional diagnostic tests covered.			

	Silver	Gold	Platinum
<b>Breast cancer screening</b>	Updated	Updated	
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$325 €250 £220	\$650 €500 £440	Paid in full
For female <i>beneficiaries</i> from the age of 40 year old, we will provide cover for:			
<ul style="list-style-type: none"> <li>• 1 breast awareness consultation and Clinical Breast Exam (CBE) every year;</li> <li>• 1 screening mammogram every 2 year.</li> </ul>			
For female <i>beneficiaries</i> between the age of 25 and 39 year old if they have a prior history or an increased risk of breast cancer, we will provide cover for:			
<ul style="list-style-type: none"> <li>• 1 screening mammogram every year, when <i>medically necessary</i>.</li> </ul>			

	Silver	Gold	Platinum
<b>Bowel cancer screening</b>	Updated	Updated	
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$325 €250 £220	\$650 €500 £440	Paid in full
For female and male <i>beneficiaries</i> from the age of 45 year old, we will provide cover for:			
<ul style="list-style-type: none"> <li>• 1 Fecal occult blood test (FOB) or 1 Fecal Immunochemical Test (FIT) every year</li> <li>• 1 Colonoscopy every 7 years.</li> </ul>			

<b>Skin cancer screening</b> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Silver	Gold	Platinum
	Updated \$325 €250 £220	Updated \$650 €500 £440	Paid in full
For female and male <i>beneficiaries</i> from the age of 18 year old, we will provide cover for: <ul style="list-style-type: none"> <li>• 1 skin cancer examination every year.</li> </ul>			

<b>Lung cancer screening</b> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Silver	Gold	Platinum
	Updated \$325 €250 £220	Updated \$650 €500 £440	Paid in full
For female and male <i>beneficiaries</i> from the age of 45 year old who are current or past smokers, we will provide cover for: <ul style="list-style-type: none"> <li>• 1 lung cancer examination every year.</li> </ul>			

<b>Diabetes screening</b> <span style="background-color: #FF8C00; color: white; padding: 2px 5px; border-radius: 10px;">New</span> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Silver	Gold	Platinum
	\$325 €250 £220	\$650 €500 £440	Paid in full
For female and male <i>beneficiaries</i> from the age of 18 year old, we will provide cover for: <ul style="list-style-type: none"> <li>• 1 A1C test or Fasting Blood Sugar test every year.</li> </ul>			

<b>Bone densitometry</b> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Silver	Gold	Platinum
	\$225 €165 £150	\$450 €330 £300	Paid in full
We will pay for: <ul style="list-style-type: none"> <li>• 1 scan for women aged 65 years old or older;</li> <li>• 1 scan for post-menopausal women younger than 65 years old when <i>medically necessary</i>; and</li> <li>• 1 scan for men aged 50 years or older when <i>medically necessary</i>.</li> </ul>			

<b>Dietetic consultations</b> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Silver	Gold	Platinum
	Updated \$325 €250 £220	Updated \$650 €500 £440	Paid in full
We provide coverage for an initial consultation with a dietitian without the need of a referral for any <i>beneficiary</i> seeking to enhance and improve their overall well-being, encompassing dietary modifications and preventative measures. We provide additional coverage, when <i>medically necessary</i> , for up to 4 consultations in total per period of cover for <i>beneficiaries</i> in need of dietary advices related to a diagnosed conditions such as diabetes, pre-diabetes or eating disorders.			

# International Vision & Dental

## Optional Module

International Vision and Dental pays for the *beneficiary's* routine eye examination and pays costs for spectacles and lenses. It also covers a wide range of preventative, routine and major dental treatments.

### VISION CARE

	Silver	Gold	Platinum
<b>Eye Test</b>			
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$100 €75 £65	\$200 €150 £130	Paid in full
We will pay for one routine eye examination per <i>period of cover</i> , to be carried out by either an ophthalmologist or optometrist. We will not pay for more than one eye examination in any one <i>period of cover</i> .			

	Silver	Gold	Platinum
<b>Expenses for:</b>			
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$155 €125 £100	\$155 €125 £100	\$310 €245 £200
<ul style="list-style-type: none"> <li>Spectacle lenses.</li> <li>Contact lenses.</li> <li>Spectacle frames.</li> <li>Prescription sunglasses</li> </ul> when all are prescribed by an optometrist or ophthalmologist. We will not pay for: <ul style="list-style-type: none"> <li>sunglasses, unless medically prescribed, by an ophthalmologist or optometrist;</li> <li>glasses or lenses which are not <i>medically necessary</i> or not prescribed by an ophthalmologist or optometrist; or</li> <li><i>treatment</i> or <i>surgery</i>, including <i>treatment</i> or <i>surgery</i> which aims to correct eyesight, such as laser eye surgery, refractive keratotomy (RK) or photorefractive keratotomy (PRK).</li> </ul> A copy of a prescription or invoice for corrective lenses will need to be provided to us in support of any claim for frames.			

### DENTAL TREATMENT

	Silver	Gold	Platinum
<b>Overall annual Dental treatment benefit maximum</b>			
<b>Annual overall benefit maximum - per beneficiary per period of cover</b>	\$1,250 €930 £830	\$2,500 €1,850 £1,650	\$5,500 €4,300 £3,500

	Silver	Gold	Platinum
<b>Preventative</b>			
Up to the overall annual Dental treatment benefit maximum for <i>your</i> selected plan <i>beneficiary</i> per <i>period of cover</i> . <b>Available once the <i>beneficiary</i> has been covered by this option for 3 months.</b>	Paid in full	Paid in full	Paid in full

We will pay for the following preventative dental *treatment* recommended by a *dentist* after a *beneficiary* has had International Vision and Dental cover for at least 3 months:

- 2 dental check-ups per *period of cover*;
- X-rays, including bitewing, single view, and orthopantomogram (OPG);
- scaling and polishing including topical fluoride application when necessary (two per *period of cover*);
- 1 mouth guard per *period of cover*;
- 1 night guard per *period of cover*; and
- Fissure sealant.

<b>Routine</b>	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>Available once the <i>beneficiary</i> has been covered by this option for 3 months.</b></p>	80% refund	90% refund	Paid in full
<p>We will pay <i>treatment</i> costs for the following routine dental <i>treatment</i> after the <i>beneficiary</i> has had International Vision and Dental cover for at least 3 months (if that <i>treatment</i> is necessary for continued oral health and is recommended by a <i>dentist</i>):</p> <ul style="list-style-type: none"> <li>• root canal <i>treatment</i>;</li> <li>• extractions;</li> <li>• surgical procedures;</li> <li>• occasional <i>treatment</i>;</li> <li>• anaesthetics; and</li> <li>• periodontal <i>treatment</i>.</li> </ul>			

<b>Major restorative</b>	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>Available once the <i>beneficiary</i> has been covered by this option for 12 months.</b></p>	70% refund	80% refund	Paid in full
<p>We will pay <i>treatment</i> costs for the following major restorative dental <i>treatments</i> after the <i>beneficiary</i> has had International Vision and Dental cover for at least 12 months:</p> <ul style="list-style-type: none"> <li>• dentures (acrylic/synthetic, metal and metal/acrylic);</li> <li>• crowns;</li> <li>• inlays; and</li> <li>• placement of dental implants.</li> </ul> <p>If a <i>beneficiary</i> needs major restorative dental treatment before they have had International Vision and Dental cover for 12 months, we will pay 50% of the <i>treatment</i> costs.</p>			

<b>Orthodontic treatment</b>	Silver	Gold	Platinum
<p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p><b>Available for beneficiaries aged 18 or younger, once they have been covered by this option for 18 months.</b></p>	40% refund	50% refund	50% refund
<p>We will pay for orthodontic <i>treatment</i> for <i>beneficiaries</i> only under the age of 19 years old, if they have had International Vision and Dental cover for at least 18 months.</p> <p>We will only pay for orthodontic <i>treatment</i> if:</p> <ul style="list-style-type: none"> <li>• the <i>dentist</i> or orthodontist who is going to provide the <i>treatment</i> provides us, in advance, with a detailed description of the proposed <i>treatment</i> (including X-rays and models), and an estimate of the cost of <i>treatment</i>; and</li> <li>• we have approved the <i>treatment</i> in advance.</li> </ul>			



## Dental exclusions

The following exclusions apply to dental treatment, in addition to those set out elsewhere in this *policy* and in your *Certificate of Insurance*.

We will not pay for:

- Purely *cosmetic treatments*, or other *treatments* which are not necessary for continued or improved oral health.
- The replacement of any dental appliance which is lost or stolen, or associated *treatment*.
- The replacement of a bridge, crown or denture which (in the reasonable opinion of a *dentist* of ordinary competence and skill in the *beneficiary's country of habitual residence*) is capable of being repaired and made usable.
- The replacement of a bridge, crown or denture within five years of its original fitting unless:
  - it has been damaged beyond repair, whilst in use, as a result of a dental *injury* suffered by the *beneficiary* whilst they are covered under this *policy*; or
  - the replacement is necessary because the *beneficiary* requires the extraction of a sound natural tooth/teeth; or
  - the replacement is necessary because of the placement of an original opposing full denture.
- Acrylic or porcelain veneers.
- Crowns or pontics on, or replacing, the upper and lower first, second and third molars unless:
  - they are constructed of either porcelain; bonded-to-metal or metal alone (for example, a gold alloy crown); or
  - a temporary crown or pontic is necessary as part of routine or emergency dental *treatment*.
- *Treatments*, procedures and materials which are experimental or do not meet generally accepted dental standards.
- *Treatment* for dental implants directly or indirectly related to:
  - failure of the implant to integrate;
  - breakdown of osseointegration;
  - peri-implantitis;
  - replacement of crowns, bridges or dentures; or
  - any accident or emergency *treatment* including for any *prosthetic device*.
- Advice relating to plaque control, oral hygiene and diet.
- Services and supplies, including but not limited to mouthwash, toothbrush and toothpaste.
- Medical *treatment* carried out in *hospital* by an oral specialist may be covered under International Medical Insurance plan and/or International *Outpatient*, if this option has been bought, except when dental *treatment* is the reason for you being in *hospital*.
- Bite registration, precision or semi-precision attachments.
- Any *treatment*, procedure, appliance or restoration (except full dentures) if its main purpose is to:
  - change vertical dimensions; or
  - diagnose or treat conditions or dysfunction of the temporomandibular joint; or
  - stabilise periodontally involved teeth; or
  - restore occlusion.



**Improving the health and  
vitality of those we serve.**

# Want to get in touch?

If you have any questions about *your policy*, need to get approval for *treatment*, or for any other reason, please contact our Customer Care team 24 hours a day, 7 days a week, 365 days a year.\*



## USE YOUR CUSTOMER AREA

Live chat with us  
Message us  
Arrange a call back



## CALL US

International: **+44 (0) 1475 788 182**  
USA: **800 835 7677** (toll free)  
Hong Kong: **2297 5210** (toll free)  
Singapore: **800 186 5047** (toll free)



Alternatively, you can email us at:  
**[cignaglobal\\_customer.care@cigna.com](mailto:cignaglobal_customer.care@cigna.com)**

Details of the *Cigna Healthcare* company who provides the cover under *your policy* can be found in *your Policy Rules* and on *your Certificate of Insurance*.

If your policy is insured by Cigna Europe Insurance Company S.A.-N.V. Singapore Branch, the following statement applies:

Cigna Europe Insurance Company S.A.-N.V. Singapore Branch (Registration Number: TIOFCO145E), is a foreign branch of Cigna Europe Insurance Company S.A.-N.V., registered in Belgium with limited liability, with its registered office at 152 Beach Road, #33-05/06 The Gateway East, Singapore 189721.

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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

\* For certain queries, our Customer Service team may direct you to our in-house team of specialists who are available during working hours (Monday to Friday from 8am to 8pm CET).

For policies arranged through our Dubai International Finance Centre office, under insurance license Cigna Global Insurance Company Limited, the underwriting agent is Cigna Insurance Management Services (DIFC) Limited which is regulated by the Dubai Financial Services Authority.

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