

Cigna Global

INTERNATIONAL HEALTH PLANS

BENEFITS SUMMARY (USD)

CIGNA GLOBAL HEALTH OPTIONS				CIGNA CLOSE CARE SM	
Plan tier	Silver	Gold	Platinum	Plan tier	Close Care
Area of cover	Worldwide or Worldwide excluding USA			Area of cover	Country of residence + Country of nationality
CORE COVER				CORE COVER	
INTERNATIONAL MEDICAL INSURANCE	Annual overall benefit maximum - per beneficiary per period of cover	\$1,000,000	\$2,000,000	Paid in full	\$500,000
	Condition limit - per beneficiary per period of cover.	N/A	N/A	N/A	\$250,000
	Hospital charges For inpatient and daypatient treatment	✓ Private room	✓ Private room	✓ Private room	✓ Semi-private room Kidney dialysis: \$5000 Emergency inpatient dental treatment: \$2,500
	Hospital accommodation for a parent or guardian	\$1,000	\$1,000	✓	✗
	Pandemics, epidemics and outbreaks of infectious illnesses	✓	✓	✓	✓
	Inpatient cash benefit Per night up to 30 days per beneficiary per period of cover.	\$100	\$100	\$200	\$100
	Accident and Emergency Room Treatment	\$500	\$1,000	\$1,200	✗
	Transplant services	✓	✓	✓	✗
	Advanced Medical Imaging (MRI, CT and PET scans) As part of inpatient, daypatient or outpatient treatment.	\$10,000	\$15,000	✓	\$2,500
	Rehabilitation Including: physical physiotherapy, occupational, cardiac, pulmonary, cognitive and speech therapies.	\$5,000 Up to 30 days	\$10,000 Up to 60 days	✓ Up to 90 days	Including physical, occupational and speech therapies: \$2,000 up to 30 days
	Home nursing	\$2,500 Up to 30 days	\$5,000 Up to 60 days	✓ Up to 120 days	✗
	Acupuncture and Chinese Medicine	\$1,500	\$2,500	✓	Physiotherapy and complementary therapies: \$2,000
	Palliative care	\$35,000	\$60,000	✓	\$2,500
	Prosthetic devices	✓	✓	✓	Internal devices: Paid in full External devices: \$2,500
	Local ambulance and air ambulance services	✓	✓	✓	✓ Road ambulances only
	Mental and Behavioural Health Care As part of inpatient, daypatient or outpatient treatment. ¹	\$5,000 Up to 30 days	\$10,000 Up to 60 days	Paid in full Up to 90 days	\$3,000 Up to 60 days, including 30 days of inpatient.
	Treatment for Obesity  24 MONTHS	✗	70% refund up to \$20,000	80% refund up to: \$25,000	✗
	Cancer preventative surgery	70% refund up to \$10,000	80% refund up to \$18,000	90% refund up to \$18,000	✗
	Cancer Care	✓	✓	✓	✓
	Cancer related appliances Wigs and mastectomy bras Wigs and mastectomy bras	\$125 per lifetime per cancer related appliance			\$125 per lifetime per cancer related appliance
Congenital conditions	\$5,000	\$20,000	\$39,000	✗	
Out of Area Emergency Hospitalisation Cover For beneficiaries who do not have Worldwide including USA coverage. Inpatient and Daypatient treatment.	\$100,000	\$250,000	✓	\$40,000	
Routine maternity Care ²  12 MONTHS	✗	\$7,000	\$14,000	✗	
Complications from maternity ²  12 MONTHS	✗	\$14,000	\$28,000	✗	
Homebirths ²  12 MONTHS	✗	\$500	\$1,100	✗	
Newborn Care For the first 90 days following birth. ²	\$25,000	\$75,000	\$156,000	✗	
				INTERNATIONAL MEDICAL INSURANCE	

CIGNA GLOBAL HEALTH OPTIONS

CIGNA CLOSE CARESM

Silver

Gold

Platinum

OPTIONAL BENEFITS

OPTIONAL BENEFITS

		Silver	Gold	Platinum		
INTERNATIONAL OUTPATIENT	Annual International Outpatient benefit maximum - per beneficiary per period of cover	\$15,000	\$35,000	Paid in full	OUTPATIENT AND WELLNESS CARE	\$5,000
	Consultations with medical practitioners and specialists (In-person or virtual appointments)	\$2,500	\$5,000	✓		\$650
	Global telehealth with Teladoc	Unlimited consultations				Unlimited consultations
	Prescribed drugs and dressings	\$1,500	\$3,000	✓		\$500
	Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)	\$2,500	\$5,000	✓		\$1,000
	Outpatient Rehabilitation We will pay for: <ul style="list-style-type: none"> › Outpatient Physiotherapy › Outpatient Occupational therapy › Osteopathy and Chiropractic treatment › Speech therapy; and › Cardiac and pulmonary rehabilitation. 	\$5,000	\$10,000	✓		Physiotherapy: \$1,000 Osteopathy and chiropractic treatment: \$650
	Pre-natal and post natal care ²	⊗	\$3,500	\$7,000		⊗
	Infertility Investigations and treatment Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old.	⊗	⊗	\$10,000		⊗
	Sleep Apnoea	⊗	\$1,500	\$2,000		⊗
	Genetic Cancer test	⊗	\$2,000	\$4,000		⊗
	Acupuncture and Chinese Medicine Up to a combined maximum of 15 consultations per period of cover.	\$2,500	\$5,000	✓		\$650
	Durable medical equipment	✓	✓	✓		\$1,500 Rental only. Up to 45 days per period of cover.
	Adult vaccinations	\$250	✓	✓		\$250
Dental accidents	\$1,000	✓	✓	\$500		
Child and Adolescence Wellbeing health	✓	✓	✓	Well child tests: \$1,000 Child immunisations: \$1,000 Annual eye and hearing test for children aged 15 and younger: Paid in full		
60+ Care	⊗	\$1,000	\$2,000	⊗		
INTERNATIONAL HEALTH AND WELLBEING	Life management assistance programme Access to a range of services including: short-term counselling, mindfulness coaching, CBT programme, career development support, and pre-qualified referrals to help with day to day demands.	✓	✓	✓	✓	
	Telephonic Wellness Coaching Access to a personal wellness coach for lasting lifestyle changes related to: nutrition, weight management, fitness, sleep, stress, and tobacco cessation.	✓	✓	✓	✓	
	Routine adult physical examination	\$225	\$450	\$600	\$100	
	Cervical Cancer screening	\$225	\$450	✓	Per screening limit \$225	
	Prostate cancer screening	\$225	\$450	✓		
	Breast cancer screening	\$225	\$450	✓		
	Skin cancer screening	\$225	\$450	✓		
	Lung cancer screening	\$225	\$450	✓		
	Bowel cancer screening	\$225	\$450	✓		
	Bone densitometry	\$225	\$450	✓		
Dietic consultations Up to 4 consultations per period of cover	⊗	⊗	✓	⊗		
					Combined aggregate limit of \$400 per period of cover	

CIGNA GLOBAL HEALTH OPTIONS					CIGNA CLOSE CARE SM					
					Silver	Gold	Platinum			
OPTIONAL BENEFITS					OPTIONAL BENEFITS					
INTERNATIONAL VISION AND DENTAL	Eye Test 1 eye examination per period of cover		\$100	\$200	✓				⊗	
	Expenses for: <ul style="list-style-type: none"> › Spectacle lenses, › Contact lenses, › Spectacle frames, › Prescription sunglasses. 		\$155	\$155	\$310				⊗	
	Annual Dental Treatment benefit maximum		\$1,250	\$2,500	\$5,500				\$750	
	Preventative	3 MONTHS	✓	✓	✓				✓	
	Routine	3 MONTHS	80% refund	90% refund	✓				80% refund per period of cover	
	Major restorative	12 MONTHS	70% refund	80% refund	✓				70% refund per period of cover	
	Orthodontic treatment	18 MONTHS	40% refund	50% refund	50% refund				⊗	
INTERNATIONAL EVACUATION AND CRISIS ASSISTANCE PLUS TM	International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover		✓	✓	✓				This option is not included in the Cigna Close Care SM health plan.	
	Crisis Assistance PlusTM Programme The Crisis Assistance Plus TM programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling.		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).							
	Medical Evacuation		✓	✓	✓					
	Medical Repatriation		✓	✓	✓					
	Repatriation of mortal remains		✓	✓	✓					
	Travel costs for an accompanying person		✓	✓	✓					
	Compassionate visit - travel costs Up to a maximum of 5 trips per lifetime.		\$1,200	\$1,200	\$1,200					
	Compassionate visit - living allowance costs Per day up to 10 days per visit.		\$155	\$155	\$155					

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

⊗ Not covered. Waiting period applies.

¹ Day limit only applies to inpatient and daypatient treatments.

² 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.

Cigna Global Health Options and Close CareSM are available in EUR and GBP currencies also.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions that may be specific to each benefit. Please refer to the respective Cigna Global Health Options and Cigna Close CareSM Customer Guides for full benefit details and the additional currencies. The benefits described are deemed accurate at the date of publication and may be subject to change without notice. This document serves only as a reference and does not form part of a legal contract. Coverage and benefits are available except where prohibited by applicable law or eligibility. Nothing in this document constitutes legal, tax, financial planning, health or medical advice.

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