

CIGNA INTERNATIONAL
EXPATRIATES BENEFITS®



CIGNA International
Healthcare Plans

A Business of Caring.



Your expatriate employees and their eligible family members have access to the health care they need, wherever they are on assignment:

- Physician-directed access to local doctors and hospitals worldwide, 24 hours a day, 7 days a week, just by calling our multilingual Customer Service Contact Centre, 24/7/365.
- 24-hour assistance for providers to verify members' benefits and obtain guarantees of payment, as needed, when they call our Contact Centre, 24/7/365.
- 24-hour assistance to help members gain admission to a hospital, whenever and wherever they or a family member has a medical need.
- Clinical resources at CIEB headquarters and around the world for outreach, coordination and intervention.
- A secure Member Web site for access to a wealth of information and self-service capabilities.
- The ability for members to submit claims in virtually any language and receive timely reimbursement of claims in a wide variety of currencies.
- Worldwide coverage for all members, just by showing their CIGNA International membership card.
- Cost savings to you and those employees who are in countries where CIGNALinks® local administrator programmes have been implemented, currently more than a dozen countries.

As a CIEB customer, you have:

- A wide range of covered benefits, including full Medical benefits, optional Dental benefits, a Vision plan as well as International Employee Assistance Program (IEAP), to accommodate your employees in virtually any global location.

Wherever your employees are in the world, we're making a difference for them. For over 200 years, CIGNA has been a leading provider of employee benefits, and CIGNA International currently has operations in 27 countries of the world. The world's leading expatriate benefits provider, CIEB has close to 30 years of experience in providing coverage for groups of two or more, and specialised services to expatriates and other international assignees throughout the world.

International benefits are our only business, giving you assurance that your highly valued international employees will have access to health care that provides the peace of mind they need in a global marketplace.

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CIGNALinks® Coverage: Service, Simplicity, Strength on Several Continents

With CIGNALinks®, your covered expatriates enjoy access to a wide variety of prescreened providers, often including cashless settlement of claims at the point of care, as well as cost savings when they visit a network provider.

Currently, CIGNALinks® arrangements are in Australia, Hong Kong, China, Taiwan, Singapore, Indonesia, Malaysia, and five Middle Eastern countries (Saudi Arabia, the United Arab Emirates, Bahrain, Qatar, Kuwait), as well as Spain, the United Kingdom, and the United States.

Comprehensive Medical Benefits Befitting a Global Workforce

You have two options for comprehensive Medical Benefits: Premier Plan and Premier Plus Plan.

- Premier Plan – Our primary medical product, covering in full, in- and out-patient benefits, including acute and chronic conditions, primary care, maternity cover, congenital abnormalities and emergency services.
- Premier Plus Plan – As above, but additionally includes Wellness Benefits (physical examinations, screening, mammograms, pap smears, etc.)

Dental Schedule of Benefits

You may add an optional Dental Benefit to your overall benefits for comprehensive coverage and we offer two options:

- Standard Dental Plan – Covers investigative and restorative dental treatment.
- Dental Plus Plan – As above, but with enhanced limits.

Vision Benefit

Our Vision benefit provides cover for an annual eye examination and also covers additional optical expenses that may be incurred.

International Employee Assistance Programme (IEAP)

This additional benefit offers 3 levels of counselling from telephonic to face-to-face, in order to meet the needs of your expatriate employees and families.

CIGNA Corporate Business Travel Plan

Providing all the benefits you expect from a comprehensive travel plan, you can be assured that you are in safe hands with CIGNA's travel plan – and it's arranged by Crispin Speers & Partners Limited.

If any of the additional benefits are not selected prior to the group's effective date, they may only be added at renewal.

To Learn More

CIGNA International Expatriate Benefits (CIEB) products and services are designed exclusively for employees on international assignment for their employer.

For further information about our CIGNA International Healthcare Plans, contact your CIGNA International Expatriate Benefits sales representative or visit our Website : www.cigna.com/expatriates

*The world's leading expatriate benefits provider,
CIEB has close to 30 years of experience.*



IN-PATIENT/DAY CASE HEALTHCARE BENEFITS

Hospital Charges for:

- nursing and accommodation for *in-patient treatment*;
- *day case treatment*;
- operating theatre and recovery room;
- prescribed medicines, drugs and dressings for *in-patient* or *day case treatment*.

Parental Accommodation

This applies to dependant children under the age of 18. CIGNA will pay reasonable costs for a parent staying in the same *hospital* with the child.

Surgeons' and Anaesthetists' Fees

Specialist Physician's Fees

This *benefit* is paid in full for regular visits by a *specialist* physician during stays in *hospital* including intensive care by a *specialist* physician for as long as is required by *medical necessity*.

Surgical Procedures

Radiotherapy, Chemotherapy, Oncology and Physiotherapy

Radiology, Pathology

Home nursing charges

This *benefit* will be paid:

- if recommended by a *specialist* immediately after *hospital treatment* for as long as is required by *medical necessity*;
- on a full time basis for as long as is required by *medical necessity* for treatment which would normally be provided in a *hospital*.

Surgical appliance and/or Medical Appliance

This *benefit* will be paid in respect of:

- an artificial limb, prosthesis or device which is inserted during surgery;
- an artificial prosthesis or device which is a necessary part of the *treatment* immediately following surgery for as long as is required by medical necessity;
- a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis.

Psychiatric care

This *benefit* will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions for a maximum of 30 days in any one year of insurance.

Maternity cover

This *benefit* is available to *eligible females* covered under the *plan*.

International emergency services

This *benefit* requires pre-approval.

Private ambulance

This *benefit* is payable for transport to or from a *hospital* when ordered for medical reasons.

	PREMIER PLUS	PREMIER PLAN
Hospital Charges for:	Paid in Full	Paid in Full
Parental Accommodation	Paid in Full	Paid in Full
Surgeons' and Anaesthetists' Fees	Paid in Full	Paid in Full
Specialist Physician's Fees	Paid in Full	Paid in Full
Surgical Procedures	Paid in Full	Paid in Full
Radiotherapy, Chemotherapy, Oncology and Physiotherapy	Paid in Full	Paid in Full
Radiology, Pathology	Paid in Full	Paid in Full
Home nursing charges	Paid in Full	Paid in Full
Surgical appliance and/or Medical Appliance	Paid in Full	Paid in Full
Psychiatric care	Paid in Full	Paid in Full
Maternity cover	Paid in Full	Paid in Full
International emergency services	Paid in Full	Paid in Full
Private ambulance	Paid in Full	Paid in Full



OUT-PATIENT HEALTHCARE BENEFITS

Consultations with *medical practitioners* and *specialists*

This *benefit* includes *treatment* for physiotherapy, acupuncture, chiropody, osteopathy, homeopathy, pathology, radiography, radiology, chemotherapy.

Maternity Cover

This *benefit* is payable to *eligible females* covered under this *plan*.

Non-surgical and minor surgical procedures and *treatment*

Prescribed Medicines, Drugs and Dressings

Annual Routine Tests

One eye test and hearing test for children under the age of 15.

Well Child Tests

This *benefit* will be payable for dependent children aged 6 and under, with immunisation covered up to age 18.

Adult Travel Vaccinations

This *benefit* will be payable for vaccinations related to travel.

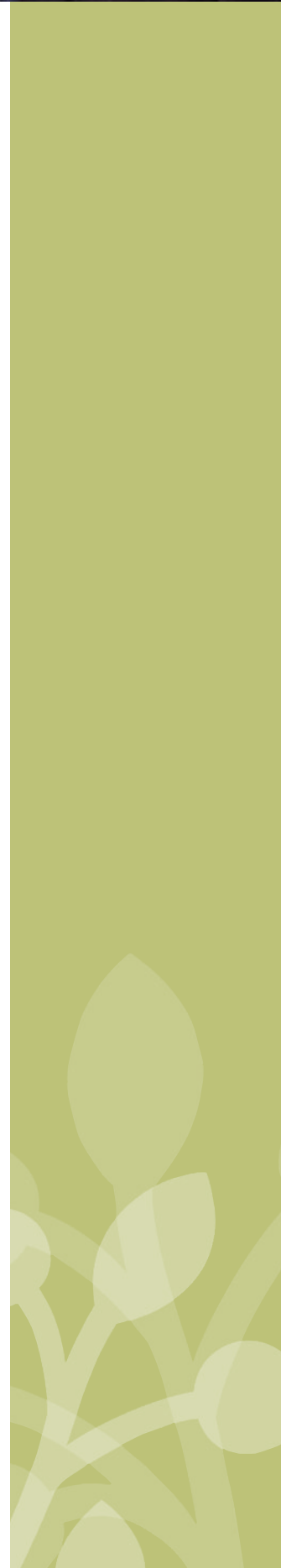
Emergency dental *treatment*

This *benefit* will be payable for *treatment* received during the emergency visit immediately after accidental damage to natural teeth.

Psychiatric care

CIGNA will pay 50% of valid expenses per *treatment*.

	PREMIER PLUS	PREMIER PLAN
Consultations with <i>medical practitioners</i> and <i>specialists</i>	Paid in Full	Paid in Full
Maternity Cover	Paid in Full	Paid in Full
Non-surgical and minor surgical procedures and <i>treatment</i>	Paid in Full	Paid in Full
Prescribed Medicines, Drugs and Dressings	Paid in Full	Paid in Full
Annual Routine Tests	Paid in Full	Paid in Full
Well Child Tests	Paid in Full	Paid in Full
Adult Travel Vaccinations	Paid in Full	Paid in Full
Emergency dental <i>treatment</i>	Up to £1,000/ \$1,500/ €1,500 per year of insurance	Up to £1,000/ \$1,500/ €1,500 per year of insurance
Psychiatric care	Up to £1,000/ \$1,500/ €1,500 per year of insurance	Up to £1,000/ \$1,500/ €1,500 per year of insurance





WELLNESS BENEFITS

Routine Adult Physical Exams

This *benefit* will be paid for, or in connection with, routine physical examinations for *members/dependants* over 18 years old.

Pap Smear

CIGNA will pay charges for an annual Papanicolaou screening.

Prostrate Cancer Screening

CIGNA will pay charges for an annual prostate cancer screening for eligible males over 50 years old.

Mammograms for Breast Cancer Screening or Diagnostic Purposes

This *benefit* will be paid in respect of:

- one baseline mammogram for asymptomatic women aged 35-39;
- a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary;
- a mammogram every year for women aged 50 and over.

Annual Benefit – Maximum per *member* or *dependant*

	PREMIER PLUS	PREMIER PLAN
Routine Adult Physical Exams	Up to £300/ \$450/ €450 per year of insurance	Not covered
Pap Smear	Paid in Full	Not covered
Prostrate Cancer Screening	Paid in Full	Not covered
Mammograms for Breast Cancer Screening or Diagnostic Purposes	Paid in Full	Not covered
Annual Benefit – Maximum per <i>member</i> or <i>dependant</i>	Up to £5,000,000/ \$7,500,000/ €7,500,000 per year of insurance	Up to £5,000,000/ \$7,500,000/ €7,500,000 per year of insurance





DENTAL TREATMENT

	DENTAL PLUS	STANDARD DENTAL
Class One Investigative and Preventative Treatment Benefits include: ■ Examinations, x-rays, scale and polish.	Paid in Full	Paid in Full
Class Two Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental injury. Benefits include: ■ Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment.	80% Refund	80% Refund
Class Three Major Restorative and Orthodontic Treatment. Benefits include: ■ dentures - acrylic/synthetic, metal and metal/acrylic; ■ crowns, inlays, mouthguard or occlusal splint.	50% Refund	50% Refund
Orthodontic Treatment for dependant children under the age of 18	50% Refund £800 / \$1,200/ €1,200 per year of insurance	50% Refund £600 / \$900 / €900 per year of insurance
Annual list of benefits maximum per member or dependant	£2,000/ \$3,000/ €3,000 per year of insurance	£1,000 /\$1,500/ €1,500 per year of insurance

Notes:

- Examination and Scale & Polish will both be limited to 2 visits per *year of insurance*.
- Full Case Assessment will be limited to one per *year of insurance*.
- X-rays will be limited to four Bitewings and six Intra Oral per year of insurance and OPG every 3 years.
- Prolonged Periodontal *Treatment* limit of one course per *year of insurance*.





VISION CARE

One eye examination per year of insurance by an Optometrist or an Ophthalmologist

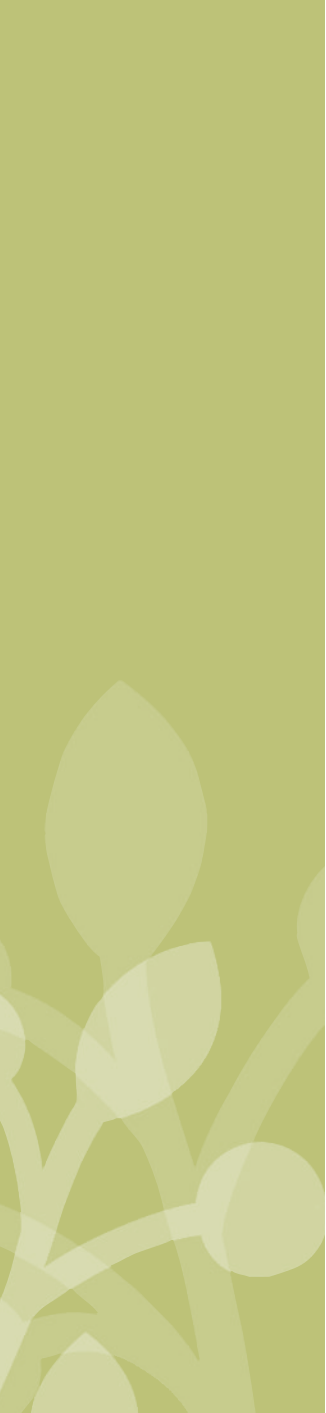
Expenses for:

- Lenses to correct vision;
- Eyeglass frames
- Prescription sunglasses

BENEFIT LIMIT

Paid in Full

Up to
£100/\$150/
€150
per year of insurance





Making a world of difference[®]



The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial and general description of benefits. CIEB recommends that you examine your [product] policy in detail to be certain of precise terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law.

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