Cigna **FlexAssure**℠

FlexAssure

Experience the peace of mind that comes with flexible global coverage.
For clients looking to support 2 to 50 employees abroad.

Cigna Global Health Benefits®

Cigna®

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Offered by: Cigna Health and Life Insurance Company or its affiliates.

OUR MISSION

TO IMPROVE THE HEALTH, WELL-BEING AND PEACE OF MIND OF THOSE WE SERVE.

Cigna Global Health Benefits® operates seamlessly throughout the world. As a global health service leader, we work to make every service experience easy and reliable – in ways that our clients and customers find proactive, personal and empathetic.

Our teams are trained to appreciate cultural and regional differences and help our customers understand and maximize their global plan benefits.

95.5% client retention rate[1]

25% of our clients have been with us for 10+ years

› True testament to our ongoing commitment to our global clients[1]

50+	Years of global expertise and experience
200+	Countries/jurisdictions[2]
1.7M+	Providers[3]
2,800	Dedicated global team members[3]
40+	Fraud, waste and abuse examiners
39+	Global care management staff

More than half of the Fortune 100 companies have chosen Cigna Global Health Benefits.[4]

A truly global company

250 Clinical resources[5] (key locations shown)

101 Network resources[5] (key locations shown)

12 International service centers

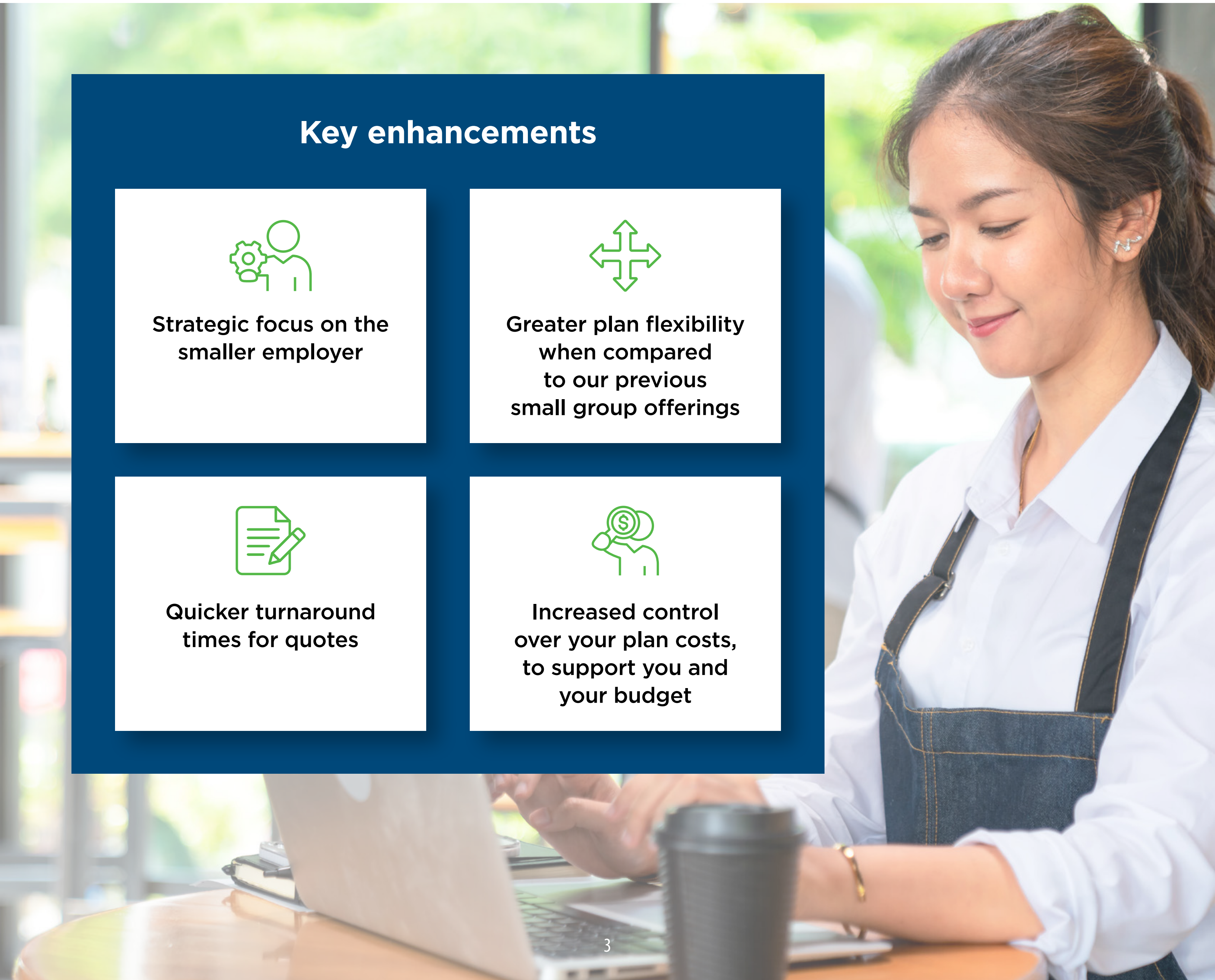
9 Cigna*Links*® partners

OUR SMALL TO MEDIUM EMPLOYER OFFERING

Our Cigna FlexAssure℠ product for clients with 2–50 employees abroad allows for greater plan flexibility with a focus on the smaller employer.

We understand that clients want more choices for their benefit options and we have listened to you.

Our product has evolved from having a fixed plan in the small to medium employer space, to now allowing you to have more coverage options and flexibility, and that's what our FlexAssure product is about.



Key enhancements

- Strategic focus on the smaller employer
- Greater plan flexibility when compared to our previous small group offerings
- Quicker turnaround times for quotes
- Increased control over your plan costs, to support you and your budget

Plan snapshot

Want flexibility? You've got it with **FlexAssure**. Included below is a plan snapshot. **We have plan design options available to help you manage your plan costs.*** In addition, we can offer coinsurance options ranging from 100% to 80%, and any deductible and out-of-pocket maximum that suits the needs of your employees.

*See limitations and exclusions[6]

You've got options

In addition to our core health offerings (medical, pharmacy, vision), you can add dental, long-term disability, life, accidental death and dismemberment and evacuation/repatriation insurance coverage. Create the ultimate benefits package by adding all of them or pick and choose what's best for your company.

FlexAssure | MEDICAL[7]

	International	In-network U.S.	Out-of-networks U.S.
DEDUCTIBLE Individual/Family	GROUP'S CHOICE | FLEXIBLE		
OOP Individual/Family			

PLAN COINSURANCE OPTIONS[8]	International	In-network U.S.	Out-of-networks U.S.	PHARMACY & VISION
CFA100	100%	100%	80%	A
CFA200	100%	90%	70%	A
CFA300	90%	90%	70%	A
CFA400	100%	80%	60%	B
CFA500	80%	80%	60%	B
CFA600	100%	100%	100%	A

FLEXIBLE UNIQUE OPTIONS	
Evacuation and Repatriation	Can be Included or Omitted
Ningen Dock for Japanese Employers	Can be Included or Omitted
Mortal Remains (no evacuation)	Can be Included or Omitted

PHARMACY

OPTIONS		In-network U.S.*	International
A			
Retail	Tier 1	$5	Plan Coinsurance
	Tier 2	$30	
	Tier 3	$90	
Home Delivery reflects 3x30 day supply	Tier 1	$15	
	Tier 2	$90	
	Tier 3	$270	
B			
Retail	Tier 1	$5	
	Tier 2	$30	
	Tier 3	$120	
Home Delivery reflects 3x30 day supply	Tier 1	$15	
	Tier 2	$90	
	Tier 3	$360	

*In-Network only: Out-of-network U.S. pharmacies are not covered.

VISION

OPTIONS	U.S.	International
A		
Exam every 12 months	Plan Coinsurance	
Lens & Frames or Contacts One every 24 months (consecutive months)	Plan Coinsurance	
Max Benefit	$250	
B		
Exam every 24 months	Plan Coinsurance	
Lens & Frames or Contacts One every 24 months (consecutive months)	Plan Coinsurance	
Max Benefit	$250	

With FlexAssure, covered employees can receive access to quality care through our global network of health care providers, including:

- Preventive care
- Inpatient and outpatient care
- Pregnancy care
- Vision care
- Mental illness/substance use care

See limitations and exclusions[6]

Dental

Our dental program pays all covered charges at the coinsurance percentage outlined here. Dental is optional, but the choice to add coverage is made at the employer level and will apply to all covered employees.

DENTAL*		OPTION 1	OPTION 2	OPTION 2A	OPTION 3	OPTION 3A
Calendar Year Maximum (Class I, II and III, combined)		**$1,000**	**$1,500**	**$1,500**	**$1,500**	**$1,500**
Deductible (Waived for Class I and Class IV, if applicable)	**Individual**	$50	$50	$50	$0	$0
	Family	$150	$150	$150	$0	$0
Class I | Preventative Services						
Coinsurance Percentage	**Diagnostic – General** **Preventive**	100%	100%	100%	100%	100%
Class II | Basic Services						
Coinsurance Percentage	**Restorative** (Basic) **Endodontics** **Prosthodontics – Removable** (Maintenance) **Prosthodontics – Fixed Bridge** (Maintenance) **Oral Surgery**	80%	80%	80%	80%	80%
Class III | Major Services						
Coinsurance Percentage	**Restorative** (Major) **Prosthodontics – Removable** (Installation) **Prosthodontics – Fixed Bridge** (Installation)	50%	50%	50%	50%	50%
Class IV | Orthodontia (Child only under age 19)						
Coinsurance Percentage		Not Covered	50%	Not Covered	50%	Not Covered
	Lifetime Maximum		$1,500		$1,500	

* Non-participating health care professional payments – U.S. non-participating health care professional services are paid based on the Maximum Reimbursable Charge. For these plans, the Maximum Reimbursable Charge is calculated at the 80th percentile of all health care professional charges in the geographic area.

Long-term disability (LTD)

A long-term disability benefit may also be added to your benefits program. Eligible classes for this coverage include both U.S. and non-U.S. expatriate employees.

LTD		
	OPTION 1	**OPTION 2**
Benefit percentage	60% of base monthly salary	66⅔% of base monthly salary
Maximum monthly benefit	$5,000	$10,000
Minimum monthly benefit	$50	$100
	OPTIONS 1 & 2	
Elimination period	90 days or 180 days	
Benefit offset	U.S. Social Security, CPP-QPP, local country social programs, and other standard offsets	
Definition of disability	24 months, own occupation	
Partial disability benefits	Included	
Mental illness limitation	24 months	
Recurrent disability provision	6 months	
Survivor benefits	3 months	
Waiver of premium	Included	
Maternity coverage	Included	
Preexisting Condition Provision[9]	12/6/24	

Life/Accidental Death & Dismemberment (AD&D)

Our solution continues to offer AD&D benefits for this plan. We have this as part of our solution in this segment and other carriers don't. Feel free to select one of the following options for your employees.

LIFE OPTIONS[10,11]	
OPTION 1	**$25,000** flat benefit
OPTION 2	One time base annual earnings to a maximum benefit of **$200,000**
OPTION 3	Two times base annual earnings to a maximum benefit of **$200,000**
OPTION 4	One times base annual earnings to a maximum benefit of **$50,000**
OPTION 5	Two times base annual earnings to a maximum benefit of **$400,000**

AD&D SCHEDULE OF BENEFITS[11]	
In the event of:	**Percentage of principal sum payable**
Death	100%
Loss of one hand by severance at or above the wrist	50%
Loss of one foot by severance at or above the ankle	50%
Loss of entire and irrecoverable sight in one eye	50%
Loss of more than one of the above in any one accident	100%

See limitations and exclusions[6]

24/7 customer service, with access to:

- Multilingual customer service representatives
- Swift call and email resolution
- Expert clinical advice from around the world

23s average call wait time to speak with a customer service representative[5]

98% phone inquiries resolved within the first call[5]

2,800 internal experts dispersed throughout 18 countries[12]

170+ languages offered to provide reliable service[13]

Customer service support

Cigna Global Health Benefits delivers personalized customer service and support to our clients and their globally mobile employees – at every stage of a global assignment.

By collaborating with our clients, we act as an extension of their organization to deliver exceptional service. We pride ourselves on continually enhancing and evolving our customer service based on direct feedback. We are committed to ensuring doing business with us is simple, predictable and affordable.

Digital support

Cigna wants to help our customers feel more confident about their health benefits while on assignment, so we offer an array of digital support tools that are simple, self-service options wherever you might be in the world.

Cigna Envoy® [14]

Your personalized online health resource with tools and information developed specifically for globally mobile individuals. Through Cigna Envoy, you can easily find a health care provider, submit a claim, view your plan information, download your ID card information and much more.

Global Telehealth Service[15]

Global telehealth gives you access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from Cigna Envoy. Appointments are often scheduled for the same day.

Pre-Departure Medical Assessment[16,17]

Health care can vary greatly across the globe. Whether this is your first international assignment or you are an experienced traveler, there may be health-related preparations you need to make before you leave.

The Pre-Departure Medical Assessment via Cigna Envoy can help you develop a personalized plan to address health care and/or medications you may need while traveling away from your home country.

By completing a quick questionnaire before you travel for an international assignment to a new or different country, Cigna can assist you in finding a health care provider and address medication questions to help provide you and your dependents with peace of mind. Information is confidential and will not be shared with the employer.

Improving peace of mind and well-being

It's our job to help protect the peace of mind for your employees by providing flexible access to care. Whether that's seeking care through our worldwide network and direct payments or arranging for a Guarantee of Payment (GOP), regardless you are still covered.

In conjunction, Cigna continues to bring you peace of mind with our International Employee Assistance Program, medical evacuation and repatriation insurance and Crisis Assistance Plus (CAP) coverage.

Direct Pay

80% of international claims paid were directly to providers[18]

99%+ of U.S. claims were direct payment[18]

Guarantee of Payment (GOP)

480K+ international GOPs annually[19]

International Employee Assistance Program[20]

We offer access to International Employee Assistance Program (IEAP) on all plan designs, which can provide employees 24/7/365 access to certified behavioral health providers who can design individualized services to address the needs or concerns faced by employees or their family members.

- Behavioral health is a priority for our clients so we have increased our mental/behavioral health support, including the expansion of our IEAP capabilities with increased virtual care; client/customer pandemic related training and return to work surveys – focusing on resilience and stress reduction.

Medical evacuation and repatriation insurance

An emergency medical evacuation is something you may not want to think about. But, it may give you peace of mind knowing that if you need them, our services include:

- Emergency evacuation and transportation to the nearest center of medical excellence when there is an immediate threat to life or limb
- Helping immediate family members coordinate travel
- Transportation back to your home country if your condition has stabilized, but you are unable to return to work
- Assisting with the coordination of travel for unaccompanied children in the event of an emergency
- Return of mortal remains

Crisis Assistance Plus™[21]

Crisis Assistance Plus™ (CAP) program provides time-sensitive advice and coordinated in-country crisis assistance.

Risks that directly impact or have the potential to impact employees while traveling	› Terrorism › Political threats › Natural disasters › Blackmail or extortion	› Violent crimes › Disappearances of persons › Hijacks	› Kidnaps for ransom[22] › Wrongful detentions › Pandemic
Crisis consulting expenses[23]	› No dollar limit per person per covered expense	› Number of physical responses/evacuations incurring in a year are limited to two per person per year	
Additional expenses covered (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 covered member located in a country where a crisis event has occurred	

If you have questions or want to learn more

Please contact your Cigna representative below.

Cigna Contact

Email:

Phone Number:

You can also visit CignaGlobalHealth.com to learn more.

Assumptions and conditions

General program information

A minimum of two eligible employees must be enrolled in the program at all times. The employer must also qualify as a large employer (on a worldwide basis) as defined by the laws of the state where the employer is headquartered. The policy must be delivered to a U.S. address. The plan design choices are made at the employer level and will apply to all employees enrolled in the program. Medical coverage is mandatory, but Dental, Life/AD&D, LTD and evacuation/repatriation are optional.

Eligibility

Expatriate, inpatriate, third-country national and select key local national members and their dependents, except for persons whose coverage is prohibited by applicable law. Eligible dependents include the employee's lawful spouse and children under age 26.

Effective dates

The program's effective date is the first day of the month. An employee will become insured on the date they become eligible, if the employee is in active service on that date, or if the employee is not in active service on that date due to their health status.

COBRA

For employers required to offer continuation of coverage (COBRA) under U.S. federal law, coverage is available to eligible employees and dependents if coverage is lost due to a qualifying event.

Contributions

Life and AD&D coverages are noncontributory and require 100% participation. Medical, Dental and LTD coverages may be either contributory or noncontributory. Noncontributory coverage requires 100% participation and contributory coverage requires a minimum of 75% participation.

Exclusions and limitations[6]

Consult your policy booklet/certificate for a complete listing of exclusions and limitations, or discuss with your Cigna representative for complete details.

All quotes contemplate compliance with all applicable laws, and we reserve the right to make any necessary changes, including changes in respect to benefit levels, premiums, exclusions, etc., to be and/or remain in compliance with such applicable laws. Although a minimum of two eligible employees are needed to enroll in the program, the employer must also qualify as a large employer (on a worldwide basis) as defined by the laws of the state where the employer is headquartered. All premiums and benefits must be remitted in U.S. dollars.

See limitations and exclusions[6]

Together, all the way.®

1. Based on CGHB NA Book of Business Analysis 2020. Subject to change.
2. Cigna International Markets Fact Sheet, July 2020. Subject to change.
3. Data from GHB Clinical analysis as of June 2021. Subject to change.
4. Analysis of CGHB Global Fortune 500 Books of Business as of February 2021. This calculation is based off of the Fortune 100 companies with international operations who are not Cigna competitors. Subject to change.
5. Data from CGHB Business Intelligence analysis of CGHB customer interactions full year 2020. Subject to change.
6. This is a sample listing of our Exclusions and Limitations, which has been provided based on the FlexAssure offerings. Please refer to your finalized policy booklet/certificate for a complete list of Exclusions and Limitations.
7. Benefits may be subject to regulatory mandates.
8. All Plans use the OAP Network, except CFA600 utilizes the PPO Network.
9. Preexisting condition is defined as diagnosed sickness or injury for which an insured received treatment within 12 months prior to his/her effective date.
10. For employees between ages 65 and 70, benefits are paid at 65%. That figure is reduced to 50% for employees over age 70. Please contact Cigna for all appropriate forms.
11. Cigna Underwriting Guidelines may limit coverage in certain worldwide locations, subject to change. Life and AD&D coverages are noncontributory and require 100% participation.
12. Data from GHB Proposal Team analysis as of October 2020. Subject to change
13. Data from CGHB Service Operations team as of December 2020. This data includes LanguageLine services. Subject to change.
14. The downloading and use of the Cigna Envoy App and/or the Cigna Wellbeing Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. The Apple logo is a trademark of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.
15. Telehealth services are offered to you through this program. Telehealth services may not be available in all jurisdictions. Terms and conditions may apply.
16. Please note that this program is not linked to your insurance coverage and we are therefore unable to confirm what specific benefits may or may not be covered under your policy. Once you have your Cigna ID number you will be able to verify specific benefit coverage by simply contacting Cigna at the number located on your Cigna Identification card.
17. Personal data is treated confidentially and securely. We do not share personal data with third parties or employers and we will not send you unsolicited marketing. For additional information regarding data privacy policies and fair processing notices, please consult CignaEnvoy.com or your employer's privacy office.
18. Data from GHB Business Intelligence Team of Americas Claims Dashboard for full year 2020. Subject to change.
19. Data from GHB Clinical internal analysis for full year 2020. Subject to change.
20. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Program availability may vary by plan type and location, and are not available where prohibited by law.
21. The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.
22. Ransom payments are not covered.
23. Via FocusPoint International.

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