Cigna Prime

Global Health Benefits (For Employees)
Hong Kong

cigna healthcare

About Cigna Healthcare

WHO WE ARE

Cigna Healthcare is a global health benefits provider that advocates for better health through every stage of life. We guide our customers through the health care system, empowering them with the information and insight they need to make the best choices for improving their health and vitality.

Our 225+ years of global experience has allowed us to connect with reliable healthcare partners all over the world.

OUR VALUES

- We act with speed and purpose
- We care deeply about our customers, patients and coworkers
- We innovate and adapt
- We partner, collaborate and keep our promises
- We create a better future – together

ABOUT CIGNA HEALTHCARE HONG KONG

Founded in 1933, our Hong Kong business provides comprehensive health and wellness solutions to employers, employees and individual customers. Leveraging our extensive global healthcare network, we offer global group medical benefits that provide comprehensive and tailored coverage for a wide range of organizations. For individual customers, we also offer a full suite of health insurance plans that cater to customers' diverse needs.

Our global network and local expertise are part of the Cigna Healthcare ecosystem that is designed to give you peace of mind and the freedom to focus on what is important for you.

CIGNA HEALTHCARE JOURNEY IN NUMBERS

Ranked 16th on the 2024 Fortune 500® list, our journey is defined by the relationships that we have formed over the years

OUR TEAM

- We are made up of more than **70,000** employees who serve customers around the globe
- We support sales capabilities in more than **30** countries and jurisdictions

OUR PARTNERS

- We have fostered **2.2 million+** working relationships with providers, clinics and facilities globally

OUR CUSTOMERS

- We serve **183 million** customer and patient relationships around the world

OUR MISSION

We are dedicated to improving the health and vitality of those we serve

OUR PROMISE

- We are your health services partner
- We recognize that health is a journey
- We put your needs over our plans
- We offer the right solutions and care

Market Trends

Current Market Gaps and Trends

FOCUS ON HEALTH BENEFITS

- Close to 4 in 10 HR leaders in Hong Kong say health benefits are the most preferred Employee Value Proposition among employees[1]
- Health benefits are considered the most impactful in attracting new talent in Hong Kong[1]

RISING COSTS

- Health costs continue to rise whilst we witness an increasing utilization of employer sponsored plans

SUSTAINABILITY

- Well-being is a critical HR strategy for companies of all sizes in Hong Kong[1]

IMPORTANCE OF DATA

- Globalization and connectivity are on the rise due to the importance of technology, data, and digital savviness

MENTAL HEALTH CARE

- 83% of workers around the world say they are stressed[2]
- 13% consider their stress to be unmanageable

1. Cigna Healthcare (2024). The report titled Harnessing Health – Measuring the Impact of Employee Health and Well-being Benefits
2. Cigna Healthcare (2021). 2021 Cigna 360 Well-Being Survey: On the Road to Recovery.

Cigna Healthcare long-term vision and solutions

Future market characteristics

- **Focus on health and wellbeing**
- **Evolving care delivery system**
- **Increasing role of the individual**

Cigna Healthcare solutions

Integrated care journeys

- Care coordination
- Case management
- Chronic disease management
- Decision support (Second Medical Opinions)
- Claims review
- Medical evacuation
- Mental Health Care Program
- International Employee Assistance Program (EAP)

Control

- Reporting and consultation
- Compliant solutions
- Fraud, waste and abuse monitoring

Networks

- Easy access to quality care
- Cashless Medical Service
- High-performing partnerships
- Network tariff agreements
- Reasonable and customary insights
- Cigna Healthcare Telehealth Service

Customer service

- 24/7/365 in-house contact centre
- Claims handling

Prevention and empowerment

- Health and targeted risk assessments
- Lifestyle management programs
- Health and Wellness Programs

The Cigna Healthcare Difference

WE CARE ABOUT PEOPLE'S HEALTH

Here at Cigna Healthcare, we conduct regular studies to better understand the changing needs of our market and our community. This allows us to specifically tailor our products and services to help you and your employees achieve healthier and more secure lives.

CIGNA'S GLOBAL HEALTH BENEFITS®

When it comes to CignaPrime℠, supporting your team with our simple and accessible solutions is our focus. We are committed to designing the right care for your organization's health and wellness needs on all your journeys – both today and tomorrow.

WHAT DIFFERENTIATES OUR GLOBAL HEALTH BENEFITS®

- **We have extensive global services**
- **We make our solutions simple and accessible**
- **We offer uncompromising commitment and services**
- **We take care of you, today and tomorrow**

YOUR HEALTH JOURNEY PARTNER – ALL THE WAY

Work-associated health and wellbeing benefits are becoming more important not just for talent recruitment but also for talent retention.

Savvy employees are now realizing that it makes all the difference between a good employer and a great employer.

At Cigna Healthcare, we understand the dilemma of having solutions that are both cost-efficient and effective in meeting your employees' care needs. Our plans are therefore highly customizable to help you achieve the perfect balance that is unique to your organization. Aside from the extensive medical insurance coverage, our solutions also include corporate health and wellness solutions to keep your employees happy, healthy and engaged.

FOR EMPLOYERS

COMPLIANT SOLUTIONS

- Cigna Healthcare provides compliant solutions in more than 30 countries and jurisdictions

EASY ADMINISTRATION

- "One-stop solution" product and service offering to reduce administrative hassle
- Online portal to manage the organization's healthcare plan, including:
  - View member and dependent details
  - Access and download plan information, including benefits coverage and limits

CASE MANAGEMENT SUPPORT

- Effective monitoring of member claims
- Fraud investigation
- Global healthcare network with preferred rates

DEDICATED CLIENT SERVICE AND SUPPORT

- Multilingual support via our international customer service teams
- Ongoing support by our key contact team responsible for delivering better health outcomes, experience, and savings, such as
- Rapid email responses and call answering
- Swift claims process
- Hassle-free Cashless Medical Service

FOR EMPLOYEES & THEIR FAMILIES

EXCEPTIONAL CUSTOMER EXPERIENCE

- 24/7/365 multilingual customer service
  - **10** service centers around the world
  - **100+** currencies
  - **2.5M** call/email interactions yearly
  - **4M+** claims paid annually
- Member experience surveys

ACCESS TO CARE

- Proprietary network of 2.2M global healthcare professionals, with over 1,000 in Hong Kong
- 100+ in-house doctors/nurses providing case management globally
- Access to leading private hospitals and facilities in Hong Kong, such as Matilda International Hospital, Gleneagles Hospital Hong Kong and Hong Kong Adventist Hospital etc.
- Expert second medical opinions for more informed decision-making with Cigna's Decision Support Program
- Integrated health ecosystem allows local teams to coordinate and deliver global capabilities

DIRECT BILLING FOR TREATMENT AT OUR NETWORK PROVIDERS

- Hassle-free, cashless access helps to alleviate financial concerns when care is of utmost importance
- Cashless Medical Service for in-patient treatments at hospitals and daycase treatment at day procedure centres within the network can be arranged by checking with Cigna Healthcare at least 10 working days before the scheduled surgery or admission date

ACCESS TO HEALTH AND WELLBEING PROGRAM OFFERING

- Tailored Health & Wellness Programs
- Comprehensive resource hub including our health information library and country guides
- Personalized care via Cigna's Employee Assistance Program, Clinical Case Management, Chronic Disease Management Program and more

INNOVATIVE DIGITAL TOOLS

- Cigna Envoy© website and app provides access to care – anytime, anywhere
- On-the-go Cigna Healthcare Telehealth Service
- Convenient location-based search capabilities for information on contact details, providers, and specialists

WHOLE PERSON HEALTH

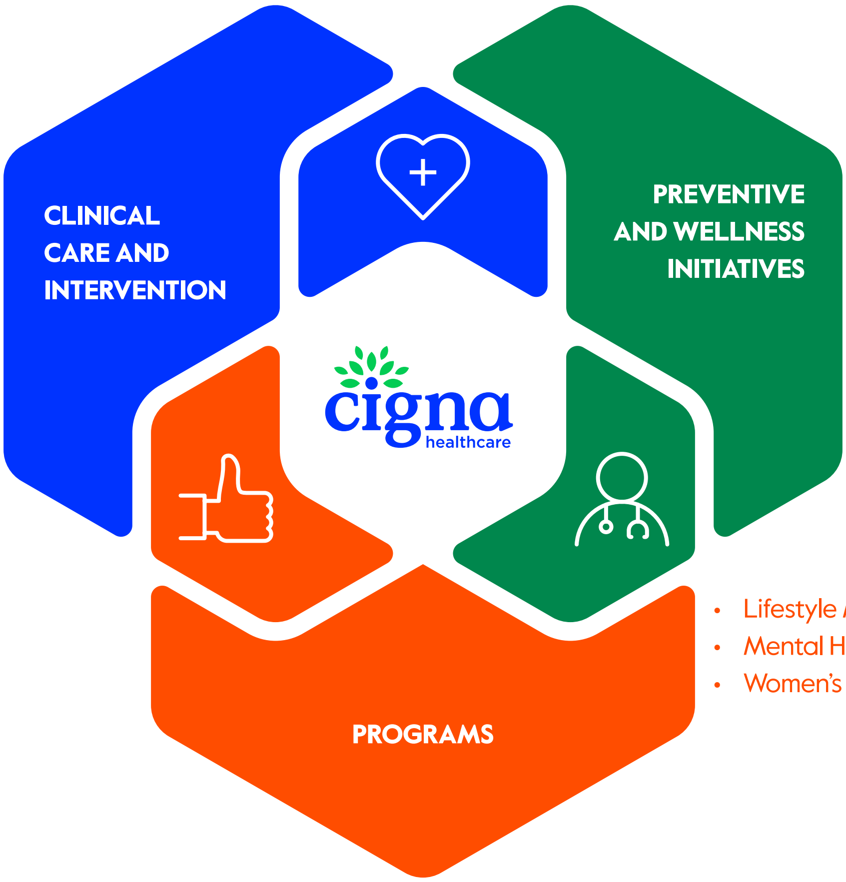
Cigna Healthcare unique belief of Whole Person Health consists of a tripartite approach whereby employers, employees and providers all have an equally vital role to play in fostering a supportive environment for care.

We believe that healthy and happy employees contribute to a healthy bottom line for your business, which is why we are committed to empowering them to take charge of their own health with the solutions that we offer.

FUTURE-PROOF HEALTHCARE

As a health service company, it is our belief that the most sustainable way to keep healthcare expenses manageable is by subscribing to total health and wellbeing. This means that preventive measures are just as important as clinical solutions when it comes to our individual care journeys. It also means helping you to maximize your full potential to health and vitality.

- Easy access to care
- Case Management
- Chronic Disease Management Program
- Decision Support Program
- Cigna Healthcare Telehealth Service



- Active health screening
- Health and Wellness Program
- International Employee Assistance Program

- Lifestyle Management Program
- Mental Health Care Program
- Women's Health Program

HEALTH SERVICES

Our in-house clinical services are provided by registered nurses, medical doctors, and allied health specialists who have extensive experience within the medical practice and insurance fields. We provide the below services:

1. PRE-TREATMENT MEDICAL INQUIRY SERVICE

- Preliminary advice on medical treatments
- Confirmation on medical review result
- Surgical Classification

2. CASHLESS MEDICAL SERVICE

- Provide medical review and help navigate local healthcare system
- Offer credit facility service and direct billing settlement with Cigna Healthcare providers upon approval of medical treatments

3. CASE MANAGEMENT

- Tailor made 1:1 care for members with major medical events provided by registered nurses
- Emotional support and guidance
- Courtesy visits during their time in hospital
- Post-discharge care arrangement of home care services
- Help navigate the local healthcare system

Cigna*Links*®

World-class care,
delivered locally

A SPECIALISED SOLUTION FOR UNPARALLELED CARE ACCESS

Cigna*Links*® facilitates greater, direct access to our extensive network of providers, which not only helps keep costs manageable through network discounts, but also ensures access to care in countries and regions covered by Cigna Healthcare.

- Full access to Cigna Healthcare globally contracted providers within and beyond Hong Kong
- Cashless and direct billing for financial peace of mind

Global Care

Cigna Healthcare extensive network of 2.2 million globally contracted providers allow employees to enjoy the convenience and peace of mind of direct billing no matter where their work may take them. These services are available for in-patient and day cases almost anywhere in the world.

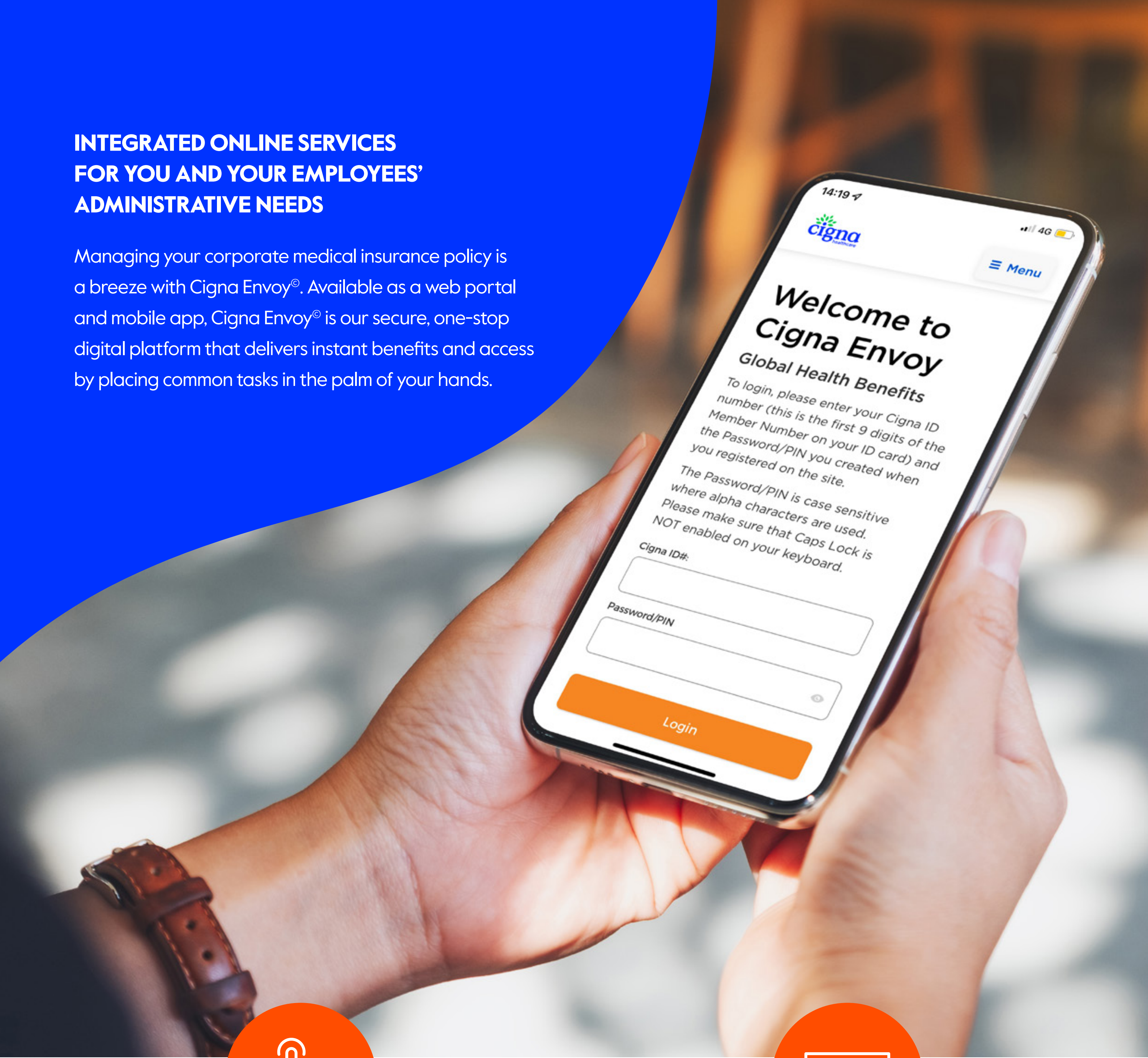
Cigna Envoy©

Your personalized online health services assistant

cigna healthcare

INTEGRATED ONLINE SERVICES FOR YOU AND YOUR EMPLOYEES' ADMINISTRATIVE NEEDS

Managing your corporate medical insurance policy is a breeze with Cigna Envoy©. Available as a web portal and mobile app, Cigna Envoy© is our secure, one-stop digital platform that delivers instant benefits and access by placing common tasks in the palm of your hands.

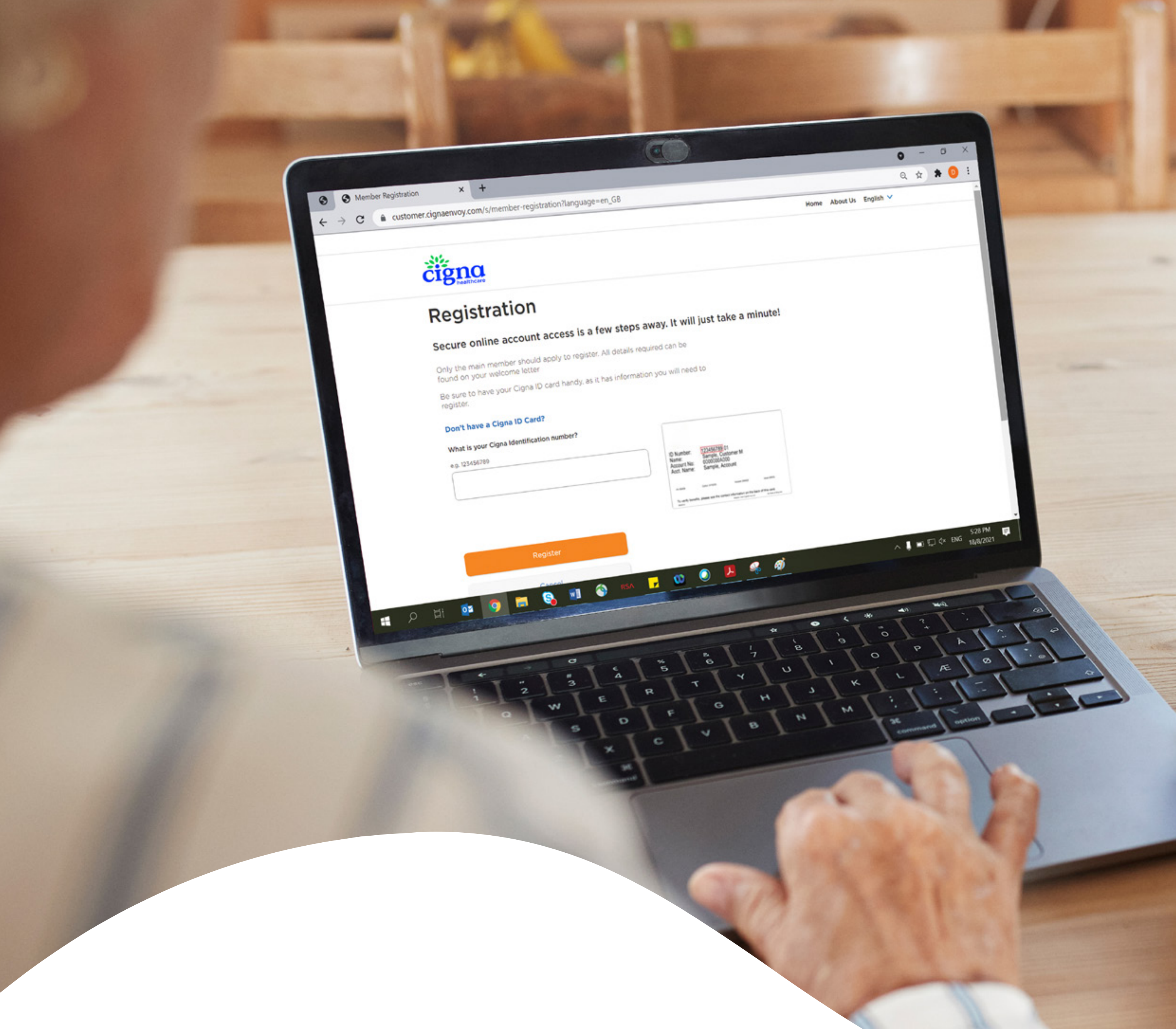


As an **employer** or **administrator**, you will be able to:

- View member and dependent details
- Download billing invoices
- Run membership reports
- Download Certificate of Insurance (only available on the web portal)

As an **employee**, Cigna Envoy© will allow you to:

- View, print and show personal ID cards
- Submit and track claims anytime, anywhere
- Locate healthcare providers in the vicinity
- Contact Cigna Healthcare for 24/7 customer support
- Download Certificate of Insurance (only available on the web portal)

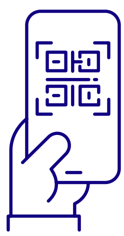


In addition to administrative functions, the portal also provides access to a wealth of information, including our **Cigna Provider Network Directories, Country/Region Guides, Plan Information,** and **Health & Wellness resources.**

ACCESSING THE PORTAL

Cigna Envoy's app can be found in both the Apple App Store and Google Play Store for added convenience.

The portal is also available in **English, Dutch, French, German, Spanish, Japanese** and **Simplified Chinese** for multilingual accessibility at **https://www.CignaEnvoy.com.**



Cigna Envoy Registration and User Guide
(cignaproducer.com)

Onboarding

To help introduce your employees to what Cigna's Global Health Benefits, Hong Kong, has to offer, we have put together a comprehensive, electronic membership pack, tools to guide them through their registration on Cigna Envoy©, the members' portal as well as benefits booklet to better understand their benefits and coverage.

ELECTRONIC MEMBERSHIP PACKS

Employees will receive their e-membership packs once the policy setup for your organization is complete. The packs have been thoughtfully assembled to help them easily navigate information and tasks such as curated Cigna Healthcare programs and claims processes. These includes (if applicable):

1. A PDF membership card
2. Helpful guide
3. Claim forms
4. Benefits booklet
5. Cigna Care+ booklet
6. International Employee Assistance Program Flyer
7. CignaLinks® Member Guide

Cigna Care+ is a wellness program designed to improve the health, wellbeing, and peace of mind of your employees via the following:

DECISION SUPPORT PROGRAM

Access to expert second opinion and medical alternatives through case discussions with Cigna Healthcare case managers in situations of rare or serious illness

HEALTH RISK ASSESSMENT & TARGETED RISK ASSESSMENT

Quick online surveys that provide employees with personalized reports on areas of improvement for their health and wellbeing

INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAM

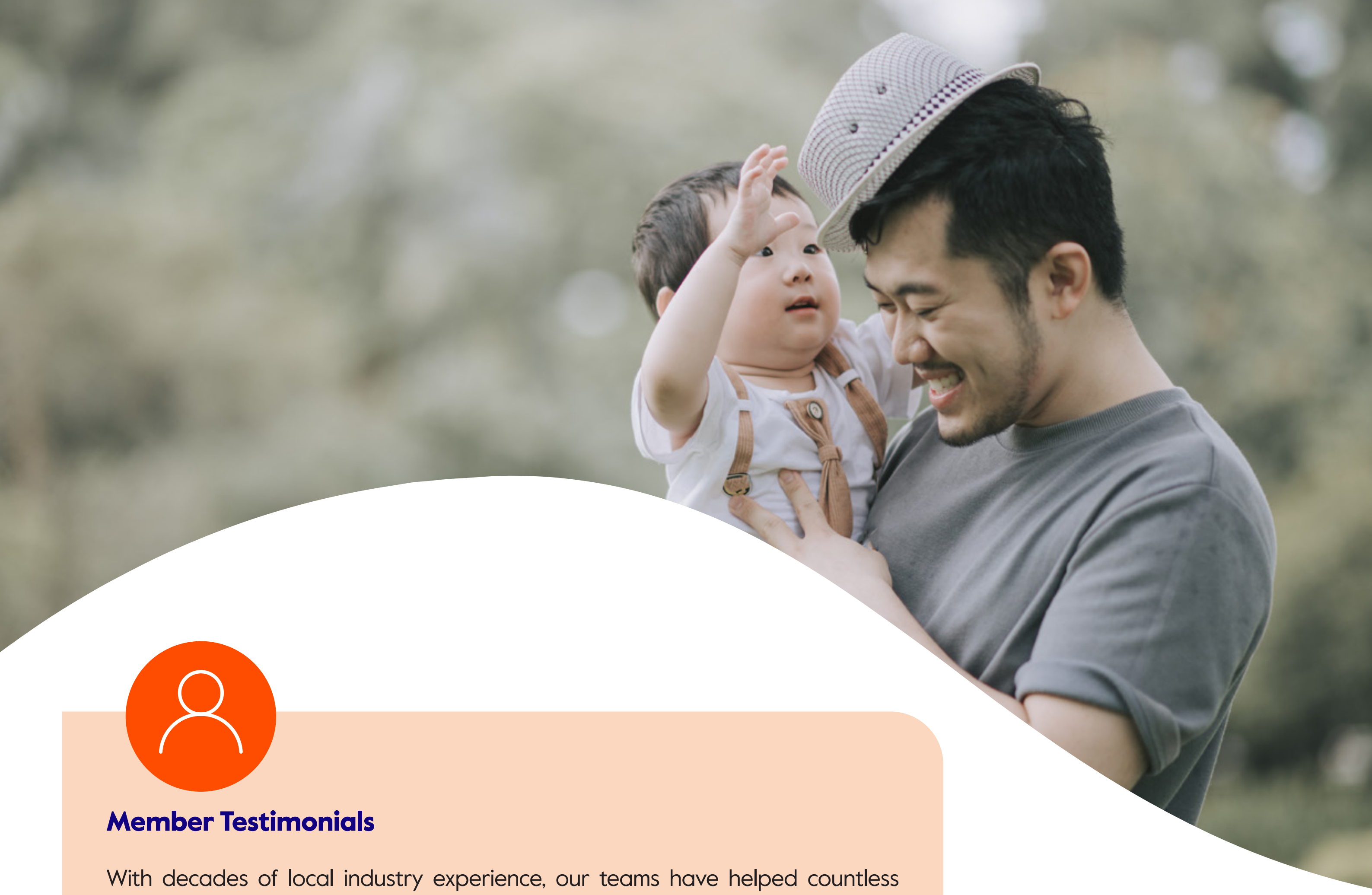
Access to 6 telephonic or face-to-face professional counselling sessions as well as free, confidential assistance 24/7, 365 days a year

MY LIBRARY

Online library which supports the risk assessments by providing access to articles and recipes relevant to the personal assessment results

Customer Stories

cigna healthcare



Member Testimonials

With decades of local industry experience, our teams have helped countless clients and customers optimize their care journeys and clinical outcomes over the years. Here, we have picked 2 prominent stories showcasing the care, expertise and dedication that underlies all that we set out to do.

Story I: Choosing the right treatment plan with Cigna Healthcare's Decision Support Program

BACKGROUND

- An insured member was diagnosed with ischemic heart disease at a private hospital
- His cardiologist ordered an angiogram and angioplasty to be **performed in two days' time**

CIGNA HEALTHCARE SOLUTION

- The Cigna Healthcare clinical team reached out to the member and advised him to consider an expert second opinion
- The member agreed and **received a second opinion a day before his planned surgery**
- Our experts **determined that it was safe for the member to postpone the procedure** indefinitely until additional symptoms of angina manifested, and simply continue with his current medication with the addition of a nitro lingual spray

OUTCOME

- After thorough consideration, the **member cancelled the procedure**
- He **consulted his primary care cardiologist, who concurred with the second opinion** since the nuclear stress test result was also negative
- The member was **satisfied with the result** and sincerely appreciated Cigna Healthcare's support

"*The three things that came to mind are how prompt you were, the attention to detail and the follow-up. Very pleased to know about this expert opinion service and I found it useful. I am spreading the word around to my colleagues. Thank you very much. Sincerely appreciate your assistance Joy.*"

Story 2: Finding the right healthcare provider with Cigna Healthcare's Case Management

BACKGROUND

- An insured member sought treatment at a private hospital and was diagnosed with a deviated nasal septum, bilateral turbinate hypertrophy sinusitis and otitic barotrauma
- She was **advised to undergo multiple surgeries** to treat her condition
- The member was **concerned that with multiple surgeries, her recovery time would be longer, and it could impact her business travels**

CIGNA HEALTHCARE SOLUTION

- Her Cigna Healthcare **case manager alerted her on the possibility of 'overtreatment' and proposed the consideration of an expert second opinion**
- When the **second opinion supported the suspicion**, Cigna Healthcare advised the member to transfer to another hospital
- We **proceeded to also make all of the logistical arrangements**, including helping to set up an appointment with a recommended Ear, Nose and Throat (ENT) specialist

OUTCOME

- Both the new ENT specialist and the expert second opinion **agreed that one of the proposed procedures was unnecessary**
- With the help of our case managers and medical experts, the member **managed to avoid higher treatment costs, longer recovery periods and unnecessary discomfort**

> *I would specially like to thank Joy, my Cigna Healthcare case manager, for making my diagnosis experience extremely smooth and justified. Now it has been two and half weeks after the surgery and I'm recovering well. I can feel the difference when breathing and my trip in April wasn't affected as well. Really appreciate Cigna Healthcare for helping me to find the right doctor.*

Benefit Schedule In-Patient/Day Cases Benefits

The following benefit items are for reference only. Benefits are reimbursed on Medically Necessary and Reasonable and Customary basis, unless otherwise specified. For more information, please refer to "Important Information" of this brochure or policy document.

Coinsurance Options:

In-patient - *None (as shown below), 10%, 20% or 30%*

Out-patient - *None (as shown below), 10%, 20% or 30%*

CIGNA PRIME HEALTHCARE PLAN		
	BENEFIT LIMIT*	
PLAN ANNUAL MAXIMUM Per member or dependent	**$100K / $150K / $250K / $500K / $750K / $1M / $2M / $5M / $7.5M / Unlimited**	
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 and day case treatment.	**Option A:** **Paid in Full Private Room**	**Option B:** **Paid in Full Semi-Private Room**
PARENTAL ACCOMMODATION This applies to dependent children under the age of 18. Cigna Healthcare will pay reasonable costs for a parent staying in the same hospital with the child for the duration of the child's in-patient stay.	**Paid in Full**	
SURGEON'S AND ANAESTHETIST'S FEES	**Paid in Full**	
SPECIALIST PHYSICIAN'S FEES This benefit is paid 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.	**Paid in Full**	
SURGICAL PROCEDURES	**Paid in Full**	
RADIOTHERAPY, CHEMOTHERAPY AND ONCOLOGY	**Paid in Full**	

PHYSIOTHERAPY Treatment by a registered physiotherapist where required due to medical necessity. Cigna Healthcare reserves the right to request a medical report at any time as part of its claims assessment process, including but not limited to, where the services, treatment or services related to treatment is administered for any prolonged period (e.g. 20 visits or more). If the medical reports do not reflect a medical improvement with the targeted condition, Cigna Healthcare reserves the right to deny payment of the claim(s) as the course of treatment will no longer be deemed to be medically necessary. Cigna Healthcare will not cover any in-patient stay where the sole purpose is for physiotherapy.	**Paid in Full**
RADIOLOGY AND PATHOLOGY	**Paid in Full**
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.	**Paid in Full**
HOSPICE/PALLIATIVE CARE: Cigna Healthcare will pay palliative care benefit for inpatient, day case treatment or outpatient treatment following the diagnosis that the condition is terminal and treatment can no longer be expected to cure the condition. Cigna Healthcare will pay for the patient's physical care, psychological care as well as hospital or hospice* accommodation, nursing care and prescription drugs. In all circumstances, this benefit must be authorized in advance by Cigna Healthcare's medical team. *Hospice care is available when there is a life expectancy of less than six (6) months.	**Paid in Full**
IN-PATIENT SURGICAL APPLIANCE AND/OR MEDICAL APPLIANCE This appliance will be paid in respect of: • An artificial limb, prosthesis or device which is inserted during surgery; or • 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; or • A prosthesis or appliance related to an in-patient procedure which is medically necessary and is part of the recuperation process for a period of time consistent with the recuperation time required for the treatment and as prescribed by the treating medical practitioner.	**Paid in Full**
ORGAN TRANSPLANT This benefit requires pre-approval.	**Paid in Full**
HIV/AIDS Treatment or tests in connection with Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS).	**Paid in Full**

PSYCHIATRIC AND PSYCHOLOGICAL CARE This benefit will be paid in respect of psychiatric conditions, other mental health disorders or addictive conditions for a maximum of 180 days in any one year of insurance.	**Paid in Full**
PRIVATE AMBULANCE This benefit is payable for transport to or from a hospital when ordered for medical reasons.	**Paid in Full**
INTERNATIONAL EMERGENCY SERVICES • Emergency medical evacuation; • Medical repatriation; • Repatriation of mortal remains; This benefit requires pre-approval	**Paid in Full / Not Covered**

Note I:
*Please reach out to your insurance intermediaries or Cigna Healthcare for a tailor limit.

Optional Out-Patient Benefits

CIGNA PRIME HEALTHCARE PLAN	
	BENEFIT LIMIT*
OUTPATIENT ANNUAL MAXIMUM Per member or dependent	**$2K / $3K / $5K / $10K / $20K / No Maximum**
CONSULTATIONS WITH MEDICAL PRACTITIONERS AND SPECIALISTS	**Paid in Full / Not Covered**
TELEHEALTH SERVICES Cigna Healthcare will pay costs in connection with telehealth services, and such costs should not exceed the usual costs of similar services provided through in-person consultation in the country in which the services are delivered. This benefit is only applicable to the Selected Area of Cover. • If Cigna Healthcare Telehealth Service is applicable to this plan, telehealth consultations should be accessed through Cigna Healthcare Telehealth Service with Cigna Healthcare's preferred telehealth partner. Choosing to access the telehealth services through Cigna Healthcare Telehealth Service with Cigna Healthcare's preferred telehealth partner ensures that employees and/or dependents will receive optimized discounts. • Where telehealth consultations are not available through Cigna Healthcare's preferred telehealth partner, this benefit is payable for video and phone consultations with a medical practitioner intended to facilitate the assessment, diagnosis, treatment, medical advice and care management of an employee and/or dependents by a healthcare facility, but does not include the costs of delivery fee for prescribed medicine/drugs.	**Paid in Full / Not Covered**
OUT-PATIENT SURGICAL APPLIANCE AND/OR MEDICAL APPLIANCE This benefit will be paid in respect of: prescribed external prosthesis or appliance unrelated to any in-patient procedure which is medically necessary and is part of the recuperation process for a period of time consistent with the recuperation time required for the treatment and as prescribed by the treating medical practitioner. For avoidance of doubt, out-patient medical equipment/appliance which do not serve recuperation purpose are not covered.	**Paid in Full / Not Covered**
DIAGNOSTIC SCANS, X-RAYS, LAB TESTS AND ADVANCED RADIOLOGICAL IMAGING	**Paid in Full / Not Covered**
ALTERNATIVE THERAPIES This benefit relates only to: acupuncture, chiropody, homeopathy, and appropriate treatment received from a registered Chinese Medicine Practitioner, where required due to medical necessity and considered a reasonable alternative for the condition being treated. There must be sufficient medical evidence the given treatment is proven to alleviate symptoms, and the treatment must be orthodox and adhere to the commonly accepted traditional practice of medicine.	**Paid in Full / Select one limit option applicable per year of insurance:** **10 sessions, 20 sessions, 30 sessions, $250, $500, $1,000, $2,000 / Not Covered**

PHYSIOTHERAPY Treatment by a registered physiotherapist where required due to medical necessity. Cigna Healthcare reserves the right to request a medical report at any time as part of its claims assessment process, including but not limited to, where the services, treatment or services related to treatment is administered for any prolonged period (e.g. 20 visits or more). If the medical reports do not reflect a medical improvement with the targeted condition, Cigna Healthcare reserves the right to deny payment of the claim(s) as the course of treatment will no longer be deemed to be medically necessary.	**Paid in Full / Select one limit option applicable per year of insurance:** **10 sessions, 20 sessions, 30 sessions, $1,000, $2,000, $3,000 / Not Covered**
CHIROPRACTIC AND OSTEOPATHY SERVICES Treatment by a registered physiotherapist where required due to medical necessity. Cigna Healthcare reserves the right to request a medical report at any time as part of its claims assessment process, including but not limited to, where the services, treatment or services related to treatment is administered for any prolonged period (e.g. 20 visits or more). If the medical reports do not reflect a medical improvement with the targeted condition, Cigna Healthcare reserves the right to deny payment of the claim(s) as the course of treatment will no longer be deemed to be medically necessary.	**Paid in Full / Not Covered**
CANCER TREATMENT This benefit includes: oncology, chemotherapy and radiotherapy and other outpatient treatment and prescribed drugs directly associated with a cancer condition. (Costs for this benefit will not count towards the Out-patient Annual Maximum limit, if one is applicable)	**Paid in Full / Not Covered**
KIDNEY DIALYSIS TREATMENT This benefit includes: Hemodialysis and Peritoneal Dialysis including creation of an arteriovenous (AV) fistula and other out-patient treatment or prescribed drugs directly associated with a kidney failure condition. (Costs for this benefit will not count towards the Out-patient Annual Maximum limit, if one is applicable.)	**Paid in Full / Not Covered**
HIV/AIDS Treatment or tests in connection with Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS)	**Paid in Full / Not Covered**
HORMONE REPLACEMENT THERAPY	**Paid in Full / Not Covered**
NON-SURGICAL AND MINOR SURGICAL PROCEDURES AND TREATMENT	**Paid in Full / Not Covered**
PRESCRIBED MEDICINES/DRUGS AND DRESSINGS Each claim of prescription drugs is limited to 90-day prescription drugs supply. If any prescription drugs for the same medical condition prescribed by the medical practitioner exceeds 90-day supply, the balance of the first 90-day prescription drugs supply shall be submitted in separate claim(s) of 90-day prescription drugs supply each after the preceding 90-day supply ends.	**Paid in Full / Not Covered**
VACCINATIONS This benefit will be payable for vaccinations related to travel as specified below: • Tetanus (every 10 years), Hepatitis A, Hepatitis B, HPV, Influenza, Meningitis, Rabies, Cholera, Yellow Fever, Japanese Encephalitis, Polio booster, Typhoid and Malaria- tablet form (daily or weekly).	**Paid in Full / Not Covered**

EMERGENCY DENTAL TREATMENT^ This benefit will be payable for treatment received within 24 hours of a dental emergency caused by an accident or injury. Dental Emergency is defined in the note below*. Benefit does not include repair of dentures.	**Paid in Full / Not Covered**
PSYCHIATRIC AND PSYCHOLOGICAL CARE This benefit will be paid in respect of psychiatric conditions, other mental health disorders or addictive conditions.	**Up to $1,500 per year of insurance / Not Covered**
WELL CHILD TESTS For the purpose of preventive care, up to a maximum of 13 visits per lifetime per dependent child under the age of 7, with annual immunizations payable for dependent children under the age of 19. List of immunizations specified below: • DPT, MMR, HIB, Polio, Influenza, Hepatitis A, Hepatitis B, Meningitis, HPV, Meningococcal, Pneumococcal (PCV), Varicella (chickenpox), Poliovirus Vaccines, Typhoid, Japanese Encephalitis, Rabies, BCG (Tuberculosis), Yellow Fever, Cholera, Rotavirus, Pertussis and Hand-foot-mouth disease vaccine	**Paid in Full / Not Covered**
CHILD ANNUAL EYE AND HEARING TESTS One eye test and one hearing test for children under the age of 15.	**Paid in Full / Not Covered**

Note 1: *Please reach out to your insurance intermediaries or Cigna Healthcare for a tailor limit.
Note 2: Unlimited = No individual benefit limit, but is subject to the plan annual maximum if applicable.
Note 3: ^Dental emergency - An accident or injury occurs causing dental trauma where there is facial swelling, uncontrollable bleeding or severe pain not relieved by painkillers. The treatment covered in such an instance is to purely stabilize the problem and relieve severe pain.

Value Added Services Included

LOCAL PROVIDER ASSISTANCE

Cigna Healthcare will provide access, through our secure customer website, to find the nearest medical provider.

COUNTRY/REGION GUIDES

Cigna Healthcare will provide access, through our secure customer website, to country/region guides providing useful information for your assignment.

DECISION SUPPORT PROGRAM (SECOND MEDICAL OPINION)

Cigna Healthcare will provide you access to the knowledge and experience of international specialists from Advance Medical where you can understand everything relevant to your personal situation.

HEALTH RISK ASSESSMENT

Cigna Healthcare will provide access to online Health Risk Assessments, web-based coaching programs and Health Education.

Cigna Healthcare's Health Assessment (HA) will provide you with the opportunity to find which areas of health you are doing really well in and which areas may need attention. After completion of the online assessment via Cigna Healthcare's secure online portal, Cigna Envoy, you will receive your own highly personalized report that provides practical tips and advice on making relevant lifestyle improvements.

Based on your answers to the HA, an invitation to complete a Targeted Risk Assessment (TRA) for each identified risk factor is immediately sent online. These lifestyle risk factors include sleep, stress, nutrition, and physical activity. TRAs provide an in-depth assessment for each lifestyle risk and a highly personalized report with actionable recommendations.

"My Library" the online library which supports these assessments, provides articles and recipes tied to assessment results.

EMPLOYEE ASSISTANCE PROGRAM: TELEPHONE COUNSELLING

Cigna Healthcare will provide access to telephone counselling which is available 24/7 in more than 170 countries through a toll-free line. The multilingual team of qualified counsellors answers plan members' questions, assesses the problem, whether big or small, discusses and develops an action plan together with them.

Plan members have 6 telephonic or face-to-face professional counselling sessions.

CIGNA HEALTHCARE TELEHEALTH SERVICE

Cigna Healthcare will provide access to the virtual consultation service which offers fast and reliable medical advice. Members can obtain professional medical advice from doctors anytime, anywhere by simply downloading the DoctorNow app.

Optional Maternity Benefits

Coinsurance Options:

None (as shown below), 10%, 20% or 30%

CIGNA PRIME MATERNITY OPTIONS	
	BENEFIT LIMIT*
ROUTINE IN-PATIENT This benefit includes normal vaginal delivery costs which are medically necessary including but not limited to hospital charges and in-patient specialist fees. This benefit is payable to eligible females covered under this plan, and includes elective Caesarean sections.	**Paid in Full** **Up to $3K, $5K, $8K, $10K, $12K, $16K, Unlimited**
ROUTINE OUT-PATIENT This benefit includes pre-natal and post-natal care which are medically necessary. Post-natal care is covered up to 6 weeks after delivery. This benefit is payable to eligible females covered under this plan.	**Paid in Full** **Up to $3K, $5K, $8K, $10K, $12K, $16K, Unlimited**
COMPLICATED IN-PATIENT This benefit includes in-patient costs related to complications of pregnancy and childbirth including but not limited to fetal distress during labor, retained placenta and postpartum hemorrhage. This benefit is payable to eligible females covered under this plan and includes non-elective Caesarean sections.	**Paid in Full** **Up to $3K, $5K, $8K, $10K, $12K, $16K, Unlimited**
COMPLICATED OUT-PATIENT This benefit includes pre-natal and post-natal care which are medically necessary directly associated with pregnancy complications. Post-natal care is covered up to 6 weeks after delivery. This benefit is payable to eligible females covered under this plan.	**Paid in Full** **Up to $3K, $5K, $8K, $10K, $12K, $16K, Unlimited**

Note 1: *Please reach out to your insurance intermediaries or Cigna Healthcare for a tailor limit.
Note 2: Eligible female means a person who is an employee or spouse or partner of an employee.

Optional Adult Wellness Benefits

CIGNA PRIME ADULT WELLNESS OPTIONS	BENEFIT LIMIT*
ADULT WELLNESS ANNUAL MAXIMUM Per member or dependent.	**Up to $450 / $900 / $1,350 per year of insurance**
ROUTINE PHYSICAL EXAMS This benefit will be paid for, or in connection with, routine physical examinations that are evidence-based for employees/dependents age 18 years old and above. Cigna Healthcare does not cover any services and supplies which are not considered orthodox.	**Paid in Full**
PAP SMEAR Cigna Healthcare will pay charges for an annual Papanicolaou screening.	
PROSTATE CANCER SCREENING Cigna Healthcare will pay charges for an annual prostate cancer screening for eligible males over 40 years old.	
MAMMOGRAMS FOR BREAST CANCER SCREENING This benefit will be paid in respect of: • One baseline mammogram for asymptomatic women aged 35-39; • A mammogram once every year for asymptomatic women aged 40-49; • A mammogram once every year for women aged 50 and over.	

Note 1: *Please reach out to your insurance intermediaries or Cigna Healthcare for a tailor limit.
Note 2: Outpatient annual maximum does not apply to the above Adult Wellness Benefits.

Optional Dental Benefits

CIGNA PRIME DENTAL OPTIONS	
	BENEFIT LIMIT*
DENTAL ANNUAL MAXIMUM Per member or dependent.	**Up to $500 / $1,500 / $3,000 / $4,500 per year of insurance**
CLASS ONE Investigate and Preventative Treatment *Benefits include:* • X-rays, Scale and Polish.	**Paid in Full / 80% Refund**
CLASS TWO Basic restorative treatment, Periodontal treatment and treatment of dental injury. *Benefits include:* • Root canal *treatment* • Extractions, surgical procedures, occasional *treatment*, anesthetics relating to basic restorative *treatment*, periodontal *treatment* or *treatment* of dental injury.	**Paid in Full / 80% Refund**
CLASS THREE Major Restorative Treatment. *Benefits include:* • Dentures – acrylic/synthetic, metal and metal/acrylic, crowns, inlays, mouthguard or occlusal splint.	**Paid in Full / 80% Refund / 50% Refund**
ORTHODONTIC TREATMENT Maximum benefit for dependent children under the age of 18.	**Not Covered / 50% Refund $900 per year of insurance / 50% Refund $1,200 per year of insurance / 50% Refund $1,800 per year of insurance**

Note 1: *Please reach out to your insurance intermediaries or Cigna Healthcare for a tailor limit.
Note 2: Unlimited = No individual benefit limit, but is subject to the plan annual maximum if applicable.
Note 3:
- Examination and scale & polish will both be limited to two 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 one OPG every three years.
- Prolonged periodontal treatment limit of one course per year of insurance.

Optional Vision Benefits

CIGNA PRIME VISION OPTIONS	
	BENEFIT LIMIT*
ONE EYE EXAMINATION One eye examination per year of insurance by an Optometrist or an Ophthalmologist to check for refractive error.	**Paid in Full**
EXPENSES FOR · Lenses to correct vision prescribed by an Optometrist or Ophthalmologist; · Eyeglass frames; · Sunglasses medically prescribed or prescribed by an Optometrist or Ophthalmologist.	**Up to $150 per year of insurance / Up to $300 per year of insurance / Up to $600 per year of insurance / Not Covered**

Note 1: *Please reach out to your insurance intermediaries or Cigna Healthcare for a tailor limit.
Note 2: The vision benefit is on a pay and claim basis.

Important Information

The product information in this brochure does not represent the full terms and conditions of the policy. Please refer to the policy document for the full terms and conditions.

The *plan* covers the cost of *reasonable and customary* services or *treatment* which are recommended by a *medical practitioner*, and are *medically necessary* for the care and *treatment* of an *injury* or *sickness*, as determined by *Cigna Healthcare's medical team*, up to limits shown in the *list of benefits*. For the purposes of this *plan*, *reasonable and customary* and *medically necessary* is defined as:

'***Reasonable and customary***' – medical services, diagnosis and/or *treatments*:

- which are *medically necessary*; and
- which are delivered according to the standards of good medical practice in the country in which the *treatment* is given; and
- where the costs of medical services and the duration of *hospital* stays are not more expensive or longer than the usual level of charges or duration for similar *treatment* in the country in which the services are delivered.

'***Medical necessity/medically necessary***' – *medically necessary* covered services and supplies are those determined by *Cigna Healthcare's medical team* to be:

- required to diagnose or treat an illness, *injury*, disease or its symptoms;
- *orthodox*, and in accordance with generally accepted standards of medical practice;
- clinically appropriate in terms of type, frequency, extent, site and duration;
- not primarily for the convenience of the *patient*, *medical practitioner* or other health care provider; and
- rendered in the least intensive setting that is appropriate for the delivery of the services and supplies.

Where applicable, *Cigna Healthcare's medical team* may compare the cost-effectiveness of alternative services, settings or supplies when determining least intensive setting.

Cigna Healthcare's Medical Guidelines are also referred to for assessment of *medical necessity*.

About the Medical Guidelines:
This refers to *Cigna Healthcare* Coverage Policies which are a compilation of transparent, consistent, industry standard and evidence-based guidelines, which may be amended, updated, supplemented or replaced from time to time to reflect the latest changes and discoveries in the medical community.

The *Cigna Healthcare* Coverage Policy is collected from peer-reviewed medical literature that are publicly available and based on randomized controlled clinical trials conducted globally that have been proven effective to manage specific medical conditions, and are not based on *Cigna Healthcare's* medical opinion.

Claims Submission Timeline

1. Where *treatment* is paid for by you, please aim to submit your invoice and claim within 90 days of the start of *treatment*.
2. If your claims are not submitted to *Cigna Healthcare* within 12 months of start of *treatment*, the claims will not be paid.

Emergency Out of Area Cover
If you or your insured family members travel outside your area of cover, if applicable, your plan will provide you with health care coverage for emergency medical treatment, for a period of 30 days per trip whether you are travelling for business or pleasure.

When does cover end?

a. Cover under the *plan* will end immediately for the *employee* and their *dependents* in the following situations:

- if the *employee* dies. The *client* may agree to continue cover for their *dependents* up to the next *annual renewal date* when their cover will end; or
- on the *employee's* last day of employment with the *client*; or
- if the *client* stops paying *premiums* for the *employee* and their *dependents* (if any); or
- when this *policy* terminates at the expiry of the period shown in the *policy schedule; or*
- if the *employee* is no longer able to work due to an *injury* or *sickness*.

b. Cover will end for a *dependent*:

- if he or she dies; or
- when he or she ceases to be *dependent*.

Cover will end at the next *annual renewal date*. If an *employee* gets divorced or the unmarried partners no longer live together or a civil partnership is dissolved, the spouse or unmarried or civil partner shall no longer be considered as a *dependent* for the purposes of this *policy*.

c. Prior to the *termination* of the *policy* at the expiry of the period shown in the *policy schedule*, cover shall end immediately for all *employees* and *dependents*,

- where the number of *employees* falls below two (2), or
- if the *client* does not pay the *premiums* owed under the *policy* within the *days of grace*, or
- when either *Cigna Healthcare* or the *client* gives the other at least ninety (90) days' written notice that the policy is to end. If the *client* requests to terminate before the expiry of the policy, the *client* is subject to all of the following financial obligations:
  - the *client* shall pay *Cigna Healthcare* an amount which is equal to 10% of annual *premium* or USD 10,000, whichever is greater, to account for early *termination* administrative fees, and
  - the *client* shall be responsible for and pay all the brokers' commission fees in relation to this *policy* which are payable by *Cigna Healthcare* (if any), and
  - the *client* shall be responsible for and has to reimburse *Cigna Healthcare* the total amount of all the claims incurred from the effective date of this *policy* through the policy *termination* date and which are paid up to six months by *Cigna Healthcare* after the new policy *termination* date.

Changes to the terms and conditions of the *policy*

Cigna Healthcare can change any of the terms and conditions relating to the *policy*. If the *policy* changes because of new laws, *Cigna Healthcare* will write and tell the *client*. In all other circumstances, *Cigna Healthcare* will give the following notice:

- for changes to the *list of benefits*, at least 28 days' notice in writing;
- for changes to the *policy* terms and conditions, or ending the *plan*, at least 28 days' notice in writing. The change will take effect, failing which the *plan* will end on the next *annual renewal date*.

The *policy* can be terminated, at *Cigna Healthcare's* sole discretion and option, at any time if the *client* commits fraud or misrepresentation with respect to the *policy*. *Cigna Healthcare* can also end or change an *employee's* cover or his/her *dependents'* cover at its sole discretion and option at any time: (i) for fraud or misrepresentation by the *employee* or *dependent* with regard to his or her coverage under the *plan*; or (ii) if the *employee* or *dependents* have given *Cigna Healthcare* misleading information, have kept something from *Cigna Healthcare*, or have otherwise breached the terms of the *plan*.

Key Exclusions

The following list is for reference only and does not represent a full list of exclusions. Please refer to the policy document for the complete list and details of exclusions.

Cigna Healthcare shall not be liable to pay any claim or expenses incurred directly for the following items:

1. Treatment in nature cure clinics, health spas and nursing homes
2. Nutritional and dietary supplements including, but not limited to, vitamins, minerals, herbs, meal supplements, sports nutrition products, natural food supplements, and other related products used to boost the nutritional content of the diet
3. Expenses relating to any form of plastic, cosmetic or reconstructive surgery or treatment, even for psychological reasons unless it is medical necessity as a direct result of the patient having an accident or because of other surgery
4. Laser eye correction
5. Treatment relating to male or female birth control, infertility or any type of fertility treatment, unless specified in the table of benefits
6. Intentional termination of pregnancy
7. Injury or disability directly or indirectly caused by engaging in war, invasion, act of terrorist activities, rebellion (whether war be declared or not), civil war, commotion, military or usurped power, martial law, riots or the act of any lawfully constituted authority, or while the member or *dependents* are carrying out army, naval or air services operations, whether or not war has been declared
8. Experimental Treatments
9. Non-Medical or Administrative Charges, medical report charges except those requested by *Cigna Healthcare*
10. Non-medically necessary Treatment
11. Expenses relating to weight loss or obesity

Contact Us

If you have any questions for us, please contact your insurance intermediaries or Cigna Healthcare.
We are always ready to assist you with your queries.

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