

# Global Health Advantage<sup>®</sup> 2 to 20



Say **yes** to flexible. Comprehensive. And easy.  
Say yes to Cigna Global Health Advantage 2 to 20.

You have employees working in another country. You want them to have easy access to quality health care around the world. Cigna Global Health Advantage 2 to 20 may be the perfect plan for you.

### First, we'll help you figure out if it's the right choice.

Before reading further, let's see if Global Health Advantage is a good fit for your company. Just ask yourself:

- Are my employees going on assignment for six months or more?
- Does my company have at least 50 employees?
- Will at least two of them be working on assignment?

If you answered "yes" to all three questions, keep reading. If you didn't, contact us at **1.800.769.1156**. We have plenty of other plans – and one will be perfect for your business. You can also visit [CignaGlobalHealth.com](http://CignaGlobalHealth.com) to learn more.

### A quick overview.

When it comes to international health care benefits, you have high expectations. And we do our best to exceed them. Global Health Advantage 2 to 20 goes beyond health benefits and can be tailored to what your company needs.

Before we go into other options, take a look at what you and your employees can expect from our health care coverage. For companies with U.S. exposure,

two out of the five plan design options are available to help you manage U.S. claims costs.

- *Access to the world's largest health network* – with more than one million doctors and hospitals across the globe.
- Fully-compliant plans. We are experts in helping choose or design globally compliant solutions that are cost-effective and comprehensive.
- 24/7/365 access to our Service Center and in-house team of international doctors and nurses.
- **CignaEnvoy.com**. This innovative website is loaded with features that help you manage your benefits and help your globally mobile employees get the answers and care they need.
- The option to speak with a counselor about mental, emotional, and general life issues through the International Employee Assistance Program. Help is available anytime.
- Quick claims payments. *More than 90% of clean customer claims are paid in 10 days or less regardless of language or currency.*
- A success rate of nearly 100% in establishing guarantees of payment on behalf of customers to doctors and hospitals around the world.
- Additional "above-and-beyond" services that include remote second opinions from the Cleveland Clinic, international pharmacy fulfillment, and much more.

Global Health Benefits



# You've got options.

Plan Design Options	Platinum		Gold		Platinum Preferred			Gold Preferred			Silver	
	Participating	Non-Participating	Participating	Non-Participating	International	US In-Network	US Out-of-Network	International	US In-Network	US Out-of-Network	Participating	Non-Participating
<b>Deductible: Individual</b>	\$0		\$0		\$0	\$0	\$0	\$0	\$100	\$300	\$200/person	
<b>Deductible: Family</b>	\$0		\$0		\$0	\$0	\$0	\$0	\$300	\$900	\$600/family	
<b>Coinsurance (Paid by Cigna)</b>	100%		80%		100%	100%	80%	90%	90%	70%	80%	
<b>Out-of-Pocket: Individual<sup>3</sup></b>	\$1,000		\$1,000		\$500	\$500	\$1,000	\$500	\$600	\$1,800	\$1,200 including deductible	
<b>Out-of-Pocket: Family<sup>3</sup></b>	\$3,000		\$3,000		\$1,500	\$1,500	\$3,000	\$1,500	\$1,800	\$5,400	\$3,600 including deductible	
<b>Vision Examinations: Routine</b> (One exam every 24 months)	100%		80%		100% International & U.S. in-network 80% out-of-network			90% International & U.S. in-network 70% out-of-network			Not covered	
Eyewear coinsurance <sup>1</sup> subject to a \$250 maximum every 24 months	100%		100%		100%			100%				
<b>Prescription Drugs (Outside US)</b>	100%		80%		80% coinsurance			80% coinsurance			80% after plan deductible	
<b>Cigna Pharmacy Management (US only)</b> (Non-participating subject to plan deductible)					Participating		Non-Participating		Participating		Non-Participating	
Generic <sup>2</sup>	\$0 copay	\$25 copay	90% coinsurance	70% coinsurance	\$5 copay	80% coinsurance		\$5 copay	80% coinsurance subject to plan deductible		90% coinsurance	70% subject to plan deductible
Brand <sup>2</sup>	\$25 copay	\$25 copay	70% coinsurance	70% coinsurance	\$30 copay	80% coinsurance		\$30 copay	80% coinsurance subject to plan deductible		70% coinsurance	70% subject to plan deductible
<b>Mail Order - Per 90 Day</b> (In-network coverage only)												
Generic <sup>2</sup>	\$0 copay	In-network coverage only	90% coinsurance	In-network coverage only	\$15 copay	In-network coverage only		\$15 copay	In-network coverage only		90% coinsurance	In-network coverage only
Brand <sup>2</sup>	\$75 copay		70% coinsurance		\$90 copay			\$90 copay			70% coinsurance	

<sup>1</sup> Coinsurance paid by Cigna. | <sup>2</sup> Prescription copays count toward out-of-pocket. | <sup>3</sup> Includes deductible, coinsurance, and copays.

Benefits Common to All Programs <sup>†</sup>	
<b>Accumulation Period</b>	One calendar year
<b>Lifetime Maximum Benefit</b>	Unlimited
<b>Preventive Care</b>	All preventive care is covered at 100% and is not subject to the deductible; there is no calendar year maximum
<b>Hearing Examinations: Routine</b>	Plan coinsurance / One exam every 24 months
<b>Hearing Hardware</b>	Plan coinsurance limited to dependent children to age 24 with maximum benefits of \$1,000 per hearing aid unit necessary for each ear, every 3 years
<b>Room and Board</b>	Hospital's charge for a semi-private room per day of confinement
<b>Pregnancy Expense</b>	Treated the same as any other condition for employee and eligible dependents
<b>Mental Illness / Substance Abuse</b>	As any other treatment (subject to deductible and coinsurance). No limits
<b>Skilled Nursing Facility</b>	As any other treatment, to a maximum of 120 days per calendar year
<b>Hospice Care Services</b>	As any other treatment
<b>Home Health Care</b>	As any other treatment, to a maximum of 120 days per calendar year
<b>Chiropractic Services</b>	As any other treatment up to 20 days per calendar year
<b>Temporomandibular Joint Dysfunction</b>	As any other treatment up to a \$1,000 lifetime maximum
<b>Pap Smear Screening Test</b>	Covered at 100% coinsurance and not subject to the deductible for all eligible women
<b>Prostate Cancer Screening</b>	Covered at 100% coinsurance and not subject to the deductible for all eligible men
<b>Mammograms</b>	Covered at 100% coinsurance and not subject to the deductible; includes one baseline exam for asymptomatic women age 35-39; one exam every two years for asymptomatic women age 40-49; one exam annually for women age 50 and over, and whenever prescribed
<b>Lead Poisoning Screening</b>	Covered at 100% coinsurance and not subject to the deductible for children at or around 12 months old and children under age 6 who are considered to be at high risk
<b>Colorectal Cancer Screening</b>	Covered at 100% coinsurance and not subject to the deductible for persons age 50 or older, or for any person deemed at high risk of colon cancer
<b>Developmental Screenings</b>	Covered at 100% coinsurance and not subject to the deductible for developmental screenings at 9 months, 18 months, and 30 months
<b>Immunizations</b>	Covered at 100% coinsurance and not subject to the deductible for children from birth to age 18
<b>Travel Immunizations</b>	Covered at 100% coinsurance and not subject to the deductible for employee and dependent immunizations required for travel
<b>Employee Assistance Program</b>	Telephone counseling

<sup>†</sup> For a complete list of benefits, please refer to your policy booklet/certificate.

<b>Dental Program Design Options</b>		<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>
<b>Calendar Year Maximum</b> (Class I, II, and III, combined)		\$1,000	\$1,500	\$1,500
<b>Deductible</b> (Waived for Class I and Class IV, if applicable)				
	Individual	\$50	\$50	\$0
	Family	\$150	\$150	\$0
<b>Class I: Preventive Services</b>				
	Coinsurance Percentage			
	Diagnostic – General	100%	100%	100%
	Preventive			
<b>Class II: Basic Services</b>				
	Coinsurance Percentage			
	Restorative ( <i>Basic</i> )			
	Endodontics	80%	80%	80%
	Prosthodontics – Removable ( <i>Maintenance</i> )			
	Prosthodontics – Fixed Bridge ( <i>Maintenance</i> )			
	Oral Surgery			
<b>Class III: Major Services</b>				
	Coinsurance Percentage			
	Restorative ( <i>Major</i> )	50%	50%	50%
	Prosthodontics – Removable ( <i>Installation</i> )			
	Prosthodontics – Fixed Bridge ( <i>Installation</i> )			
<b>Class IV: Orthodontia</b> (Child only through age 18)				
	Coinsurance Percentage	Not Covered	50%	50%
	Lifetime Maximum	Not Covered	\$1,500	\$1,500

## 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.

<b>LTD Plan Design Options</b>	
<b>Benefit Percentage</b>	60% of base monthly salary
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Elimination Period</b>	90 days or 180 days
<b>Duration</b>	Reducing Benefit Duration (RBD)
<b>Benefit Offset</b>	U.S. Social Security, CPP-QPP, Local Country Social Programs, and other standard offsets
<b>Definition of Disability</b>	24 months, Own Occupation
<b>Partial Disability Benefits</b>	Included
<b>Mental Illness Limitation</b>	24 months
<b>Recurrent Disability Provision</b>	6 months
<b>Survivor Benefits</b>	3 months
<b>Waiver of Premium</b>	Included
<b>Maternity Coverage</b>	Included
<b>Minimum Monthly Benefit</b>	\$50
<b>Pre-Existing Condition Provision<sup>†</sup></b>	12 / 6 / 24

<sup>†</sup> Pre-existing condition is defined as diagnosed sickness or injury for which an insured received treatment within 12 months prior to his/her effective date.

## Life/Accidental Death & Dismemberment (AD&D)

Want flexibility? You've got it. Feel free to select one of the following five options for your employees. For employees between the ages of 65 and 70, benefits are paid at 65%. That figure is reduced to 50% for employees over the age of 70. Please contact Cigna for all appropriate forms.

### Life/AD&D Options\*

<b>Option 1</b>	\$25,000 flat benefit
<b>Option 2</b>	One times base annual earnings to a maximum benefit of \$200,000
<b>Option 3</b>	Two times base annual earnings to a maximum benefit of \$200,000
<b>Option 4</b>	One times base annual earnings to a maximum benefit of \$50,000
<b>Option 5</b>	Two times base annual earnings to a maximum benefit of \$400,000

\* Cigna Underwriting Guidelines may limit coverage in certain worldwide locations, subject to change. Life and AD&D Coverages are non-contributory and require 100% participation.

### AD&D Schedule of Benefits

In the Event of:	% 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%

To learn more about Global Health Advantage 2 to 20, contact us at [1.800.769.1156](tel:18007691156). You can also visit [CignaGlobalHealth.com](http://CignaGlobalHealth.com) to learn more.



# No matter what you choose, your globally mobile employees will be covered virtually **wherever** they go.

Even if they get relocated. And to make the return home less stressful – for you and them – they'll have a period of time where their Cigna global plan covers them at home\*.

## **You've got options.**

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

## **Evacuation/Repatriation**

If an emergency arises, our evacuation/repatriation policy ensures that your employees get transported to a facility that can handle their needs. This optional benefit is payable at 100% and has no deductible. Medical coverage is required for this optional benefit.

## **Dental**

Our dental program pays all covered charges at the coinsurance percentage outlined here. No benefits are payable on Class III services for late entrants. This no longer applies after 12 months of coverage. If dental coverage is not selected prior to the program's start date, it may only be added at renewal.

\*Consult your policy booklet/certificate for a complete list of exclusions and limitations.



Easy Access to  
Quality Health Care  
Around the World.



## Assumptions and Conditions

**General Program Information:** A minimum of two eligible employees must be enrolled in the program at all times. The employer must have 50+ employees on a worldwide basis (although only two need to be eligible for this product). 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:** All full-time active employees who work and reside outside their country of citizenship are eligible for coverage except for persons whose coverage is prohibited by applicable law. Eligible dependents include the employee's lawful spouse and children under age 26. Dependents that live in the U.S. or in the employee's country of permanent residence are eligible for coverage, provided that the employee is domiciled outside the U.S.

**Effective Dates:** The program's effective date is the first day of the month. Individual coverage becomes effective either on the date the program takes effect or on the date the employee commences employment. 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. However, the employee will not be insured for any loss of life, dismemberment or loss of income coverage until they are in active service.

**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 non-contributory and require 100% participation, Medical, Dental and LTD coverages may be either contributory

or non-contributory. Non-contributory coverage requires 100 percent participation and contributory coverage requires a minimum of 75 percent participation.

**Exclusions and Limitations<sup>1</sup>:** No war risk exclusion applies to Medical, Life, and AD&D coverage. Standard war risk applies to all other coverages.

*Medical Exclusions:* Charges for eye examinations and eyeglasses (in Silver plan), cosmetic surgery or treatment, expenses incurred as the result of loss or injuries arising, out of employment.

*Dental Exclusions:* Orthodontic services and supplies (for dental Option 1), dental services and supplies received from a hospital, dental services which do not meet common dental standards.

*Accidental Death & Dismemberment Exclusions:* Any loss which occurs more than 90 days from the date of the covered accident, sickness, disease, body infirmity, bacteria, or viral infection.

**Assumptions and Conditions<sup>2</sup>:** Any coverage provided by Cigna is subject to legal and regulatory approval and any and all restrictions and requirements imposed therein.

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., in order to be and/or remain in compliance with such applicable laws. The Group must have at least 50 employees worldwide. The Group must be coming from another health plan; no virgin coverage. U.S. Local Nationals are not eligible for coverage. Coverage will only be extended to employees in Iraq and Afghanistan if Defense Base Act (DBA) coverage is in place. All premiums and benefits paid will be in U.S. dollars.

<sup>1</sup>Consult your policy booklet/certificate for a complete list of exclusions and limitations.

<sup>2</sup>Cigna (Cigna Health and Life Insurance Company, as set forth herein) will provide coverage for all Eligible Expatriate Employees (defined as full-time employees in Active Service of the Policyholder working outside their country of citizenship) and who are not on the U.S. Department of Treasury's Office of Foreign Assets Control's Specially Designated Nationals (SDN) list.

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