



CIGNA CONNECTSM

NEW FROM CIGNA EUROPE.

**AFFORDABLE, FORWARD-THINKING GLOBAL HEALTHCARE.
FOR PEACE OF MIND TODAY, AND TOMORROW.**



EVERYONE IN THE WORKFORCE DESERVES ACCESS TO QUALITY CARE

That's why we connect with our clients to listen and act on their feedback.

When it comes to providing healthcare that works for everyone, client needs are key. And when those needs change, we're committed to innovate.

Through our healthcare survey, we connected with our clients to understand what they really think and need. What do they want from their healthcare now, and in the future? What are the benefits that matter most to them? And how best can we deliver solutions that provide real peace of mind to employers, and their employees...

You told us that global healthcare must move with the times.

Recent events remind us that crises affect us more often than we might anticipate. Today, global companies face an array of challenges while navigating increasingly **complex environments** and **fast-changing international markets**.

As a result, many employers are looking to **workplace health and well-being initiatives** to help them embrace the future world of work. They know that an international company's ability to withstand and **prosper amid change and disruption** is considerably enhanced when its employees are healthy, happy and engaged.

That said, an evolving global workforce, the impact of rising medical inflation on healthcare costs, plus budget pressures, can mean that traditional global health plans aren't always suitable for the needs of all global companies.

Progressive employers seek a **sustainable solution**. One that delivers **peace of mind** through comprehensive coverage, best-in-class service for their teams, and efficiencies to support the company's long-term strategic advantage.

That's why we created **Cigna Connect**. Forward-thinking healthcare that connects the quality you expect from Cigna, built with a more price sensitive buyer in mind.



INTRODUCING CIGNA CONNECTSM

At Cigna, we're collaborating with our clients to reshape the market space. Together, we're delivering a new way for global companies to address multiple priorities simultaneously. Cigna Connect provides simple access to world-leading care and support, with an innovative approach to affordability and sustainability.

We combined the in-depth results of our healthcare survey and our clinical expertise to streamline our most popular benefits. With an added focus on affordability, Cigna Connect offers you additional choice and flexibility to choose quality products and services from a trusted healthcare provider.

In a nutshell, Cigna Connect empowers you with a range of straightforward, more budget-friendly Cigna solutions. You can choose the one that's right for your business and your employees, safe in the knowledge that you will only pay for what you need today and tomorrow.

"One size doesn't fit all, we recognise that, and we've developed a solution to suit your needs and your budget."

Arjan Toor, CEO, Cigna Europe

ONE SOLUTION, CONNECTED BY THREE CORE ELEMENTS



SIMPLICITY

Transparent plans, smart standardisation and easy admin ensure seamless and stress-free pathways to healthcare support. User-friendly digital tools also help customers feel empowered and in control of their healthcare needs.



QUALITY

Open access to Cigna's tiered network of world-class providers, Cigna Whole Health® benefits across all plan levels, and personalised customer service, help us transform how we look after our globally mobile customers and their families.



AFFORDABILITY

Streamlined benefits and advanced cost-containment measures allow us to deliver a more sustainable solution to meet the long-term needs of global companies and their employees.

SMART STANDARDISATION

Our smart standardisation approach allows us to create packaged plans that are ready to meet your evolving needs. By prioritising standardisation above customisation, Cigna Connect opens up access to a simple yet efficient streamlined service model. And by keeping it simple, your company will benefit from efficiency gains – all with the reassurance of the same high level of Cigna care and service.



CLEAR ADVANTAGES, FOR COMPETITIVE EMPLOYERS



PROTECT EMPLOYEES AND THEIR FAMILIES

Comprehensive plans make it easier for your organisation to cover a wide range of individual needs, positioning you as an employer of choice.



ATTRACT AND RETAIN TALENT

An appealing benefits package supports recruiting and retaining the best employees.



AN INTERNATIONAL APPROACH

Cigna Connect supports the requirements of agile assignments abroad for a global workforce.



GAIN A COMPETITIVE EDGE

Streamlined benefits from a premium brand to help minimise healthcare costs, absenteeism, and employee turnover, while maximising productivity gains.



DELIVER ENHANCED COST SAVINGS VIA DIRECTIONAL CARE

By guiding employees to the right level of care, with the right provider, we can more effectively manage claims costs and sustainable premiums, while ensuring peace of mind for everyone.

"It's a great way to connect the right benefits with exceptional value, and the promise of Cigna's service excellence."

Cigna Connect by Cigna Client



How it works

To keep everything straightforward, Cigna Connect plans are built around our Directional Care pathway. This allows us to quickly direct employees and their family members to the most appropriate care, from preventative services and digital well-being tools, to treatment within our open-access network.

Directional care, a guided route to quality treatment



STEP 1 VIRTUAL CARE

The **Cigna Wellbeing[®] app** is a key step in our forward-thinking, virtual-first approach.

Global Telehealth on the **Cigna Wellbeing[®] app** provides members with a simple and convenient first point of access to licensed doctors for non-emergency health issues. This intuitive, user-friendly online tool acts as a virtual gateway and makes it possible for members to connect to care – anytime, anywhere.

Members also benefit from easy access to mental health services such as the International Employee Assistance Programme (IEAP), Elevate and Cigna's computerised Cognitive Behavioural Therapy (cCBT).

As well as helping your members manage their care, through the **Cigna Wellbeing[®] app**, we provide healthy recipes, wellness articles, motivational tips and more, to support a healthy and balanced lifestyle.

We actively promote virtual first to your employees and educate them on the benefits of using our digital tools and services.



STEP 2 EXPERT GUIDANCE

We want to guide customers towards the right healthcare outcomes for all inpatient treatment by starting the journey with a call, so that we can navigate them towards the right provider, making certain the treatment is covered and provide clinical assistance from the start of the journey.

Members will be incentivised to engage with Cigna before seeking further treatment.

If a member requires inpatient or complex outpatient treatment or further healthcare support, our medical experts are able to point them towards suitable healthcare providers and practitioners. It's also important for members to feel empowered and actively involved in their healthcare choices, while having the reassurance of an informed opinion to support their choices.

Depending on the treatment received, a 20% coinsurance applies* if a member opts not to receive expert guidance from Cigna.

*A maximum of one coinsurance incentive is applicable per claim, in addition to any benefit or plan coinsurance.



CIGNA WELLBEING[®] APP

The key to the Virtual-First pathway to care



GLOBAL TELEHEALTH

Employees and their family members can speak with a licensed doctor by phone or video from anywhere in the world, 24/7, 365 days a year.

TARGETED EMPLOYEE HEALTH AND WELL-BEING ASSESSMENTS

Online questionnaire to identify potential health risks, with links to appropriate resources.

INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAMME (IEAP)

Support for any challenge or personal problem, either at home or work.

ELEVATE

A programme addressing diagnosed depression and anxiety: up to 20 face-to-face counseling sessions.

CIGNA'S COMPUTERISED COGNITIVE BEHAVIOURAL THERAPY (cCBT)

Online therapeutic and psycho-education programmes to address different mental health issues.

CHRONIC CONDITION MANAGEMENT

Tools and support to better manage long-term chronic conditions such as heart disease and diabetes.

BIOMETRICS TRACKING

Users can track their Body Mass Index (BMI), cholesterol, blood pressure, sleep, and more.

HEALTH LIBRARY

Glossary of verified information and resources around health and well-being.





STEP 3 OPEN- ACCESS NETWORK

Open access to our network allows members the freedom to select hospitals and healthcare professionals who meet their requirements. Incentivised towards Level 1 providers, employees can benefit from direct billing and lower out-of-pocket costs on any applicable benefit cost-shares.

By going through our network providers, we are aiming to ensure a smoother patient journey, improved clinical outcomes, and better management of chronic disease, and costs.

Where Cigna Connect is different is that all providers are 'in-network' with coinsurance being the 'incentive' to lower-cost providers or for a patient to follow the standardised process*.

With our direct billing service, we settle the bill directly with the healthcare provider so members can focus on their health. Members will only be charged for any out-of-pocket expenses they incur.

*For treatment in the USA, members must access a healthcare provider within the OAPIN network as any claims outside of the this network will not be covered.



NETWORK PROVIDERS

0%

LEVEL 1

Contracted healthcare providers, with direct payment agreements and discounts already in place.

20%

LEVEL 2

Non-Contracted healthcare professionals and higher cost providers.



KEEPING THE HEALTHCARE PATHWAY CLEAR AND SIMPLE

At each step of a member's healthcare journey, we make it as easy as possible for them to access the information and support they need, and to feel in control of their choices. The main advantage for members is that our dedicated customer services team is on hand to help - whether they need quick and convenient access to primary care, an informed opinion on choosing a Level 1 provider, or practical advice on making a claim.

We are there, every step of the way

ONBOARDING

We don't just make each employee feel welcome, we make sure they know exactly how to get the most from their benefits, right from the start. Engaging materials include videos to help them find their way around their plan.

ACCESS TO VIRTUAL-FIRST PRIMARY CARE

When employees are busy, having an online resource for medical support that they can tap into anytime, anywhere, is a meaningful benefit. This is especially true for employees who travel a lot for their work, or who are perhaps based for longer periods in an overseas office. Our virtual-first approach means that each employee's physical and mental healthcare pathway gets off to a great start, with our **Cigna Wellbeing® app**.

EXPERT GUIDANCE

This is where our Directional Care pathway really comes into its own. Members can contact our dedicated customer services team or search on our online portal for a provider from our open-access network. We can then provide additional guidance and also give the go-ahead, allowing the member to make an appointment with a Level 1 network provider as a Cigna plan holder.

Our directional care coinsurance incentivises employees to benefit from direct billing and lower out-of-pocket costs. It also helps us ensure we offer the best possible service and care. Our team is on hand to help employees with any queries they may have about their claims.



BENEFITS AT A GLANCE

Three quality-assured plan options include a high level of whole health coverage for diverse needs.

WE COVER

- › Inpatient treatment
- › Outpatient treatment
- › Mental health cover
- › Medical evacuation and repatriation
- › Cancer treatment
- › Routine wellness benefits
- › Health and well-being services
- › Maternity care (Connect 2 and 3)

ENHANCED COVER OPTION

Dental and Vision: Modules A & B

ADDED-VALUE WHOLE HEALTH SERVICES AND BENEFITS INCLUDED AS STANDARD:

- › Global Telehealth
- › Cigna Wellbeing® app
- › Elevate mental health improvement programme for clinically diagnosed anxiety and depression
- › cCBT by Cigna (computerised Cognitive Behavioural Therapy) programmes offering support in the areas of sleep, stress, anxiety, and resilience
- › International Employee Assistance Programme (IEAP)

Pinpointing the right plan for your workforce

With Cigna Connect, we make it quick and hassle-free for you to select your plan and enhanced cover option.

	CONNECT 1	CONNECT 2	CONNECT 3
Network	Level 1 Level 2*	Level 1 Level 2*	Level 1 Level 2*
Annual limit	£1M / €1.5M / \$1.5M	£5M / €7.5M / \$7.5M	Unlimited
Congenital/hereditary limit	£50K / €75K / \$75K	£100K / €150K / \$150K	£130K / €200K / \$200K
Outpatient annual limit	£3K / €4.5K / \$4.5K	£10K / €15K / \$15K	Unlimited
Outpatient consultations	Paid up to outpatient annual limit	Paid up to outpatient annual limit	Paid in full
Outpatient mental health	Paid up to outpatient annual limit	Paid up to outpatient annual limit	80 sessions
Therapies, including physio, alternative and speech	10 sessions up to outpatient annual limit	20 sessions up to outpatient annual limit	30 sessions
Maternity benefits	Not covered	£8K / €12K / \$12K	Paid in full
Routine examinations	£330 / €500 / \$500	£500 / €750 / \$750	£500 / €750 / \$750
Cancer screenings			Paid in full

*20% coinsurance applicable.

Cigna Connect Dental and Vision module options

	MODULE A	MODULE B
DENTAL		
Annual benefit - maximum per employee or dependant	Up to £1,500 / \$2,250 / €2,250 per year of insurance	Up to £3,500 / \$5,250 / €5,250 per year of insurance
Class I - Investigative & Preventative Treatment Benefits include: <ul style="list-style-type: none"> > Routine check-ups, where no pain or issues are experienced and no further treatment is anticipated prior to visit. > Examinations, x-rays, scale & polish 	Paid in Full	Paid in Full
Class II - Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental Injury Benefits include: Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment.	80% reimbursement	80% reimbursement
Class III - Major Restorative Treatment Benefits include: <ul style="list-style-type: none"> > Dentures -acrylic/synthetic, metal and metal/acrylic; > Crowns, inlays, mouthguard or occlusal splint; > Implants 	50% reimbursement	50% reimbursement

	MODULE A	MODULE B
Orthodontic Treatment		
Orthodontic Treatment for Dependant children under the age of 18.	Not covered	50% reimbursement Up to £750 / €1,125 / \$1,125
VISION		
Eye Exam	Paid in Full	Paid in Full
Expenses for lenses, frames and prescription sunglasses	Not covered	80% reimbursement Up to £250 / \$375 / €375





WHY CHOOSE US

GLOBAL STRENGTH



Cigna Europe is part of the Cigna Corporation, a global health service company responsible for the healthcare needs of more than 180 million customers and patients worldwide.

With dedicated knowledge and capabilities to support our customers' physical and mental health needs, our vision is to become the whole health partner of choice to those we serve throughout their lives.



180M+ customer relationships



Global network of 1.5M+ healthcare professionals, clinics and facilities



10 service centres around the world



Sales capacity in 30+ countries and jurisdictions



70K+ employees worldwide



HEALTHCARE IS TOO IMPORTANT FOR ANYTHING OTHER THAN THE BEST

Our goal is to provide reliable and easy access to quality healthcare for your employees, wherever they are in the world.

As well as including a suite of health benefits, open access to a prestigious global medical network, multilingual customer care, and support at all stages of the assignment lifecycle, our solutions offer you advice on policy compliance protocols for each destination.

Experience the Cigna difference, across all our solutions

 Global access to locally compliant care	 Clinical expertise	 Holistic, whole-person approach to health and well-being	 Innovative digital tools	 Customer centricity world-class customer experience
 Accountable Service	 Dedicated client portal	 Easy administration and continuous support	 Plan reporting and analytical tools	

To find out more

We're here to help you meet the challenges of running a global enterprise, and get the healthcare package you want - and need.

Contact your Cigna representative today to find out how Cigna Connect can work for your company - matching your specific needs, budget and long-term goals.

GET A QUOTE

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