


















Cigna Global

# International Health Plans

Benefits summary (USD)



CIGNA GLOBAL HEALTH OPTIONS				CIGNA CLOSE CARE <sup>SM</sup>	
Plan tier	Silver	Gold	Platinum	Plan tier	Close Care
Area of cover	Worldwide or Worldwide excluding USA			Area of cover	Country of residence + Country of nationality
CORE COVER				CORE COVER	
INTERNATIONAL MEDICAL INSURANCE	Annual overall benefit maximum - per beneficiary per period of cover	\$1,000,000	\$2,000,000	Paid in full	\$500,000
	Condition limit - per beneficiary per period of cover.	N/A	N/A	N/A	\$250,000
	<b>Hospital charges</b> For inpatient and daypatient treatment	✓ Private room	✓ Private room	✓ Private room	✓ Semi-private room Kidney dialysis: \$5000 Emergency inpatient dental treatment: \$2,500
	<b>Hospital accommodation for a parent or guardian</b>	\$1,000	\$1,000	✓	⊗
	<b>Pandemics, epidemics and outbreaks of infectious illnesses</b>	✓	✓	✓	✓
	<b>Inpatient cash benefit</b> Per night up to 30 days per beneficiary per period of cover.	\$100	\$100	\$200	\$100
	<b>Accident and Emergency Room Treatment</b> <span>Updated</span>	\$500	\$1,000	\$2,000	⊗
	<b>Transplant services</b>	✓	✓	✓	⊗
	<b>Kidney Dialysis</b>	✓	✓	✓	\$5,000
	<b>Advanced Medical Imaging (MRI, CT and PET scans)</b> As part of inpatient, daypatient or outpatient treatment.	\$10,000	\$15,000	✓	\$2,500
	<b>Rehabilitation</b> Including: physical physiotherapy, occupational, cardiac, pulmonary, cognitive and speech therapies.	\$5,000 Up to 30 days	\$10,000 Up to 60 days	✓ Up to 90 days	Including physical, occupational and speech therapies: \$2,000 up to 30 days
	<b>Home nursing</b>	\$2,500 Up to 30 days	\$5,000 Up to 60 days	✓ Up to 120 days	⊗
	<b>Acupuncture and Chinese Medicine</b>	\$1,500	\$2,500	✓	Physiotherapy and complementary therapies: \$2,000
	<b>Palliative care</b>	\$35,000	\$60,000	✓	\$2,500
	<b>Prosthetic devices</b>	✓	✓	✓	Internal devices: Paid in full External devices: \$2,500
	<b>Local ambulance and air ambulance services</b>	✓	✓	✓	✓ Road ambulances only
	<b>Mental and Behavioural Health Care</b> As part of inpatient, daypatient or outpatient treatment. <sup>1</sup>	\$5,000 Up to 30 days	\$10,000 Up to 60 days	Paid in full Up to 90 days	\$3,000 Up to 60 days, including 30 days of inpatient.
	<b>Treatment for Obesity</b> <span>⌚ 24 MONTHS</span>	⊗	70% refund up to \$20,000	80% refund up to \$25,000	⊗
	<b>Cancer preventative surgery</b> <span>⌚ 12 MONTHS</span>	70% refund up to \$10,000	80% refund up to \$18,000	90% refund up to \$18,000	⊗
	<b>Cancer Care</b>	✓	✓	✓	✓
	<b>Cancer related appliances</b> Wigs and mastectomy bras	\$125 per lifetime per cancer related appliance			\$125 per lifetime per cancer related appliance
	<b>Congenital conditions</b> <span>Updated</span>	\$5,000	\$20,000	\$50,000	⊗
	<b>Out of Area Emergency Hospitalisation Cover</b> For beneficiaries who do not have Worldwide including USA coverage. Inpatient and Daypatient treatment.	\$100,000	\$250,000	✓	\$40,000
	<b>Routine maternity Care</b> <sup>2</sup> <span>⌚ 12 MONTHS</span>	⊗	\$7,000	\$14,000	⊗
	<b>Complications from maternity</b> <sup>2</sup> <span>⌚ 12 MONTHS</span>	⊗	\$14,000	\$28,000	⊗
	<b>Homebirths</b> <sup>2</sup> <span>⌚ 12 MONTHS</span>	⊗	\$500	\$1,100	⊗
<b>Newborn Care</b> The newborn may be required to be medically underwritten. <sup>2</sup> <span>⌚ 12 MONTHS</span>	\$25,000	\$75,000	\$156,000	⊗	
<b>Global telehealth with Teladoc</b>	Unlimited consultations			Unlimited consultations	
				INPATIENT AND DAYPATIENT	

CIGNA GLOBAL HEALTH OPTIONS					CIGNA CLOSE CARE <sup>SM</sup>	
		Silver	Gold	Platinum		
OPTIONAL BENEFITS					OPTIONAL BENEFITS	
INTERNATIONAL OUTPATIENT	Annual International Outpatient benefit maximum - per beneficiary per period of cover	\$15,000	\$35,000	Paid in full	OUTPATIENT AND WELLNESS CARE	\$5,000
	Telehealth consultation	\$2,500	\$5,000	✓		\$650
	Consultations with medical practitioners and specialists (In-person or virtual appointments)	\$2,500	\$5,000	✓		\$650
	Prescribed drugs and dressings <b>Updated</b>	\$1,500	\$4,500	✓		\$500
	Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)	\$2,500	\$5,000	✓		\$1,000
	Outpatient Rehabilitation We will pay for: • Outpatient Physiotherapy • Outpatient Occupational therapy • Osteopathy and Chiropractic treatment • Speech therapy; and • Cardiac and pulmonary rehabilitation.	\$5,000	\$10,000	✓		Physiotherapy: \$1,000 Osteopathy and chiropractic treatment: \$650
	Pre-natal and post natal care <sup>2</sup>  12 MONTHS		\$3,500	\$7,000		
	Infertility Investigations and treatment Up to a maximum of 4 attempts per lifetime. Available to beneficiaries up to 41 years old.  24 MONTHS			\$10,000		
	Hormone Replacement Therapy	\$250	\$500	\$1,000		
	Sleep Apnoea		\$1,500	\$2,000		
	Genetic Cancer test  12 MONTHS		\$2,000	\$4,000		
	Acupuncture and Chinese Medicine Up to a combined maximum of 15 consultations per period of cover.	\$2,500	\$5,000	✓		\$650
	Durable medical equipment	✓	✓	✓		\$1,500 Rental only. Up to 45 days per period of cover.
	Hearing Aids	\$500	\$1,000	\$2,000		
	Adult vaccinations	\$250	✓	✓		\$250
	Dental accidents	\$1,000	✓	✓		\$500
Child and Adolescence Wellbeing health	✓	✓	✓	Well child tests: \$1,000 Child immunisations: \$1,000 Annual eye and hearing test for children aged 15 and younger: Paid in full		
60+ Care	\$500	\$1,000	\$2,000			
INTERNATIONAL HEALTH AND WELLBEING	Life Management Assistance programme 24/7 access to counsellors for mental and behavioural health support.	✓	✓	✓	✓	
	Wellness Coaching Access to a personal wellness coach for lasting lifestyle changes related to: nutrition, weight management, fitness, sleep, stress, and tobacco cessation.	✓	✓	✓	✓	
	Mental Health Support Programme Up to 20 face to face counselling sessions per condition per period of cover.	✓	✓	✓		
	Routine adult physical examination <b>Updated</b>	\$325	\$650	\$2,000	\$225	
	Footcare by a Chiroprapist or Podiatrist	\$225 up to 5 sessions	\$450 up to 10 session	\$900 up to 15 sessions		

CIGNA GLOBAL HEALTH OPTIONS					CIGNA CLOSE CARE <sup>SM</sup>				
					Silver	Gold	Platinum		
OPTIONAL BENEFITS					OPTIONAL BENEFITS				
INTERNATIONAL HEALTH AND WELLBEING	Cervical Cancer screening	Updated	\$325	\$650	✓	OUTPATIENT AND WELLNESS CARE	Per screening limit \$225 Combined aggregate limit of \$400 per period of cover		
	Prostate cancer screening	Updated	\$325	\$650	✓				
	Breast cancer screening	Updated	\$325	\$650	✓				
	Skin cancer screening	Updated	\$325	\$650	✓				
	Lung cancer screening	Updated	\$325	\$650	✓				
	Bowel cancer screening	Updated	\$325	\$650	✓				
	Diabetes screening	New	\$325	\$650	✓				
	Bone densitometry		\$225	\$450	✓				
Dietetic consultations	Updated	\$325	\$650	✓	DENTAL CARE AND TREATMENT				
<ul style="list-style-type: none"> <li>1 consultation available to all eligible beneficiaries</li> <li>Up to 4 consultations per period of cover, if medically necessary.</li> </ul>									⊗
Eye Test	1 eye examination per period of cover	\$100	\$200	✓					⊗
Expenses for:	<ul style="list-style-type: none"> <li>Spectacle lenses,</li> <li>Contact lenses,</li> <li>Spectacle frames,</li> <li>Prescription sunglasses.</li> </ul>	\$155	\$155	\$310					⊗
Annual Dental Treatment benefit maximum		\$1,250	\$2,500	\$5,500					\$750
Preventative	⌚ 3 MONTHS	✓	✓	✓					✓
Routine	⌚ 3 MONTHS	80% refund	90% refund	✓					80% refund per period of cover
Major restorative	⌚ 12 MONTHS	70% refund	80% refund	✓					70% refund per period of cover
Orthodontic treatment	⌚ 18 MONTHS	40% refund	50% refund	50% refund	⊗				
Available up to 18 years old.									
INTERNATIONAL EVACUATION AND CRISIS ASSISTANCE PLUS <sup>SM</sup>	International Medical Evacuation Annual benefit maximum - per beneficiary per period of cover		✓	✓	✓	CORE COVER			
	Crisis Assistance Plus <sup>SM</sup> Programme		FocusPoint International will pay for crisis consulting expenses and other additional expenses per covered response (up to a maximum of two physical incidents per beneficiary per period of cover).			⊗			
	This programme provides time-sensitive advice and coordinated in-country crisis assistance for risks that could impact you when you're travelling.								
	Medical Evacuation		✓	✓	✓	\$50,000			
	Medical Repatriation		✓	✓	✓	\$100,000			
	Repatriation of mortal remains		✓	✓	✓	\$25,000			
	Travel costs for an accompanying person		✓	✓	✓	⊗			
	Compassionate visit - travel costs	Up to a maximum of 5 trips per lifetime.	\$1,200	\$1,200	\$1,200	⊗			
Compassionate visit - living allowance costs	Per day up to 10 days per visit.	\$155	\$155	\$155	⊗				

✓ Paid in full, up to the annual benefit maximum, if applicable, for your selected plan per beneficiary per period of cover.

⊗ Not covered. ⌚ Waiting period applies.

<sup>1</sup> Day limit only applies to inpatient and daypatient treatments.

<sup>2</sup> For treatment incurred in either Hong Kong or Singapore, this benefit is only available once the mother has been a beneficiary under this policy for a continuous period of at least 24 months or more.

Cigna Global Health Options and Close Care<sup>SM</sup> are available in EUR and GBP currencies also.



Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions that may be specific to each benefit. Please refer to the respective Cigna Global Health Options and Cigna Close Care<sup>SM</sup> Customer Guides for full benefit details and the additional currencies. The benefits described are deemed accurate at the date of publication and may be subject to change without notice. This document serves only as a reference and does not form part of a legal contract. Coverage and benefits are available except where prohibited by applicable law or eligibility. Nothing in this document constitutes legal, tax, financial planning, health or medical advice.

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