



Product Brochure

Cigna Close CareSM Plan

An introduction to our health plan





**Improving the health and
vitality of those we serve.**

www.internationalinsurance.com



Contents

04	Why choose Cigna Close Care SM	13	How to create your plan
06	Our whole health services	14	Summary of benefits
10	Our digital health tools	16	Your deductible and cost share options
11	We put people first	17	What you can expect from us
12	How Close Care SM can work for you	18	Get a quote today

Get a quote today



WANT US TO CALL YOU BACK?

Send us your phone number and one of our staff will call you back as soon as possible. Simply fill in your details at www.cignaglobal.com



CALL US

Inside the USA: 877 539 6295

Outside the USA: +44 (0) 1475 492 119



EMAIL US

cignaglobal_sales.team@cigna.com

Or send us a message via our website by typing your query and your details at www.cignaglobal.com

www.internationalinsurance.com

Why choose Cigna Close CareSM

Cigna Healthcare is a truly global health insurer with many years of experience providing health insurance across the world to expatriates, retirees, and students. We understand what you expect from your health insurer and have designed the Close CareSM plan with your needs in mind.



Global network of 2.2 million healthcare providers

Reassurance of a trusted global health insurer

- With roots in healthcare as deep as 230 years, The Cigna Group is a globally recognised and trusted health services company. Today, we have over **189 million customer relationships** that we serve in more than 30 countries and jurisdictions. We look after them with an international workforce of 70,000 people,
- We have an **extensive medical network** comprising of over 2.2 million partnerships, including 300,000 mental and behavioural health care providers, and 67,000 contracted pharmacies.
- We use our scale to deliver **choice, predictability, affordability and access to quality care** for our customers.
- **“Good reputation for international insurance”**
Cigna Close Care customer, 2021 survey



180 days home cover

Only pay for coverage where you need it most

Our Cigna Close CareSM plan has been specifically designed to meet the needs of individuals who do not require global coverage and only require coverage in their **country of residence** and **country of nationality** when they return home for visits.

Coverage that provides peace of mind

- Our Cigna Close CareSM plan provides coverage for **essential hospital stays and treatment**, including surgeons and specialist consultation fees, hospital accommodation, nursing and medicines. The plan also provides inpatient and outpatient **mental health coverage** and coverage for treatment, testing and vaccines as a result of a pandemic.
- What's more, you have the added comfort of our **Out of Area Emergency care benefit** which covers you for any unexpected medical needs when you are on a short trip outside your area of coverage.



Peace of mind with out of area emergency cover



Tailor your plan and budget with optional modules and cost share options

Cost effective and flexible plan that suits your healthcare needs

- Creating a cost effective, tailored plan with Cigna Healthcare is **simple**. Your Core cover will cover you comprehensively for inpatient and daypatient treatment, and you have the **choice** to add our optional Outpatient and Wellness Care and Dental Care and Treatment modules to your plan. We also offer a wide range of cost shares and deductible options, allowing you to **tailor a plan** to suit your budget.

Why choose Cigna Close CareSM

At Cigna Healthcare we understand the importance of both your physical and mental health, and provide a range of benefits and programmes in order to support our customers on their whole health journey.



We offer pre-cancer screenings and counselling sessions

A holistic approach to health

- Our Cigna Close CareSM plan includes **mental health care and cancer care** as standard.
- We have a range of **preventative treatments** and non-symptomatic tests and screenings available.
- We offer **counselling and coaching sessions** for both emotional and physical support.
- We offer access to an online self-help Cognitive Behavioural Therapy (CBT) programme to address mild to moderate anxiety, stress, and depression.



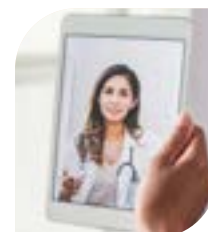
Dedicated point of contact on your treatment journey

Personal medical care and support

You will have access to our Clinical Case Management Programme which provides **tailored medical support** from Cigna Healthcare doctors and nurses. See pages 6-7 for examples of how our customers have benefitted from the programme.

Convenient digital healthcare tools

- Unlimited phone or video doctor consultations via our Cigna Wellbeing® app.
- Find a healthcare provider in your location via our easy to use search function on your **online Customer Area**. You can also submit and track your claims, and contact us via live chat, direct message or by requesting a call back.
- If you are based in the USA, you could benefit from our **home delivery pharmacy service**, which is convenient for those requiring regular medication. Terms and conditions apply.
- ***"Online claim process is easy to use and the benefit guide is clear and precise."***
Cigna Close Care customer, 2021 survey



Virtual doctor appointments are typically scheduled for the same day



We aim to answer your call within 20 seconds.

We put you at the heart of what we do

- You will receive a decision on your application within **24 hours**.
- Our Customer Care Team is always available to speak with you day and night, **24/7**, with multi-language capabilities.
- **Direct billing** is available with many providers within our network.

Our Whole Health services

We are dedicated to helping you and your family live happier, healthier lives thanks to our clinical expertise. All of our Cigna Close CareSM customers have access to our **Clinical Case Management programme** which includes the following four services:

Case Management

Feel supported on your medical journey.

Our Case Management service enables you to receive personalised support and assistance from our dedicated nurses and doctors when you are diagnosed with a complex condition requiring special support.

WHAT HAPPENED?

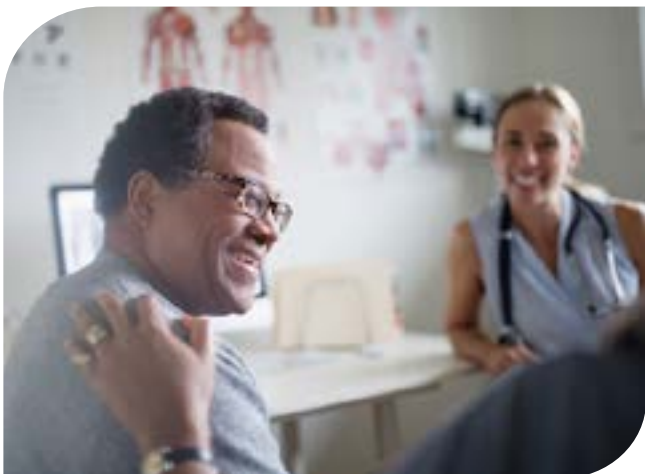
A customer had been diagnosed with a brain tumour with a complex and lengthy treatment plan.

WHAT DID WE DO?

The customer and their family were supported during the whole treatment by a Clinical Case Manager. Their Case Manager acted as a single point of contact in Cigna Healthcare, helping them to understand and navigate through the whole journey, facilitating access to care and coordinating with all parties to make the process safer, simpler and smoother.

WHAT WAS THE OUTCOME?

This help and support from the Cigna Healthcare case manager provided the family with the peace of mind and reassurance that allowed them to focus on the recovery of their family member.



Chronic Condition

A helping hand to manage your condition.

Our Chronic Condition programme offers you support if you are suffering from a chronic condition, to help you better understand, manage and improve your condition. You will have access to this programme even if the condition is a special exclusion as detailed on your Certificate of Insurance.

WHAT HAPPENED?

A customer had been strongly advised to lose weight and reduce his cholesterol after a cardiovascular event, but he had no clear guidance on how to achieve this.

WHAT DID WE DO?

Through regular calls with his assigned case manager we managed through education to help him reduce weight and cholesterol, and maintain a healthy and balanced diet, setting realistic goals while we also helped him to control his core disease and assist in the long term follow-up.

WHAT WAS THE OUTCOME?

The goals set in place for the customer helped not only to achieve the goals but to win the knowledge to be in control of his health with improved overall management of his cardiac condition.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

Our Whole Health services

As part of our **Clinical Case Management programme**, you have access to doctors worldwide for initial consultations via telephone or video, or to provide you with expert second medical opinions.

Global Telehealth

Doctor consultations, anytime, anywhere.

Our Global Telehealth service gives you access to licensed doctors around the world for non-emergency health issues. We can arrange a callback appointment for you often on the same day, or you can arrange a telephone or video consultation from the Cigna Wellbeing® app.

WHAT HAPPENED?

A customer was feeling heart palpitations and wasn't comfortable attending the local hospital which didn't have any English-speaking doctors. She used her Cigna Wellbeing® App to schedule a video consultation later in the day and she was able to upload a file with her previous doctor notes.

WHAT DID WE DO?

The doctor spent time listening to the customer, discussing her symptoms, medical history, drug allergies and details of other prescribed medicines. The doctor put the customer at ease and alleviated her concerns.

WHAT WAS THE OUTCOME?

The customer felt reassured and more informed about her condition. The advice she received enabled her to book the adequate follow-up tests and get the help she needed.



Decision Support Programme

Feel reassured thanks to second medical opinions.

Our Decision Support programme gives you access to global medical experts for advice and recommendations on your individual diagnosis and treatment plan.

WHAT HAPPENED?

A customer residing in central Europe was diagnosed with a severe cardiac condition requiring complex heart surgery. He raised concerns to us about his treatment options.

WHAT DID WE DO?

Through our Decision Support programme, the customer received advice from international cardiologists to book follow-up tests prior to undertaking surgery. We helped him organise the tests and the medical experts were able to confirm that surgery was the right course of action.

WHAT WAS THE OUTCOME?

We arranged an appointment with one of the best cardiac surgeons in his location to carry out the required surgery. The customer felt reassured knowing this was the right option for them.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

Our Whole Health services

As part of our optional International Health and Wellbeing module, you will have access to our wellness companion services, comprising of the Life Management Assistance programme and Wellness Coaching.

Your Wellness Companion Services

Emotional support

- **Short-term counselling** that can be conducted via telephone, video, or face to face.
- Common examples: managing anxiety and depression, couples' and family relationship support, bereavement, and more.
- You will have access to 6 sessions per topic, with **unlimited amount of topics** per period of cover.

You will be **matched with a counsellor or coach** who best meets your particular needs.

Physical support

- We can help you reach your **nutrition, fitness, sleep, and weight management goals** via our Telephonic Wellness Coaching.
- You will be matched to your own wellness coach to **identify goals that are important to you**, build an action plan and receive ongoing support for **lasting changes**.

Behavioural Health

Online Cognitive Behavioural Therapy (CBT) programme

- Self-help programme to **build resilience** and improve wellbeing.
- 7 online sessions, with the **option of email or telephone support** from a counsellor to track your progress.
- Unlimited access for 6 months.

Mindfulness Coaching

- Access 6 telephonic coaching sessions with an **MBSR-trained health and wellness professional** if you are experiencing stress, and challenges with focus and concentration.
- You will receive **personalised support**, as well as online resources for self-guided practice.

Our CBT programme can help those experiencing mild-to-moderate **anxiety, stress or depression**.

Practical needs

- Live assistance is always available to provide **immediate support** and a tangible action plan and next steps.
- We can provide **pre-qualified referrals** to support your work-life balance challenges, including relocation logistics, child or eldercare, legal or financial services.

Career support

Manager Assist

- Consultative service for managers looking to develop their **people management skills**.

Life coaching

- Matching employees to a professional coach to support their **personal and professional goals**.



Support is available **24/7**, with **multiple language** options.



We can help with **career development** and performance improvement.

* For certain queries, our Customer Service team may direct you to our in-house team of specialists who are available during working hours (Monday to Friday from 8am to 8pm CET).

Our Whole Health services

The Wellness Companion service will match you with a qualified counsellor or wellness coach to assist you with any work, life, personal or family challenge.

Your Wellness Companion Services



Face-to Face Counselling Support

WHAT HAPPENED?

- A customer recently moved to the UK and did not speak English well and this caused self-esteem and anxiety issues.

WHAT DID WE DO?

- Our chosen partner was able to call the customer in her native language so she could explain her issues without being concerned about a language barrier. They were then able to organise appropriate individual face-to-face counselling sessions to address her issues.

WHAT WAS THE OUTCOME?

- The counselling sessions taught the customer effective coping strategies to help with her stress and anxiety levels which she started implementing into her daily life.

Wellness Coaching

WHAT HAPPENED?

- Participant enrolled in wellness coaching because they were interested in reducing their blood sugar.

WHAT DID WE DO?

- The wellness coach worked alongside the participant to build a sustainable healthy eating plan, focused on dietary changes to reduce their blood sugar levels. Between each session, the participant implemented small changes related to their goals of healthy eating and increased exercise for improved blood sugar control.

WHAT WAS THE OUTCOME?

- By the end of the 6 sessions, the participant increased their knowledge about how to control their blood sugar and felt improved confidence in managing their health.



Practical Needs

WHAT HAPPENED?

- A customer with irregular working hours was concerned about finding suitable childcare for her newborn.

WHAT DID WE DO?

- Our chosen partner was able to research different options and hours of nearby childcare centres. They mapped out a childcare schedule that involved part time day-care centre and in-home care.

WHAT WAS THE OUTCOME?

- This allowed the customer to secure professional care in her new location without incurring unnecessary costs.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

Our digital healthcare tools

We provide you with a host of tools and features to help you manage your health and wellbeing.

Access our Cigna Wellbeing® App

The Cigna Wellbeing® App gives you easy access to a suite of healthcare tools, including:

Access Global Telehealth:

Video and phone consultations with **medical practitioners and specialists**.

What can I use Global Telehealth for?

- A diagnosis for non-emergency health issues ranging from acute conditions to complex chronic conditions
- Non-emergency paediatric care
- Making preparations for an upcoming consultation
- Discussing a medication plan

Manage your health:

Gain a 360° view of your health with our health assessments and access our chronic condition management programme which is led by our highly experienced nurses who help you take control of your chronic condition.

Change behaviour:

Track your biometrics and access online coaching programmes designed to help you make better decisions relating to sleep, stress, nutrition and exercise.

“ The doctor was very careful in diagnosing me over the phone, appeared to have prescribed proper medication and followed up with me via phone and email the following week. It made me feel very valued as a customer.

2023 Telehealth Customer Survey

”

Log into your secure Online Customer Area

We put you in control

You'll have access to easy online tools to manage your policy and submit your claims. With our secure online Customer Area, you will be able to:

- Access care and easily find local medical providers;
- Manage your policy and submit and track claims;
- Contact us through our live chat, by messaging us, or by arranging a callback.



“ Both the website and the telephone sales agents were a pleasure to consult. All my needs and expectations were fully met and exceeded.

Sally, France, 2022

”

We put people first

Our Customer Care team are dedicated to providing you with the highest level of service and care.



We are available for you 24/7 and we will aim to answer your call within 20 seconds.



Contact us in a manner that works for you: Live chat, call us, email us or request a callback.



We aim to process your guarantee of payment within one hour and your claims within 5 working days.



Our multicultural Customer Care team can assist you in many languages.

This is what our customers had to say about our Customer Care team as part of our Trustpilot reviews:

"The staff were very professional, explained to me clearly what was included and excluded from my health insurance policy. They helped me find the best way to pay according to my budget. Really good experience."

Jérôme, United Arab Emirates, 2023

"Great experience. Policy issued in a few hours along with the claim processing steps. Further steps of submitting claims were simply and promptly approached."

Anca, Canada, 2023

"The website is easy to navigate, but the telephone support I received from the customer service was outstanding! (...)"

Kat, United States, 2023



We put you at the heart of everything we do



How Close CareSM can work for you

Our Cigna Close CareSM plan offers a wide range of benefits for all our customers and their specific healthcare needs.

STUDENTS



RETIREES



EXPATRIATES



PROFILE

Claire has recently moved abroad from the UK to France to study and gain international experience.

Michael and Sarah, from the USA, decided to spend their retirement re-locating to Spain.

Robert decided he wanted to move abroad to Canada and work remotely.

SPECIFIC HEALTHCARE REQUIREMENTS

She was looking for **affordable coverage** that gave her peace of mind that she will be looked after whilst studying abroad.

They were looking for a plan that only covered them in those two locations, and provided access to **top quality healthcare**.

His employer have given him a budget towards his health insurance plan. He was looking for affordable coverage for doctor visits and an **easy to manage plan**.

HOW CIGNA CLOSE CARESM MEETS THEIR NEEDS

- ✓ Cost effective cover as she is on a tight budget
- ✓ Only needs coverage in France and when she returns home to the UK for the holidays during university breaks
- ✓ **Easy access to English-speaking doctors** for peace of mind whilst in France via our Cigna Wellbeing® app
- ✓ Benefits from working with our **wellness coaches** who helped her build a fitness and healthy eating plan to keep her healthy whilst studying
- ✓ Peace of mind that she is covered for medically necessary treatment resulting from a **pandemic**, epidemic or infectious illness outbreak

- ✓ Covered in Spain and when they return home to the USA for family visits
- ✓ Peace of mind with our **out of area emergency cover** benefit when they travel around Europe on holiday
- ✓ Protection for hospitalisations and cancer care
- ✓ Access to one of our **clinical case managers** to provide support during entire treatment journey
- ✓ Reassurance with annual **pre-cancer screenings** via the Outpatient and Wellness Care optional module

- ✓ Access to **doctor visits** and routine physical exams via the Outpatient and Wellness Care optional module
- ✓ Wide choice of deductibles and cost sharing options to keep his premium low
- ✓ Ability to manage his plan using his **online Customer Area** to submit and track claims and search for local healthcare providers
- ✓ Our Life Management Assistance Programme provided him with resources to help with his re-location demands
- ✓ Cigna Healthcare offers **direct billing** for his local healthcare providers, so getting treatment is simple

How to create your plan

Creating a comprehensive, tailored Cigna Close CareSM plan is simple.

I. Your core cover

This is your essential cover for treatment you receive on an inpatient or daypatient basis including:

- Costs for hospital accommodation and surgeon and specialist consultation fees;
- Mental health care;
- Physiotherapy;
- Cancer treatment

Your core cover does not provide cover for:

- Outpatient consultations with specialists and medical practitioners;
- Prescribed drugs or dressing that you may require on an outpatient basis
- Any rehabilitation treatments such as physiotherapy that are performed on an outpatient basis.

You have two areas of coverage to choose from:

- Your country of habitual residence and country of nationality
- Access to out of area emergency cover

Annual benefits

- Up to the maximum amount per beneficiary per period of cover

\$500,000 / €400,000 / £325,000

Please see page I4 for further plan details.

2. Add optional modules



Outpatient and Wellness Care

This covers you more comprehensively for outpatient care where a hospital admission as a daypatient or inpatient is not required, and also covers wellbeing benefits:

- Consultations with medical practitioners and specialists;
- Prescribed outpatient drugs and dressings;
- Outpatient physiotherapy;
- Pre-cancer screenings, adult physical exams and vaccinations;
- Life Management Assistance Programme and Wellness Coaching.



Dental Care and Treatment

This optional module provides you with comprehensive dental cover.

- Preventative, routine and major dental treatments.

Please see page I5 for details of the optional modules.

3. Manage your premium

You have the flexibility to adjust your premium to suit your budget with a wide range of:

DEDUCTIBLES

COST SHARES

These are voluntary amounts that you choose to pay that are not covered by your plan. If you choose a deductible and/or cost share, your premium will be lower than it otherwise would be.

Please see page I6 for details of the deductible and cost share options.

4. Manage your payment options

Finally, you have the freedom to choose at which frequency you pay for your policy. If you choose an annual or quarterly payment, your premium will be slightly lower than it otherwise would be.



ANNUALLY



QUARTERLY










MONTHLY

You can make payments by debit or credit card, or if you pay annually, you can pay by bank wire transfer.

Summary of benefits

Core Coverage: Inpatient and Daypatient Benefits

Annual overall benefit maximum – per beneficiary per period of cover	\$500,000 €400,000 £325,000
Area of Coverage <ul style="list-style-type: none"> The area of coverage is limited to your country of habitual residence and country of nationality. USA coverage is included if the country of habitual residence is the USA. USA nationals can choose to purchase USA coverage (if the policyholder does not elect to purchase USA coverage, then beneficiaries do not have coverage on visits home). USA area of coverage is not permitted if either of the options above do not apply. 	
Condition limit This is the annual amount we will pay towards all costs of treatment following the diagnosis of a condition. This includes all claims paid across inpatient, daypatient and outpatient in relation to the primary condition. This applies to each beneficiary per period of cover.	\$250,000/ €200,000/ £165,000
Out of area emergency cover Emergency inpatient, daypatient and outpatient medical treatment during temporary trips outside your country of habitual residence or country of nationality. This is limited to 21 days per trip and a maximum of 45 days per policy year.	\$40,000/ €29,600/ £26,600
Hospital charges <ul style="list-style-type: none"> nursing and accommodation for inpatient and daypatient treatment and recovery room; operating theatre; prescribed medicines, drugs and dressings for inpatient or daypatient treatment; treatment room fees for outpatient surgery. 	 Semi-private room
Pandemics, epidemics and outbreaks of infectious illnesses	
Inpatient cash benefit	\$100/€75/£65 Per night up to 30 days
Intensive care <ul style="list-style-type: none"> intensive therapy; coronary care; high dependency unit. 	
Surgeons' and Anaesthetists' fees	
Specialists' consultation fees	
Kidney Dialysis	\$5,000/€3,700/£3,325
Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)	
Advanced Medical Imaging (MRI, CT and PET scans) As part of inpatient, daypatient or outpatient treatment.	\$2,500/€1,850/£1,650
Physiotherapy and complementary therapies	\$2,000/€1,480/£1,330
Rehabilitation We will pay for: <ul style="list-style-type: none"> Physical therapy; Occupational therapy; Speech therapy. 	\$2,000/€1,480/£1,330 Up to 30 days
Mental Health Care As part of inpatient, daypatient or outpatient treatment. We will pay for: <ul style="list-style-type: none"> Up to 60 days combined maximum total for inpatient and outpatient mental health care Up to 30 days maximum for inpatient treatment 	\$3,000/€2,200/£2,000 Up to 60 days
Cancer care	
Cancer related appliances Includes wigs / headbands and mastectomy bras for cancer patients	\$125/€100/£85 per lifetime per cancer related appliance
Hospice and Palliative care	\$2,500/€1,850/£1,650
Internal prosthetic devices	
External prosthetic devices	\$2,500/€1,850/£1,650
Local ambulance services	
Emergency inpatient dental treatment	\$2,500/€1,850/£1,650
Medical Evacuation	\$50,000/€37,000/£33,250
Medical Repatriation	\$100,000/€74,000/£66,500
Repatriation of Mortal Remains	\$25,000/€18,500/£16,500

Global Telehealth

Global Telehealth with Teladoc

Video and phone doctor consultations via the Cigna Wellbeing App, or via a referral from our Customer Care team for non-emergency health issues.

Unlimited consultations

The following details the two optional modules available to add to your Core cover, allowing you to build a plan that suits your needs.

Outpatient and Wellness Care




(any chosen deductible applied to Outpatient, will not apply to any wellness care benefits)

Annual overall benefit maximum - per beneficiary per period of cover	\$5,000 €3,700 £3,325
Consultations with medical practitioners and specialists	\$650/€500/£425
Telehealth consultations Virtual doctor consultations with chosen healthcare provider.	\$650/€500/£425 Combined benefit limit with the consultations with medical practitioners and specialists benefit.
Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)	\$1,000/€740/£665
Physiotherapy	\$1,000/€740/£665
Osteopathy and chiropractic treatment	\$650/€500/£425
Acupuncture and Chinese medicine	\$650/€500/£425
Prescribed drugs and dressings	\$500/€370/£330
Rental of durable medical equipment	\$1,500/€1,100/£1,000
Adult vaccinations	\$250/€185/£165
Dental accidents	\$500/€370/£330
Child wellbeing tests	\$1,000/€740/£665
Child immunisations	\$1,000/€740/£665
Annual eye and hearing test for children aged 15 and younger	✓


Your Wellness Care Benefits

Routine adult physical examination	\$225/€165/£150
Life Management Assistance programme 24/7 access to counsellors for mental and behavioural health support.	Included
Wellness Coaching Access to a personal wellness coach for lasting lifestyle changes.	Included
Cervical cancer screening	Per screening limit of \$225/€165/£150 Combined aggregate limit of \$400/€300/£260
Prostate cancer screening	
Breast cancer screening	
Bowel cancer screening	
Skin cancer screening	
Lung cancer screening	
Bone densitometry	

Dental Care and Treatment

Annual overall benefit maximum - per beneficiary per period of cover	\$750 / €550 / £500
Preventative dental treatment  3 MONTHS	✓
Routine dental treatment  3 MONTHS	80% refund per period of cover
Major restorative dental treatment  12 MONTHS	70% refund per period of cover

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

 Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide for full details. *Day limit only applies to inpatient and daypatient treatments.

Your deductible and cost share options

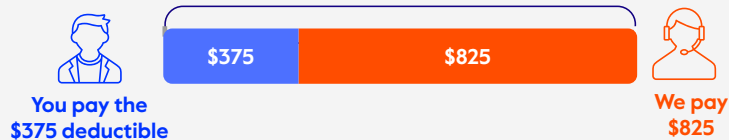
Our wide range of deductible and cost share options allow you to tailor your plan to suit your needs. You can choose to have a deductible and/or a cost share on the Core Medical Insurance plan or Outpatient and Wellness Care module*. If you do so, your premium will be lower than it otherwise would be.

	Deductible This is the amount you must pay towards your cost of treatment until the deductible for the period of cover is reached.			Cost Share This is the cost share percentage you must pay toward your cost of treatment.	Out of Pocket Maximum This is the maximum amount of cost share you have to pay per period of cover.
International Medical Insurance	\$0	€0	£0		
	\$375	€275	£250		
	\$750	€550	£500	0%	\$2,000 €1,480 £1,330
	\$1,500	€1,100	£1,000	10%	
	\$3,000	€2,200	£2,000	20%	\$5,000 €3,700 £3,325
	\$7,500	€5,500	£5,000	30%	
International Outpatient	\$10,000	€7,400	£6,650		
	\$0	€0	£0		
	\$150	€110	£100	0%	
	\$500	€370	£335	10%	\$3,000 €2,200 £2,000
	\$1,000	€700	£600	20%	
	\$1,500	€1,100	£1,000	30%	

If you have selected a deductible and/or cost share, the examples below demonstrate how it works.

Example 1: DEDUCTIBLE

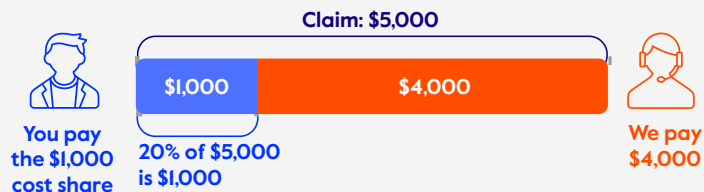
Claim value: **\$1,200**
Deductible: **\$375**



Once the deductible amount has been reached, we pay for all subsequent treatment costs for this period of cover.

Example 2: COST SHARE

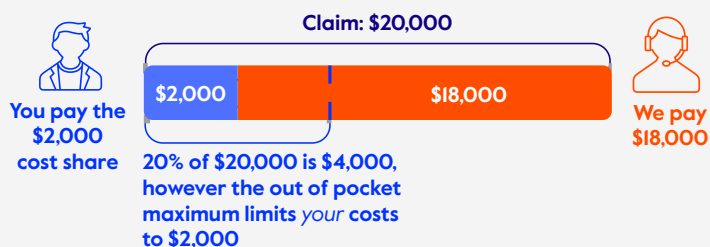
Claim value: **\$5,000**
Deductible: **\$0**
Cost share: **20% = \$1,000**
Out of Pocket Maximum: **\$2,000**



The amount of cost share is subject to the capping effect of the out of pocket maximum.

Example 3: COST SHARE AND OUT OF POCKET MAXIMUM

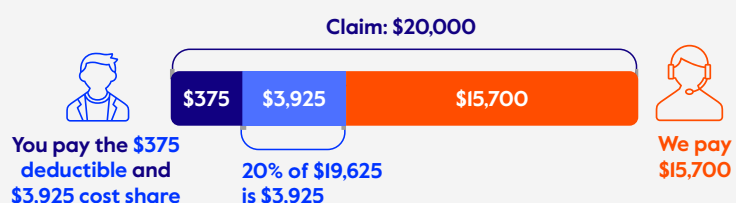
Claim value: **\$20,000**
Deductible: **\$0**
Cost Share: **20% = \$4,000**
Out of Pocket Maximum: **\$2,000**



The out of pocket maximum protects you from large cost share amounts.

Example 4: DEDUCTIBLE AND COST SHARE

Claim value: **\$20,000**
Deductible: **\$375**
Cost Share: **20% = \$3,925**
Out of Pocket Maximum: **\$5,000**



The deductible is due before the cost share is calculated.

* Any chosen deductible applied to optional Outpatient module, will not apply to any wellness care benefits included on page I5.

What you can expect from us

Once you join Cigna Healthcare, your policy documents, including your Cigna Healthcare ID card(s), will be available in your secure online Customer Area.

Your policy documents include the following:



Customer Guide

Learn how your plan works and see all the benefits you have access to.



Policy Rules

The terms and conditions, general exclusions and definitions of your policy.



Certificate of Insurance

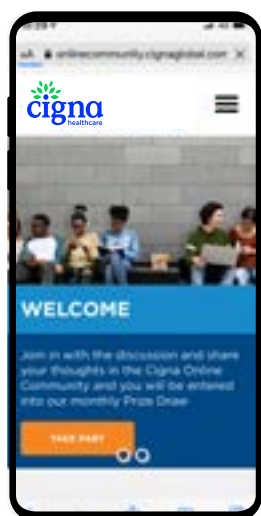
A record of your plan, premium, level of cover and beneficiaries.



Cigna Healthcare ID Card

Proof of your identity and cover for when you need treatment.

We strive to continuously improve our service to you



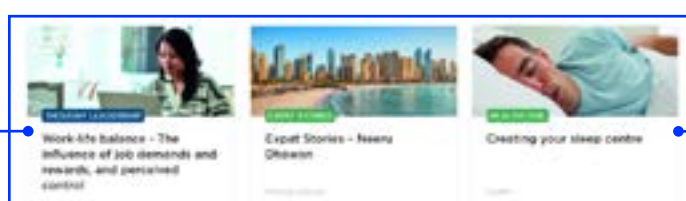
We strive to continuously enhance our healthcare plans and services thanks to your feedback.

- We may invite you to let us know if we are meeting your expectations through Net Promoter Score surveys.
- We may invite you to join our exclusive Online Community to open a dialogue with you on the things that matter to you (subject to your location).

Make the most of your globally mobile experience

Visit the [Health Blog](#) on our website for a host of useful information such as country guides, information on healthcare systems, and tips for making the most of your relocation. You can access the Health Blog on our Cigna Healthcare Global website.

Learn from the experience of our globally mobile employees



Find out how to maintain a healthy lifestyle whilst abroad



**Improving the health and
vitality of those we serve.**



INTERNATIONAL
CITIZENS
INSURANCE

Ensuring Peace of Mind Abroad



Protect What Matters Most

At **International Citizens Insurance (ICI)**, we're more than just an insurance provider—we're a trusted partner for navigating life abroad.

Whether you're a global citizen, expatriate, or organization, we offer comprehensive **health, life, and travel insurance solutions** tailored to your unique needs.

Our team of dedicated experts delivers personalized guidance and unwavering support, ensuring our clients feel confident, prepared, and fully protected wherever their journey takes them.

With a wide range of high-quality coverage options and a customer-first approach, our clients are informed, empowered, and cared for every step of the way.

Why Choose ICI?

Access to Top Global Insurers

We partner with multiple insurers to ensure you get the best options for your needs and budget.

Unbiased and Personal Advice

Your insurance needs are unique, and ICI will work with you to find the best option.

No Additional Fees

When you purchase through ICI, you get to work with our trusted advisors at the same price as going direct.

Claims Assistance and Customer Advocacy

Our strong insurer relationships and exceptional customer service make the entire process, from comparing plans to processing claims, simple and stress-free.

Get in Touch with Us!



Call: U.S. [877-758-4881](tel:877-758-4881) – Intl. [+44 \(20\) 35450909](tel:+442035450909)



Email: info@internationalinsurance.com



Visit: www.internationalinsurance.com

Want to talk to an agent?

Learn More

