

# CIGNA INTERNATIONAL

*Making a world of difference®*

*You hope it never happens, but for expatriates on foreign assignments around the world, the potential need is palpable – always there, just under the surface. Thankfully, CIGNA International Expatriate Benefits is there to make a difference.*

## Real Life: A serious accident ...

When the teenage son of an expatriate member had a serious motorbike accident, the employee's healthcare plan became more critical than ever imagined. While living with his family in an Asian country, the boy suffered a head injury with severe brain damage. Doctors and his family feared the worst.

Thanks to CIGNA International's clinical staff, along with our strategic partner, International SOS®, the family was able to navigate the complexities of the local healthcare system and arrange the right care to meet their son's special needs. With long-term rehabilitation, intensive nursing support and physiotherapy, the boy progressed remarkably well. And he and his family were able to stay where they wanted – in Asia.

## Market Leader: International Expatriate Benefits

Despite mounting world tensions, companies continue to have a need to send employees to other countries for extended periods of time. For many, supporting an expatriate workforce represents a significant investment of company resources. The severity of a situation like this could have resulted in a failed assignment for the employer and the loss of a valuable employee, not to mention added risks to the boy. Real stories like this drive home the importance of working with an experienced international leader.

CIGNA International Expatriate Benefits (CIEB) is a leading provider of employer-sponsored healthcare benefits and services – covering close to 300,000 expatriates and their families on assignments in over 200 countries/jurisdictions around the globe. As a market leader, we serve and consult with more than 2,000 multinational companies via expatriate business units throughout North America, Europe, the Middle East and the Asia-Pacific region. Our global footprint uniquely positions us to deliver up-to-the-minute advice on global health and wellness issues to large enterprises and small entrepreneurs alike.

Based on more than 30 years of global expatriate experience, our services have been created exclusively to help multinational employers attract and retain top talent for international assignments, as well as enhance the expatriate experience for employees and their families whether on short- or long-term assignments. Meaning, we fully understand the intricacies of international healthcare.

### Ensuring High Quality Medical Care

Whether in a familiar culture or operating in an exotic or remote location, finding appropriate, high-quality local healthcare is important to expatriates. As the first U.S. insurer to develop specialized insurance solutions for multinational employers and their globally mobile employees, CIEB offers various funding options and a full line of benefits, including:

- Medical
- Dental
- Vision
- Pharmacy
- Life
- AD&D
- Disability
- Wellness
- Cash Plans
- Business Travel
- EAP/Behavioral Health

At the core of CIGNA International's healthcare enterprise is a fully integrated, physician-directed healthcare management system worldwide. CIEB is the only global carrier with an international, clinically experienced, in-house medical team.

Our full-time medical director and nursing support staff are exclusively assigned to CIEB, bringing a wealth of hands-on international medical experience. And, our CIEB medical staff is backed by a worldwide network of more than 3,000 professionals through our affiliation with International SOS.

Because of our rigorous prescreening process and extensive selection procedures, which are continuously monitored and maintained, expatriates have access to quality medical facilities and healthcare practitioners with whom they can feel comfortable. Offering peace of mind to expatriates when they most need it, the quality of our global medical service is unsurpassed, with services such as:

- **Robust networks** of healthcare providers – nearly 500,000 in the U.S., 51,000 globally and another 42,000 through local partnerships
- Immediate, real-time access to **knowledgeable physicians** around the world for every medical situation, from routine referrals to complex emergencies
- Emergency medical **evacuation and repatriation**, in cooperation with our global assistance partner, International SOS
- A complete range of **healthcare services** from information, clinician-provided advice, and referrals, to appointment and admissions assistance
- Web-based **Expert Second-Opinion** services allowing members with serious diagnoses to be reviewed by U.S.-based experts, without having to leave assignment
- Medical management and claims policies created with **international protocols** in mind

## Industry-leading Customer Service

In addition to leading medical expertise, our multi-lingual customer service team is industry-leading too. For over 10 years, studies have shown exceptionally high ratings on our overall service, information services and materials, and claims processing.

Our staff, located in dedicated, integrated service operations in Europe and North America, is familiar with claims practices around the world, as well as multi-currency claims processing and claims adjudication in different markets.

To keep your employees focused on what matters, CIEB's industry-leading services include:

- **Multilingual customer service** representatives, available 24/7, 365 days a year, eliminating time differences and distance gaps
- **CIGNALinks**, a **direct-to-provider payment** system across 15 countries – a unique-to-CIGNA program to help ensure employers meet regulatory requirements and receive discounts when available
- **Secure Website** access to benefit summaries, family eligibility, claims status, claim forms in multiple languages, EOBs, email links to Customer Service, and a disease and healthcare condition center
- **Online Country Guides** with health, cultural, security and pre-travel information for more than 190 locations
- A full complement of **concierge services and emergency resources**, such as replacement of lost medications or coordination of emergency travel arrangements for family members
- **Direct settlement and negotiated pricing** in key expatriate locations, including special rates in select countries with certain providers
- Real-time **guarantees of payment** – to all types of healthcare providers and facilities extended to physicians and dentists, not just hospitals – freeing members from financial burdens when care is of the utmost importance

## Making a Difference

As a division of CIGNA International, CIEB is **dedicated exclusively to expatriate benefits** – coupled with personalized services offering peace of mind to expatriates when they most need it. For additional information on how our Expatriate Benefits can make a world of difference to your employees, contact your local CIGNA representative.