



FOR NON-GOVERNMENTAL ORGANIZATIONS (NGO)

Supporting your people on global assignment

NAVIGATOR
Insurance Brokers Inc.

Cigna NGO Health Benefits



Offered by: Cigna Health and Life Insurance Company or its affiliates.

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Health plans and services that suit your unique needs



NGO workers and their families are often located in remote areas of the world or near conflict zones, increasing their risk of injury. These workers require easy access to quality health care. Cigna has an unrivaled health care network, with more than one million health care professionals and facilities worldwide.

NGO workers deserve an integrated solution that helps them prepare for short-term or long-term assignments. Our ProtectN'GO® coverage has been specifically designed to offer your NGO workers and their families peace of mind. The success of a worker's assignment depends on their well-being and safety and Cigna is committed to supporting their work with valuable health benefits and services.

**NGO workers venture
to unfamiliar locations
and are often faced
with critical situations.**



Supporting your people at work, wherever they are

Easy access to health care

When you have ProtectN'GO coverage, your workers have access to an unrivaled network of health care professionals. Whether they're active in populated cities or in remote field areas, they will have easy access to health care through our global proprietary network in combination with local service providers. With a simple click, your workers can look for their preferred health care professional online or call our global service center for assistance, available 24 hours a day, seven days a week.

Cigna Envoy®

Cigna Envoy is our customized online health resource for clients, customers and health care professionals. The tools and information are developed specifically for globally mobile workers so they can easily find the information they need.

CignaEnvoy.com can help them:

- › Find health care professionals and facilities in their region
- › Submit and track claims
- › Look up translations for medical terms
- › Learn more about their assignment country
- › Read country guides for more than 200 countries and jurisdictions
- › Sign up for electronic funds transfer (EFT) for claim reimbursements

Global health and wellness programs

We realize peace of mind may be hard to come by when helping your global workers balance the demands of their job and personal lives. That's where we can help. With our global health and well-being programs, your workers can access a variety of valuable resources and services tailored for their needs.

All three ProtectN'GO plan designs will include our Global Health and Well-being Assessment which gives covered workers an overview of their health based on the information they provide. Once the assessment is completed, they will receive a personalized online health report, score and profile so they have steps to maintain their health or improve aspects of it.

Additionally, we offer an International Employee Assistance Program (IEAP) which offers workers access to certified mental health professionals 24 hours a day, seven days a week. These professionals can design individualized services to address the needs or concerns faced by workers or their immediate family members.

Level 1 EAP is included in the three plans:

- › **Telephonic Assist:**¹ Telephone counseling up to five sessions per issue per year, for workers and their family members

Employers have the option to add additional levels of EAP, such as:

- › **Level 2:** Face-to-Face Assist
- › **Level 3:** Work + Life Support Services

There is an opportunity to buy-up other wellness offerings such as:

- › Targeted Risk Assessment + Online Health Improvement Programs

Telephonic Wellness Coaching can be added as a buy-up option too. This program connects workers to wellness coaches 24 hours a day, seven days a week. Coaches can answer general health improvement questions, provide lifestyle consultation, as well as assist in developing customized plans with attainable goals.

Making your workers' lives easier with guarantees of payment

With a single phone call, we will assist your workers whenever they need us most. We will arrange for payment directly to a health care professional or facility for covered services, leaving your workers to concentrate on a speedy recovery.

Around-the-clock assistance

Your workers are supported by multilingual global service centers 24 hours a day, seven days a week. Whether a worker contacts us about an emergency, to discuss their illness, or to inquire about their benefits, our supportive and empathic staff members are here to help.

1. For participants who reside in California and Nevada: Up to three (3) visits in a rolling six (6) month period



Cigna Wellbeing App

Connecting your employees to a healthier lifestyle

Wherever they are, they'll have access to personalized tips and services to support them with every dimension of their health.

Plus, with the app's global telehealth feature,* quality care is just a call or click away! They can consult with a licensed doctor – by phone or video – for

nonemergency health issues. The Cigna Wellbeing™ App can also help them manage chronic conditions like diabetes and cardiovascular disease.

The Cigna Wellbeing App is available from the Apple App StoreSM or Google PlayTM.



Download it today!

* Subject to availability

Our expertise makes managing your health plan easier



**We go the extra mile
for you.**

A plan designed for you

When it comes to global health care benefits, you have high expectations. And we do our best to exceed them. ProtectN'GO coverage goes beyond health benefits and can be tailored to what your organization needs.

An expansive plan at an economical price

Before we go into the plan options, take a look at what you and your workers can expect from our health care coverage.

- › Access to one million health care professionals and facilities worldwide, including approximately 250,000 outside the U.S.
- › We are experts in helping choose or design compliant solutions that are cost effective.

- › 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. *Clean customer claims are regularly paid in 10 days or less, regardless of language or currency.*¹
- › Experience in establishing guarantees of payment on behalf of customers to health care professionals and facilities around the world.
- › Additional services that include international pharmacy fulfillment, remote second opinions from the eCleveland Clinic, and much more.

1. Internal Cigna data as of January 2015



Design your ProtectN'GO coverage plan

Included below is a plan snapshot. The material presented is subject to applicable limitations and exclusions. For detailed information on the specific terms and conditions related to ProtectN'GO policies, please contact your new business manager.

PROTECTN'GO – MEDICAL PLAN OPTIONS

	PHOENIX			ORION			PEGASUS		
Plan design options	Non-participating health care professional payments								
	U.S. non-participating health care professional services are paid based on the Maximum Reimbursable Charge. For these plans, the Maximum Reimbursable Charge is calculated at the 80th percentile of all health care professional charges in the geographic area.								
Accumulation period	One calendar year								
Lifetime Maximum Benefit	Unlimited								
	INTERNATIONAL	U.S. IN-NETWORK	U.S. OUT-OF-NETWORK	INTERNATIONAL	U.S. IN-NETWORK	U.S. OUT-OF-NETWORK	INTERNATIONAL	U.S. IN-NETWORK	U.S. OUT-OF-NETWORK
Deductible: Individual	\$0	\$300	\$600	\$0	\$100	\$300	\$0	\$0	\$0
Deductible: Family	\$0	\$900	\$1800	\$0	\$300	\$900	\$0	\$0	\$0
Coinsurance: (Portion paid by Cigna)	80%	80%	60%	90%	90%	70%	100%	100%	80%
Out-of-pocket Maximum: Individual	\$1,000	\$1,000	\$3,000	\$500	\$500	\$1,500	\$500	\$500	\$1,000
Out-of-pocket Maximum: Family	\$3,000	\$3,000	\$9,000	\$1,500	\$1,500	\$4,500	\$1,500	\$1,500	\$3,000
Prescription drugs (outside U.S.) (Portion paid by Cigna)	80%			80%			80%		
Prescription drugs: Cigna Pharmacy Management (This section describes coverage for prescriptions obtained inside the U.S. only)	Participating pharmacy Non-participating pharmacy			Participating pharmacy Non-participating pharmacy			Participating pharmacy Non-participating pharmacy		
Retail prescription drugs	The amount you pay for each 30-day supply			The amount you pay for each 30-day supply			The amount you pay for each 30-day supply		
Generic ¹	\$5 copay 60% coinsurance			\$5 copay 80% subject to plan deductible			\$5 copay 80% coinsurance		
Brand ¹	\$30 copay 60% coinsurance			\$30 copay 80% subject to plan deductible			\$30 copay \$80 coinsurance		
Home delivery prescription drugs	The amount you pay for each 90-day supply			The amount you pay for each 90-day supply			The amount you pay for each 90-day supply		
Generic drugs ¹	\$15 copay U.S. in-network coverage only			\$15 copay U.S. in-network coverage only			\$15 copay U.S. in-network coverage only		
Brand-name drugs ¹	\$90 copay U.S. in-network coverage only			\$90 copay U.S. in-network coverage only			\$90 copay U.S. in-network coverage only		

1. Prescription copays will count toward the out-of-pocket maximum.

Product features common to the ProtectN'GO plans

With ProtectN'GO, covered employees can receive access to quality care through our international network of health care professionals, including:

- › Inpatient and outpatient care
- › Pregnancy care
- › Mental illness/substance care
- › Preventative care
- › Vision care

Covered employees in the United States also have access to pharmacy services:

- › Cigna Pharmacy Management (U.S.)
- › Cigna Home Delivery Pharmacy Program (U.S.)

All plan options include access to value-added programs and services¹ at no additional cost such as:

- › **International Employee Assistance Programs (IEAP Level 1)** – telephone counseling up to five sessions² per issue per year for workers and their eligible family members.
- › **Global Health and Well-being Assessment** – The Health and Well-being Assessment is a preventive tool that helps identify customers' health condition risks before they lead to a condition that could potentially jeopardize their assignment or job performance.

Connecting you to health care services and much more.

- › Advice on how to recover or replace lost documents like passports and credit cards
- › Coordinate emergency travel arrangements for family members who escort another family member to the hospital
- › Provide personal emergency telephone translation services
- › Help finding the closest and most appropriate health care professional or facility
- › Find or replace prescription medication
- › Coordinate emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick
- › Help obtaining necessary documents for medical insurance claims
- › Arrange for an emergency medical evacuation

1. These programs are not insurance and do not provide for reimbursement of financial losses.

2. For participants who reside in California and Nevada: up to three (3) visits in a rolling six (6) month period.



**Experience the Cigna
kind of caring**

In addition, optional product features to customize your plan, such as:

Dental Insurance Plans¹

	OPTION 1	OPTION 2	OPTION 3
DENTAL PROGRAM DESIGN OPTIONS	Non-participating health care professional payments – U.S. non-participating health care professional services are paid based on the Maximum Reimbursable Charge. For these plans, the Maximum Reimbursable Charge is calculated at the 80th percentile of all health care professional charges in the geographic area.		
Calendar year maximum (Class I, II and III, combined)	\$1,000	\$1,500	\$1,500
Deductible (Waived for Class I and Class IV, if applicable)			
Individual	\$50	\$50	\$0
Family	\$150	\$150	\$0
Class I: Preventative services coinsurance percentage	100%	100%	100%
Class II: Basic services coinsurance percentage	80%	80%	80%
Class III: Major services coinsurance percentage	50%	50%	50%
Class IV: Orthodontia (child only through age 18) Coinsurance percentage	Not Covered	50%	50%
Lifetime Maximum	Not Covered	\$1,500	\$1,500

Life/Accidental Death & Dismemberment Insurance (AD&D)¹

LIFE/AD&D OPTIONS ²	
Option 1	\$25,000 flat benefit
Option 2	One time base annual earnings to a maximum benefit of \$200,000
Option 3	Two times base annual earnings to a maximum benefit of \$200,00
Option 4	One time base annual earnings to a maximum of \$50,000
Option 5	Two times base annual earnings to a maximum benefit of \$400,000

1. This is only a plan snapshot. The material presented is subject to applicable limitations and exclusions. For detailed information on the specific terms and conditions related to ProtectN'GO policies, please contact your new business manager.

2. 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.

Long-term Disability Insurance

Disease and injury could affect an organization's workforce, productivity and bottom line. That's why it's important to have a disability program. For additional information on the long-term disability product that can be added to ProtectN'GO plans, please contact your new business manager.

In addition, optional product features to customize your plan, such as:

Medical evacuation and repatriation coverage

If the need for an emergency medical evacuation arises, we offer evacuation and repatriation services to help your workers get transported to a facility that can handle their needs. Medical insurance must be purchased to add this optional coverage.

Additional IEAP Programs

- › **Level 2** - Short-term focused counseling
- › **Level 3** - Work-life balance support

Additional Wellness Services

- › **Targeted Risk Assessment and Online Health Improvement Programs**
- › **Telephonic Wellness Coaching service:** Connect your workers with wellness coaches who can answer general health improvement questions, provide lifestyle consultation, as well as assist in developing customized wellness plans with attainable goals. Coaches are available 24 hours a day, seven days a week.

Security evacuations and kidnap and ransom

Emergency situations and hostile environments are often an integral part of a NGO worker's day. If you are concerned with these types of environments and situations for your workers, we can provide guidance on assistance companies who can offer this type of service. Please advise your Cigna new business manager that you are interested in these types of services so they can direct you to the appropriate individual.



A close-up photograph of a young child with dark hair and skin, drinking water from a public tap. The child's hands are cupped under the running water, and their face is wet with droplets. The background is blurred, showing other people and a yellow container. A semi-transparent grey box with green text is overlaid on the upper left portion of the image.

Our insurance product options allow your NGO to build a versatile plan tailor-made for its specific needs.

Assumptions and conditions

General program information: A minimum of five eligible employees must be enrolled in the program at all times. The employer must have more than 50 employees on a worldwide basis. Insurance policies 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.

COBRA: For employers required to offer continuation of coverage (COBRA) under U.S. federal law, coverage is available to eligible employees and dependents.

Contributions: Life and AD&D coverages are noncontributory and require 100% participation. Medical, Dental and LTD coverages may be either contributory or noncontributory. Noncontributory coverage requires 100% participation and contributory coverage requires a minimum of 75% participation.





**Easy access to quality health care
around the world.**



**To learn more about the solutions we can provide,
please call 1.800.441.2668.**

**Everything you need to rest easy while your NGO
workers venture to unfamiliar locations.**

Together, all the way.®



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Health products and services are insured and/or administered by Cigna Health and Life Insurance Company or Cigna Life Insurance Company of Canada . Life, AD&D and Disability products and services are insured and/or administered by Life Insurance Company of North America.

This document provides plan highlights only. All group insurance policies have exclusions, limitations, and terms and conditions. For costs and complete details of coverage, contact your licensed sales agent or Cigna representative. If there are any differences between the descriptions in this document and the group insurance policy, the terms of the policy shall prevail. Each group policy is subject to the laws of the state of in which it is issued. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

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