

# CIGNA WORLDWIDE ADVANTAGE<sup>®</sup>

2 to 20 Employees



**NAVIGATOR**  
Insurance Brokers Inc.

Cigna Global Health Benefits<sup>®</sup>



# OUR MISSION:

TO HELP THE PEOPLE WE SERVE  
IMPROVE THEIR HEALTH, WELL-BEING  
AND SENSE OF SECURITY.

**Together, all the way.™**



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# You have employees working in another country

You want to be confident that they and their families have access to quality health care wherever an assignment takes them. With Cigna, they will have easy, reliable access to one of the largest networks of health care professionals across the globe—one of many reasons Cigna Worldwide Advantage (WWA) 2 to 20 may be the perfect plan for you.

## First, let's work together to see if it's the right choice

Consider this:

- › Do you have employees going on an assignment for six months or more in a 12-month period?
- › Does your company have at least 30 employees?
- › Will at least two employees be working on a global assignment?

If you answered “yes” to all three questions, please keep reading. If you didn't, please contact us using one of the following methods:

Phone: **1.800.769.1156** | Email: **CGHBSalesSupport@Cigna.com**

We have a variety of other plans designed to match a wide range of health care benefits needs. You can also visit **CignaGlobalHealth.com** to learn more.





# A quick overview

We know you expect a lot from an international health benefits plan. And you should. Worldwide Advantage 2 to 20 extends beyond health benefits.

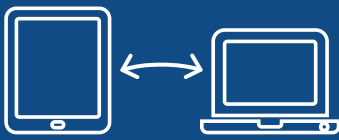
Before we go into other options, take a look at what you and your employees can expect from our health care coverage. Our refreshed plans include options to help manage U.S. claim costs. We also have a plan that excludes care in the United States.

- › Access to one of the world's largest health networks—with more than **1,000,000 doctors and hospitals across the globe.**
- › **Crisis Assistance Plus™:** A worldwide comprehensive crisis assistance program, powered exclusively by **FocusPoint International®**
- › Experience in establishing guarantees of payment on behalf of customers to doctors and hospitals around the world.
- › Most U.S. claims (98%) are paid directly to health care professionals; **with 68% paid directly to health care practitioners outside of the United States<sup>1</sup>.**

- › **24/7/365 access** to our Service Center and in-house team of international doctors and nurses.
- › The global health care landscape is evolving and complex. **Cigna's global compliance expertise** means we're equipped to provide you valuable guidance and peace of mind.
- › **Quick claim payments:** 92% of clean customer claims are paid in 10 days or less<sup>1</sup> regardless of language or currency.
- › The option to speak with a counselor about mental, emotional, and general life issues through the **International Employee Assistance Program (IEAP).** Help is available anytime.
- › Additional "above-and-beyond" services that include remote second opinions from the **eCleveland Clinic, international pharmacy fulfillment,** and much more.

<sup>1</sup> Based on internal claims data.

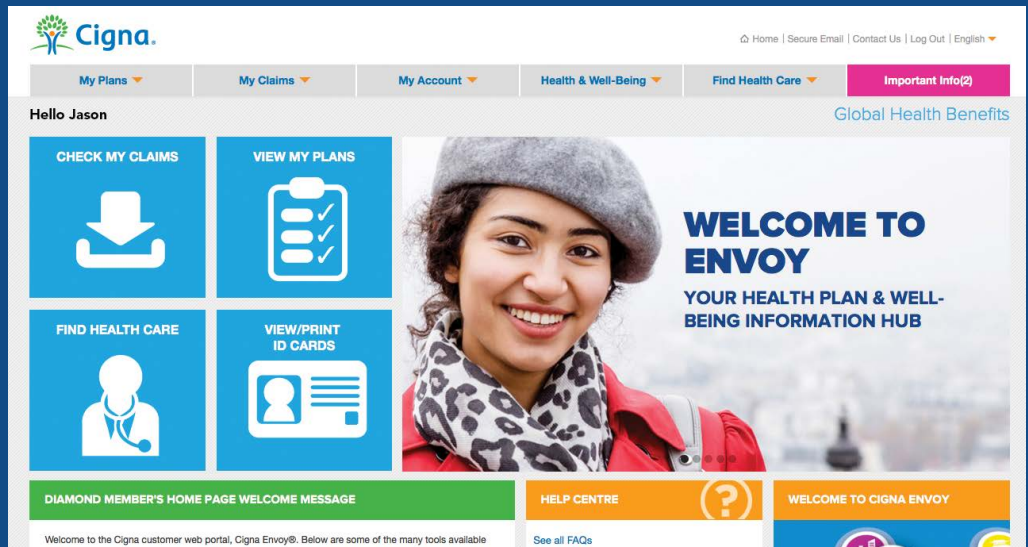




# CignaEnvo.com



The go-to online resource for your employees' health plan and well-being information.



## Cigna Envo<sup>®</sup> - Easy online access and management of health care benefit information

### With Cigna Envo, your employees can:

- › Locate a network doctor or health care facility around the world.
- › View, print and request ID cards.
- › Submit claims online.
- › View explanation of benefits (EOBs).
- › Opt-out of receiving EOBs in the mail (“go green”).
- › Access health and wellness information on managing many conditions, plus healthy living information.
- › Update personal information and communication preferences.
- › Review eligibility information.
- › Send and receive email with Cigna.
- › Access drug name and medical phrase translation tools.
- › Access country guides which provide practical travel information, such as cultural, health and safety travel tips, and visitor and currency information for more than 190 countries.

## Cigna Envo on the go

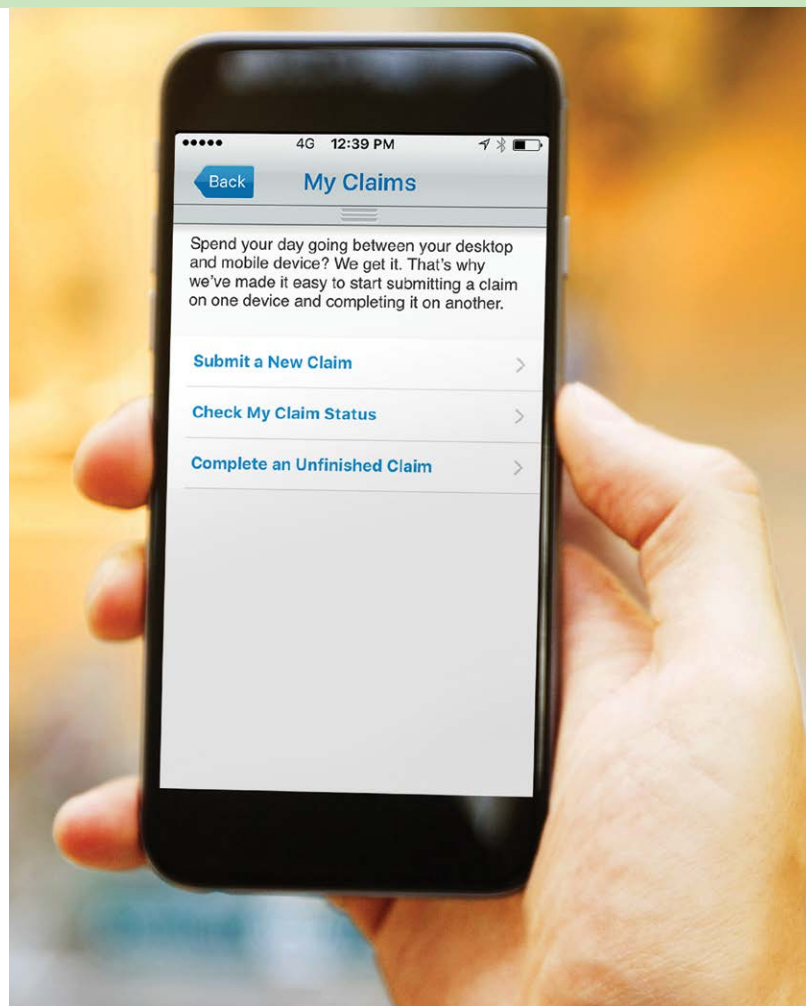


The Cigna Envo Mobile App gives your globally mobile employees and their families quick and easy access to their benefits and services anytime, anywhere. The Envo Mobile App can be downloaded for free from the Apple App Store,<sup>SM</sup> Google Play<sup>TM</sup> or Amazon.com.



### With the App you can:

- ✓ Find a health care professional or facility.
- ✓ View and print ID cards for the entire family.
- ✓ Review and check the status of claims.
- ✓ Message Cigna with questions or concerns.
- ✓ Submit claim information with photo documentation.







**More than just health benefits.**

**Real life benefits.**

Experience the confidence that comes from knowing your employees and their families can count on more than health benefit services with Cigna. When it comes to real life care, Cigna is there. We're here with reliable solutions for the unexpected and inconvenient. From recovering or replacing lost documents like passports and credit cards, to coordinating emergency travel arrangements for family members, you can rely on us.

# Plan details

Included below is a plan detail. The material presented is subject to applicable limitations and exclusions.<sup>1</sup> For detailed information on specific terms and conditions related to WWA 2 to 20 policies, please contact your sales representative.

COVERAGE DETAILS	COMPLETE CARE <sup>2</sup>	PREFERRED CARE			SELECT CARE		
		International	In Network U.S.	Out of Network U.S.	International	In Network U.S.	Out of Network U.S.
Benefit dollar amounts listed represent U.S. dollars.							
Lifetime max	\$5M	\$5M			\$5M		
Deductible							
Individual	\$0	\$0	\$0	\$500	\$500	\$500	\$1,000
Family	\$0	\$0	\$0	\$1,500	\$1,500	\$1,500	\$3,000
The percent of covered expenses the plan pays (Coinsurance)	100%	100%	80%	60%	80%	80%	60%
Out of Pocket (OOP)							
Maximum individual	\$0	\$0	\$1,000	\$2,000 <sup>3</sup>	\$1,000 <sup>3</sup>	\$2,000 <sup>3</sup>	\$3,000 <sup>3</sup>
Maximum family	\$0	\$0	\$3,000	\$6,000 <sup>3</sup>	\$3,000 <sup>3</sup>	\$6,000 <sup>3</sup>	\$9,000 <sup>3</sup>
<b>INPATIENT BENEFITS/DAY CASE BENEFITS</b>							
Hospital expenses	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Day case treatment	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Surgeon's and anesthetists fees	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Operating theatre and recovery room	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Prescribed medicines, drugs and dressings	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Organ transplant care	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Mental illness & alcohol/substance abuse	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Inpatient services at other health care facility that includes skilled nursing facility	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Calendar year max - 120 days combined							
Durable medical equipment	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Internal/External prosthetic appliances	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Temporomandibular joint disorders	100%	100%	80%	60% <sup>4</sup>	80% <sup>4</sup>	80% <sup>4</sup>	60% <sup>4</sup>
Lifetime max - \$1,000							

Premium is to be paid in U.S. dollars. | <sup>1</sup> Consult your policy booklet/certificate for a complete list of limitations and exclusions.

<sup>2</sup> Same design can be offered with the ability to exclude U.S. care. | <sup>3</sup> EFD - Excluded From Deductible. | <sup>4</sup> APD - After Plan Deductible has been met.

## Plan details (cont'd)

COVERAGE DETAILS	COMPLETE CARE <sup>1</sup>	PREFERRED CARE			SELECT CARE		
		International	In Network U.S.	Out of Network U.S.	International	In Network U.S.	Out of Network U.S.
<b>OUTPATIENT BENEFITS</b>							
<b>Physician services</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Lab and x-ray</b> (Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT scans and PET scans)).	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Paramedical service</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
Alternative therapies and non-traditional medical services (Acupuncturist, Chiropracist, Herbalist, Massage Therapist, Naturopath) Calendar year max \$1,000 aggregate	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
Chiropractic care calendar year max	100% 20 days	100% 20 days	80% unlimited	60% <sup>2</sup> 20 days	80% <sup>2</sup> 20 days	80% <sup>2</sup> unlimited	60% <sup>2</sup> 20 days
Nutritional evaluation Calendar year max – 3 visits per person however the 3 visit limit will not apply to treatment of diabetes	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Short-term rehab therapy includes:</b> Cardiac rehab, physical therapy, speech therapy, occupational therapy, pulmonary rehab, and cognitive therapy  Calendar Year Max - 60 days for all therapies combined	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Dental care as a result of injury</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Hearing care</b> One hearing Exam per 24 month period	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Hearing aids</b> Up to \$1,000 per hearing aid unit necessary for each hearing impaired ear every 3 years for dependent child under age 24.	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Mental illness &amp; alcohol/substance abuse</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>

Premium is to be paid in U.S. dollars. | 1 Same design can be offered with the ability to exclude U.S. care | 2 APD - After Plan Deductible has been met.





## Plan details (cont'd)

COVERAGE DETAILS	COMPLETE CARE <sup>1</sup>	PREFERRED CARE			SELECT CARE		
		International	In Network U.S.	Out of Network U.S.	International	In Network U.S.	Out of Network U.S.
<b>OUTPATIENT BENEFITS</b> (cont'd from previous page)							
<b>Home Health Care</b> Calendar Year Max - 120 days	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Hospice Care Services</b> (Includes Bereavement counseling).	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Emergency Room and Urgent Care Services</b>	100%	100%	80%	80% <sup>2</sup> (Except if not true ER than 60% APD)	80% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup> (Except if not true ER than 60% APD)
<b>Diabetes Equipment and Supplies</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Family Planning Services</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>PHARMACY BENEFITS</b>							
<b>Outside the U.S.</b>	100%	100%			80% <sup>2</sup>		
<b>Inside the U.S.</b>		Participating	Non-Participating		Participating	Non-Participating	
Generic	100% <sup>3</sup>	\$5 copay	60% <sup>2</sup>		\$5 copay	60% <sup>2</sup>	
Brand		\$30 copay	60% <sup>2</sup>		\$30 copay	60% <sup>2</sup>	
<b>Mail Order - per 90 day</b> (In-Network coverage only)							
Generic	100% <sup>3</sup>	\$15 copay	U.S. in network only		\$15 copay	U.S. in network only	
Brand		\$90 copay	U.S. in network only		\$90 copay	U.S. in network only	

Premium is to be paid in U.S. dollars. | 1 Same design can be offered with the ability to exclude U.S. care.

2 APD - After Plan Deductible has been met. | 3 Not available for the Complete Care plan that excludes U.S. care.

## Plan details (cont'd)

COVERAGE DETAILS	COMPLETE CARE <sup>1</sup>	PREFERRED CARE			SELECT CARE		
		International	In Network U.S.	Out of Network U.S.	International	In Network U.S.	Out of Network U.S.
<b>ADDITIONAL BENEFITS</b>							
<b>Maternity Benefits</b>	100%	100%	80%	60% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>	60% <sup>2</sup>
<b>Preventive Benefits</b>							
Adult routine physical Exams for employees and dependents	100%	100%	80%	60% <sup>3</sup>	80% <sup>3</sup>	80% <sup>3</sup>	60% <sup>3</sup>
Calendar year max	\$750	\$500			\$500		
Immunizations Covered through age 18	100%	100%	100%	100% <sup>3</sup>	100% <sup>3</sup>	100% <sup>3</sup>	100% <sup>3</sup>
Travel Immunizations	100%	100%	100%	100% <sup>3</sup>	100% <sup>3</sup>	100% <sup>3</sup>	100% <sup>3</sup>
Papanicolaou Screening	100%	100%	80%	60% <sup>3</sup>	80% <sup>3</sup>	80% <sup>3</sup>	60% <sup>3</sup>
Prostate Cancer Screening	100%	100%	80%	60% <sup>3</sup>	80% <sup>3</sup>	80% <sup>3</sup>	60% <sup>3</sup>
Colorectal Cancer Screening	100%	100%	80%	60% <sup>3</sup>	80% <sup>3</sup>	80% <sup>3</sup>	60% <sup>3</sup>
Mammograms	100%	100%	80%	60% <sup>3</sup>	80% <sup>3</sup>	80% <sup>3</sup>	60% <sup>3</sup>
Lead Poisoning Screening For Children under age 6	100%	100%	100%	100% <sup>3</sup>	100% <sup>3</sup>	100% <sup>3</sup>	100% <sup>3</sup>
<b>Vision Benefits</b>							
One eye exam every 24 months (Consecutive months)	100%	100%	80%	60% <sup>3</sup>	80% <sup>3</sup>	80% <sup>3</sup>	60% <sup>3</sup>
Lenses & Frames Max benefit - \$250	100%	80% <sup>3</sup>			80% <sup>3</sup>		

## Evacuation/Repatriation

If an emergency arises, our evacuation/repatriation policy ensures that your employees will be transported to a facility that can handle their needs. This optional benefit is payable at 100% and has no deductible. Medical coverage is required for this optional benefit.

COVERAGE DETAILS	COMPLETE CARE <sup>1</sup>	PREFERRED CARE			SELECT CARE		
		International	In Network U.S.	Out of Network U.S.	International	In Network U.S.	Out of Network U.S.
<b>EMERGENCY EVACUATION/REPATRIATION BENEFITS</b>							
<b>Emergency evacuation, repatriation and return of mortal remains</b>	100%	100%			100%		

Premium is to be paid in U.S. dollars. | 1 Same design can be offered with the ability to exclude U.S. care | 2 APD - After Plan Deductible has been met. | 3 NSD - Not Subject to Deductible.



## Crisis Assistance Plus: Included in all WWA 2 to 20 plans

<b>Risks that directly impact or have the potential to impact employees while traveling</b>	<ul style="list-style-type: none"> <li>› Terrorism</li> <li>› Political threats</li> <li>› Natural disasters</li> <li>› Blackmail or extortion</li> <li>› Violent crimes</li> </ul>	<ul style="list-style-type: none"> <li>› Disappearances of persons</li> <li>› Hijacks</li> <li>› Kidnaps for ransom*</li> <li>› Wrongful detentions</li> </ul>
<b>Crisis consulting expenses**</b>	› Up to \$250,000 per person, per covered response	
<b>Additional expenses**</b>	› Up to \$50,000 per person, per covered response	
<b>Additional expenses covered (but not limited to)</b>	<ul style="list-style-type: none"> <li>› Emergency political or natural disaster evacuation costs</li> <li>› Legal referrals and fees</li> <li>› Fees and expenses of an independent interpreter</li> <li>› Costs of relocations, travel and accommodations</li> </ul>	<ul style="list-style-type: none"> <li>› Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a covered member located in a country where a crisis event has occurred</li> </ul>



\* Ransom payments are not covered. | \*\* Via FocusPoint International.

## Wellness included in all designs

### Support Every Step of the Way

Keeping employees and their families well begins with understanding their health care needs before an assignment begins. Cigna's assortment of wellness tools and resources are designed to identify challenges and establish strategies for managing them every step of their journey.

### Pre-Assignment Assistance Program

Developed in response to a growing trend of global assignments being interrupted due to medical or stress-related events, this program identifies risk factors that could negatively impact an assignment. It also provides employees with tools to effectively manage medical issues, in order to minimize assignment disruption, and offers valuable information about their assignment country and its health system. Employees have continuous access to a healthcare advisor any time before or during an assignment.



Home | Secure Email | Contact Us | Log Out | English

My Plans
My Claims
My Account
Health & Well-Being
Find Health Care
Important Info(0)

**Hello**

Home >> Health & Well-Being

**Health & Well-Being** >>

- What to Know When Travelling
- Getting Medical Care
- Managing a Condition
- Healthy Living
- Discount Programs
- International Employee Assistance Program

**Contact Cigna**

Email: Send secure email

Phone: 1 800 441 2668

Fax: 1 800 243 6998

**Related Links**

- View/Print ID Card
- My Documents
- Guide to Explanation of Benefits
- View/Edit/Add Beneficiary

**Frequently Asked Questions**

## Health & Well-Being

**HELPING YOU STAY HEALTHY, REGARDLESS OF WHERE YOU ARE**

**Get More for Less**

Up to 60% off Health & Well-Being products & services.

Learn more >

**What to Know When Travelling** >

Preparing for a work

**Getting Medical Care** >

Cigna offers 24/7/365

**Managing a Condition** >

If you, or a covered family

**Healthy Living** >

Want to kick a bad habit?

**Discounts** >

Did you know that Cigna offers

## Wellness included in all designs (cont'd)

### Health Assessment

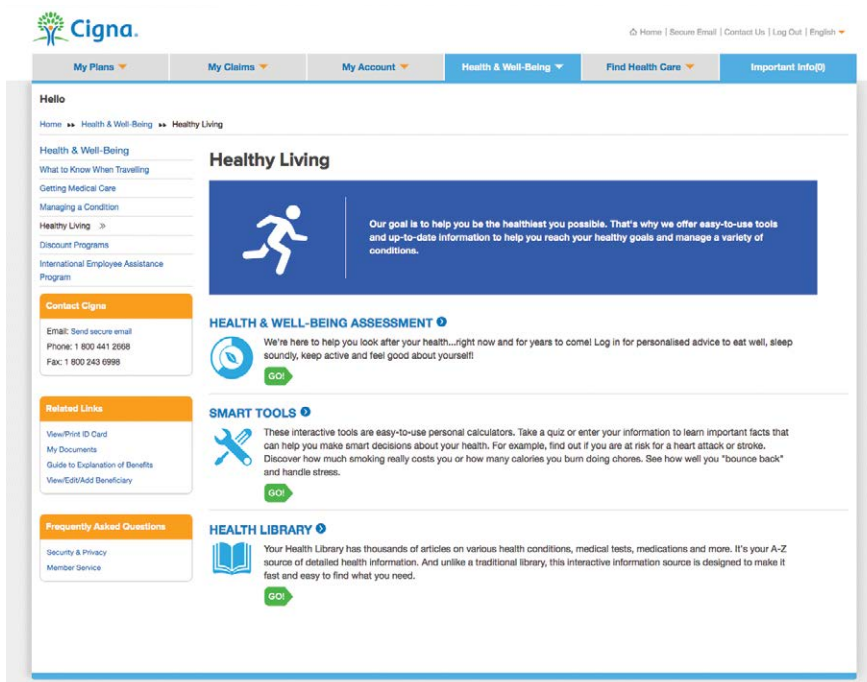
Healthier employees tend to be more satisfied and productive. Our online health assessment provides employees the opportunity to better understand the areas of their health they're doing well in, and those which need attention. Once completed via Cigna Envoy, every participant receives a highly personalized report featuring practical tips and advice toward making relevant lifestyle changes.

### Targeted Risk Assessment (TRA)

Based on an employee's answers to the Health Assessment, an invitation to complete a Targeted Risk Assessment for each identified risk factor is immediately sent online. TRAs provide an in-depth assessment for lifestyle risks and a highly personalized report with actionable recommendations.

### My Library

An online library complements the assessments and provides evidence-based articles and recipes written by a qualified nutritionist. The materials are translated and culturally adapted in dozens of localizations.



The Health Assessment, Targeted Assessment and "My Library" are all mobile-friendly.

### International Employee Assistance Program (IEAP) Level 1

The IEAP offers employees access to certified mental health professionals 24/7. Level 1 includes telephone consultation for crises and short-term solution focused counseling.

## Cigna Wellbeing App



### Connecting your employees to a healthier lifestyle

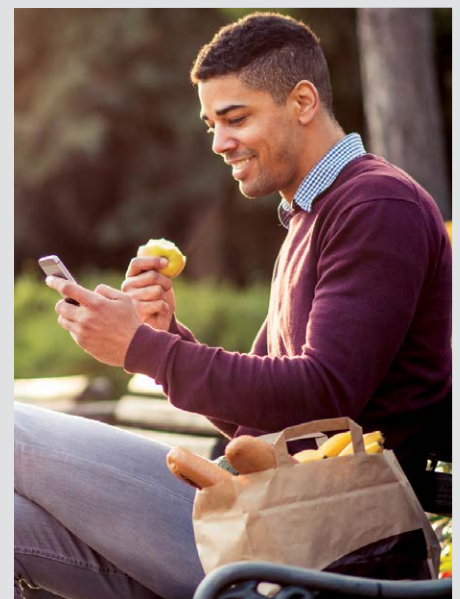
Wherever they are, they'll have access to personalized tips and services to support them with every dimension of their health.

Plus, with the app's global telehealth feature<sup>1</sup>, 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 Store<sup>SM</sup> or Google Play<sup>TM</sup>.



**Download it today!**



<sup>1</sup> Subject to availability



# You've got options.

In addition to our health offerings, you can add dental, long-term disability, life, dependent life, accidental death and dismemberment, and evacuation/repatriation coverage. Create the ultimate benefits package by adding all of them. Or pick and choose what's best for your company.

## Dental

Our dental program pays all covered charges at the coinsurance percentage outlined here. No benefits are payable on Class III services for late entrants. This no longer applies after 12 months of coverage. If dental coverage is not selected prior to the program's start date, it may only be added at renewal.

DENTAL BENEFITS	OPTION 1	OPTION 2	OPTION 3
<b>Calendar Year Maximum</b> (Class I, II, and III, combined)	\$1,000	\$1,500	\$1,500
<b>Deductible</b>			
Individual	\$50	\$50	\$0
Family	\$150	\$150	\$0
<b>Class I: Preventative Services</b>	100%	100%	100%
<b>Class II: Basic restorative, periodontal treatment</b>	80%	80%	80%
<b>Class III: Major restorative</b>	50%	50%	50%
<b>Class IV: Orthodontia</b>	Not Covered	50%	50%
<b>Lifetime Max</b>	Not Covered	\$1,500	\$1,500

## Long-term Disability (LTD)

A long-term disability benefit may also be added to your benefits program. Eligible classes for this coverage include both Canada and outside of Canada.

LTD PLAN OPTIONS	OPTION 1	OPTION 2
<b>Benefit Percentage</b>	60% of base monthly salary	66 $\frac{2}{3}$ % of base monthly salary
<b>Maximum Monthly Benefit</b>	\$5,000	\$10,000
<b>Minimum Monthly Benefit</b>	\$50	\$100
<b>Elimination Period</b>	90 days or 180 days	90 days or 180 days
<b>Benefit Offset</b>	U.S. Social Security, CCP-QPP, Local Country Social Programs, and other standard offsets.	U.S. Social Security, CCP-QPP, Local Country Social Programs, and other standard offsets.
<b>Definition of Disability</b>	24 months, Own Occupation	24 months, Own Occupation
<b>Partial Disability Benefits</b>	Included	Included
<b>Mental Illness Limitations</b>	Unlimited	Unlimited
<b>Recurrent Disability Provision</b>	6 months	6 months
<b>Survivor Benefits</b>	3 months	3 months
<b>Waiver of Premium</b>	Included	Included
<b>Maternity Coverage</b>	Included	Included
<b>Pre-Existing Coverage</b>	12/6/24	12/6/24

## Life/Accidental Death & Dismemberment (AD&D)

Want flexibility? You've got it. Feel free to select one of the following five options for your employees. For employees between the ages of 65 and 70, benefits are paid at 65%. That figure is reduced to 50% for employees over the age of 70. Please contact Cigna for all appropriate forms.

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT	
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 earning to a maximum benefit of \$200,000
Option 4	One times base annual earnings to a maximum benefit of \$50,000
Option 5	Two times base annual earnings to a maximum benefit of \$400,000
<b>Dependent Life</b> Dependent Life coverage is 100% employer paid and is contingent on having one of our Employee Life / AD&D options coverages in place. Additionally we require 100% participation.	<b>Spouse</b> - \$10,000 Flat Benefit <b>Child</b> - \$5,000 Flat Benefit

## Assumptions and Conditions

**General Program Information:** A minimum of two eligible employees must be enrolled in the program at all times. The employer must have 30+ employees on a worldwide basis (although only two need to be eligible for this product). The policy must be delivered to a Canadian 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. Dependents who live in Canada or in the employee's country of permanent residence are eligible for coverage, provided that the employee is domiciled outside of Canada.

**Effective Dates:** The program's effective date is the first day of the month. Individual coverage becomes effective either on the date the program takes effect or on the date the employee commences employment. An employee will become insured on the date they become eligible, if the employee is in Active Service on that date, or if the employee is not in Active Service on that date due to their health status. However, the employee will not be insured for any loss of life, dismemberment, or loss of income coverage until they are in Active service. If the employee/eligible dependent has not enrolled during the initial enrollment period (31 days from the date of eligibility), the employee/dependent will be subject to the pre-existing conditions limitation, as described in the policy booklet/certificate.

**Continuation:** Continuation of Medical Coverage will be offered to returning Canadian expats for a maximum of three months until eligible for provincial health insurance.

**Contribution:** Life and AD&D coverages are non-contributory and require 100% participation. Medical and Dental coverages may be either contributory or non-contributory. Non-contributory coverage requires 100 percent participation and contributory coverage requires a minimum of 75 percent participation. LTD coverage is contributory and requires 100 percent participation.

**Exclusions and Limitations<sup>1</sup>:** No war risk exclusion applies to Medical, Life, and AD&D coverage. Standard war risk applies to all other coverages.

**Medical Exclusions:** Please contact your sales representative for a policy to review all exclusions.

**Dental Exclusions:** Orthodontic services and supplies (not covered by Option I). Dental services and supplies received from a hospital. Dental services which do not meet common dental standards.

**Accidental Death & Dismemberment Exclusions:** Any loss unless such loss occurs within 90 days after the date of the accident causing the loss. Sickness, disease, body infirmity, bacterial, or viral infection.

**Assumptions and Conditions<sup>2</sup>:** Any coverage provided by Cigna is subject to legal and regulatory approval and any and all restrictions and requirements imposed therein. All quotes contemplate compliance with all applicable laws, and we reserve the right to make any necessary changes, including changes in respect to benefit levels, premiums, exclusions, etc., in order to be and/or remain in compliance with such applicable laws. The Group must have at least 30 employees worldwide. The Group must be coming from another health plan; no virgin coverage. U.S. expatriate exposure is subject to Underwriting discretion. Coverage will only be extended to customers in Iraq and Afghanistan if Workers' Compensation is in place. For persons who are covered under a Canadian provincial government health insurance plan, the insurance described in this quote will only be available to the extent that the services/benefits are not covered under such Canadian provincial government plan, when services are provided in Canada.  
**All premiums and benefits paid will be in U.S. dollars.**

<sup>1</sup> Consult your policy booklet/certificate for a complete list of exclusions and limitations.

<sup>2</sup> Cigna (Cigna Life Insurance of Canada, as set forth herein) will provide coverage for all Eligible Expatriate Employees (defined as full-time employees in Active Service of the Policyholder working outside their country of citizenship) and who are not on the U.S. Department of Treasury's Office of Foreign Assets Control's Specially Designated Nationals (SDN) list.



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**OUR MISSION:**

**TO HELP THE PEOPLE WE SERVE IMPROVE THEIR  
HEALTH, WELL-BEING AND SENSE OF SECURITY.**

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