

GLOBAL HEALTH ADVANTAGE

2 to 20 Employees

NAVIGATOR
Insurance Brokers Inc.

Cigna Global Health Benefits®



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

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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Cigna®



Easy, reliable access to one of the largest networks¹ of health care professionals around the globe.

1. Based on internal data as of January 2017.

Cigna's Global Health Advantage® 2 to 20

You have employees working in another country. You want to ensure that each of them, and their families, have access to quality health care wherever they are in the world. With Cigna, they will have easy, reliable access to one of the largest networks¹ of health care professionals around the globe - one of many reasons Global Health Advantage (GHA) 2 to 20 may be the perfect plan for you.

1. Based on internal data as of January 2017.

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

Consider this.

- › Do you have employees going on assignment for six months or more in a 12-month period?
- › Does your company have at least 50 employees?
- › Will at least two of them be working on a global assignment?

If you answered "yes" to all three questions, please keep reading.

If you answered "no" to any of the questions, contact us at **1.800.769.1156**. We have a variety of other plans designed to match a wide range of health care 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. Cigna's Global Health 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. **We have four plan design options available to help you manage U.S. claims costs.**

If you are interested in plan designs that do not include U.S. care and provide coverage for only Third Country Nationals (non-U.S. citizens) please reach out to your Cigna representative for more information about these plans.

- › Access to one of the largest health networks² - with more than one million doctors and hospitals around the globe.
- › Experience in establishing guarantees of payment on behalf of customers to doctors and hospitals around the world.
- › 24/7/365 access to our service center and in-house team of international doctors and nurses.
- › Fully compliant plans. We are experienced in helping choose or design globally compliant solutions that are cost effective and comprehensive.
- › Quick claims payments. 92% of clean customer claims are paid in 10 days or less³ 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. Help is available anytime.
- › Additional "above-and-beyond" services that include remote second opinions from the eCleveland Clinic, international pharmacy fulfillment, and much more.

2. Based on internal data as of January 2017.

3. Based on internal claims data.





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



Cigna Envoy® - Easy online access and management of health care benefit information

With Cigna Envoy, your employees can:

- Locate a doctor or health care facility around the world
- View, print and request ID cards
- Submit claims online
- View explanation of benefits (EOB)
- Opt-out of receiving EOB 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 Envoy on the go

The Cigna Envoy Mobile App gives your globally mobile employees and their families quick and easy access to their benefits and services anytime, anywhere. The Envoy Mobile App can be downloaded for free from the Apple App StoreSM, Google PlayTM 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



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 feature¹, 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 WellbeingTM

1. Subject to availability

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.



International Employee Assistance Program

We offer access to International Employee Assistance Programs (IEAP) on all four plan designs, which can provide employees 24/7/365 access to certified mental health professionals who can design individualized services to address the needs or concerns faced by employees, or their family members.

Medical evacuation and repatriation insurance

We offer evacuation and repatriation insurance and services to help your employees get transported to a facility that can handle their needs.

Crisis Assistance PlusTM

A worldwide comprehensive crisis assistance program for travel risks that directly impact or have the potential to impact employees traveling on business. Powered exclusively by FocusPoint International[®]

Plan snapshot

Included below is a plan snapshot. The material presented is subject to applicable limitations and exclusions.¹ For detailed information on specific terms and conditions related to Global Health Advantage 2 to 20 policies, please contact your Cigna representative.

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

You've got options

In addition to our health offerings, you can add dental, long-term disability, 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.

Plan design options	PLATINUM CARE			GOLD CARE			SILVER CARE			BRONZE CARE		
	All deductibles and copays will accumulate to the out-of-pocket maximum											
	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.
Deductible: Individual	\$0	\$0	\$0	\$0	\$100	\$300	\$0	\$300	\$600	\$0	\$900	\$1,800
Deductible: Family	\$0	\$0	\$0	\$0	\$200	\$900	\$0	\$600	\$1,800	\$0	\$1,800	\$5,800
Coinsurance (Paid by Cigna) All preventive care is covered at 100% and is not subject to the deductible; there is no calendar year maximum	100%	100%	80%	100%	90%	70%	100%	80%	60%	80%	80%	60%
Out-of-pocket: Individual ¹	\$0	\$500	\$1,500	\$500	\$600	\$1,800	\$1,000	\$1,300	\$3,600	\$1,000	\$2,900	\$5,800
Out-of-pocket: Family ¹	\$0	\$1,000	\$3,000	\$1,000	\$1,200	\$5,400	\$2,000	\$2,600	\$10,800	\$2,000	\$5,800	\$17,800
Vision examinations: Routine (One exam every 24 months)	100% international & U.S. in-network 80% out-of-network			90% international & U.S. in-network 70% out-of-network			80% international & U.S. in-network 60% U.S. out-of-network			80% international & U.S. in-network 60% U.S. out-of-network		
Eyewear coinsurance ² subject to a \$250 maximum every 24 months	100%	100%	100%	100%	100%	100%	80%	80%	80%	80%	80%	80%
Prescription drugs (Outside U.S.)	100%	NA	NA	100%	NA	NA	100%	NA	NA	80%	NA	NA

1. Includes deductible, coinsurance, and copays.

2. Coinsurance paid by Cigna.

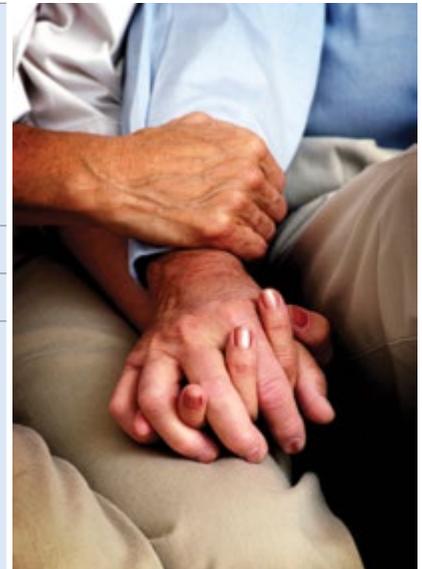
With GHA 2-20, covered employees can receive access to quality care through our global network of health care professionals, including:

- › In-patient and out-patient care
- › Pregnancy care
- › Mental illness/substance abuse care
- › Preventative care
- › Vision care



Crisis Assistance Plus: Included in all GHA 2 to 20 plans

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



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

U.S. pharmacy options		U.S. PHARMACY SERVICES ¹							
		PLATINUM CARE		GOLD CARE		SILVER CARE		BRONZE CARE	
		Participating	Non-participating	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating
30-day Pharmacy (via retail)	Generic	\$5 copay	In-network coverage only	\$5 copay	In-network coverage only	\$5 copay	In-network coverage only	\$5 copay	In-network coverage only
	Preferred Brand	\$30 copay		\$30 copay		\$30 copay		\$30 copay	
	Non-Preferred Brand	\$90 copay		\$90 copay		\$120 copay		\$120 copay	
90-day Pharmacy (via retail or home delivery)	Generic	\$15 copay	In-network coverage only	\$15 copay	In-network coverage only	\$15 copay	In-network coverage only	\$15 copay	In-network coverage only
	Preferred Brand	\$90 copay		\$90 copay		\$90 copay		\$90 copay	
	Non-Preferred Brand	\$270 copay		\$270 copay		\$360 copay		\$360 copay	
Dispense as Written (DAW) Customer pays difference		In most cases, when customers take their prescription for a brand name medication to the pharmacy, their prescription will be filled with the generic alternative. If a customer asks for the brand name medication instead of the generic alternative, unless their doctor requests the brand name medication, they will pay a higher amount. They will be responsible for paying their copay or coinsurance plus the difference in cost between the brand name medication and the generic.							

1. Prescription copays count toward out-of-pocket.

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 program design options		Option 1	Option 2	Option 3
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
		Coinsurance percentage		
Class I: Preventive services	Diagnostic – General	100%	100%	100%
	Preventive			
		Coinsurance percentage		
Class II: Basic services	Restorative (Basic)	80%	80%	80%
	Endodontics			
	Prosthodontics – removable (maintenance)			
	Prosthodontics – fixed bridge (maintenance)			
	Oral surgery			
		Coinsurance percentage		
Class III: Major services	Restorative (Major)	50%	50%	50%
	Prosthodontics – Removable (Installation)			
	Prosthodontics – Fixed Bridge (Installation)			
		Coinsurance percentage		
Class IV: Orthodontia	Child only through age 19	Not covered	50%	50%
Lifetime maximum		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 U.S. and non-U.S. expatriate employees.

LTD plan design options	Option 1	Option 2
Benefit percentage	60% of base monthly salary	66⅔% of base monthly salary
Maximum monthly benefit	\$5,000	\$10,000
Minimum monthly benefit	\$50	\$100
Elimination period	90 days or 180 days	90 days or 180 days
Benefit offset	U.S. Social Security, CPP-QPP, local country social programs, and other standard offsets	U.S. Social Security, CPP-QPP, local country social programs, and other standard offsets
Definition of disability	24 months, own occupation	24 months, own occupation
Partial disability benefits	Included	Included
Mental illness limitation	24 months	24 months
Recurrent disability provision	6 months	6 months
Survivor benefits	3 months	3 months
Waiver of premium	Included	Included
Maternity coverage	Included	Included
Preexisting Condition Provision¹	12 / 6 / 24	12 / 6 / 24

1. Preexisting condition is defined as diagnosed sickness or injury for which an insured received treatment within 12 months prior to his/her effective date.

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/AD&D options*

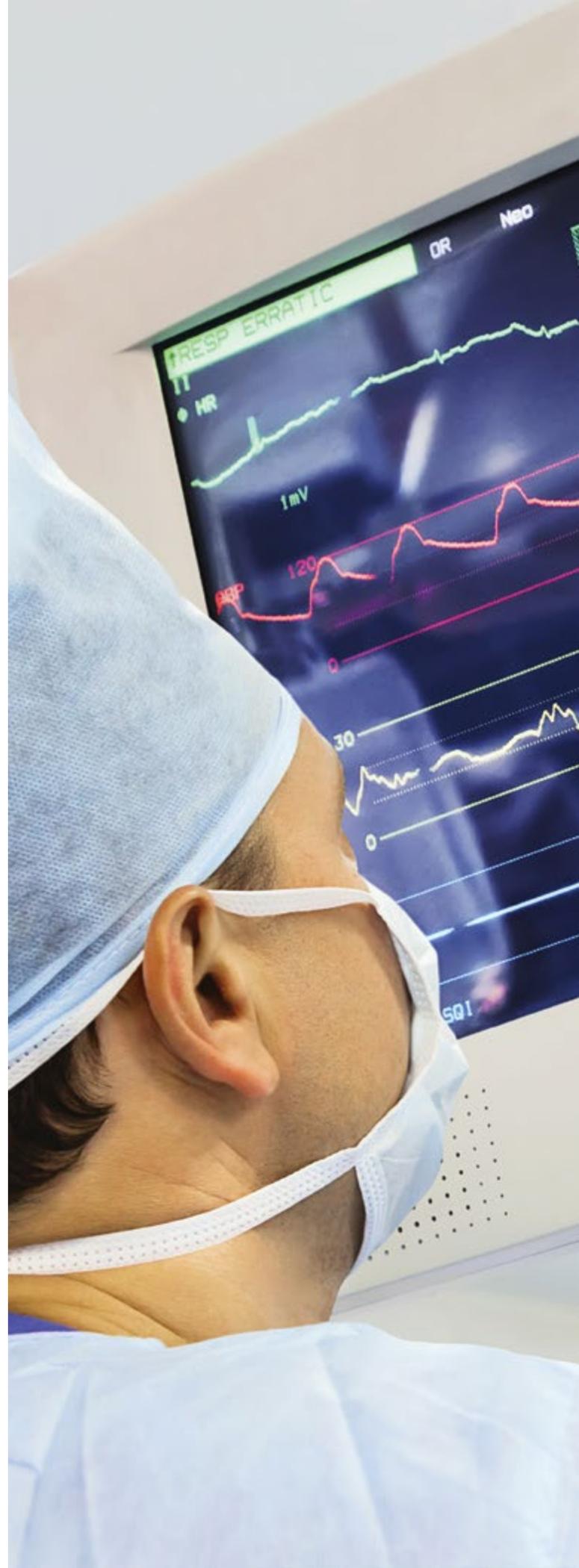
Option 1	\$25,000 flat benefit
Option 2	One time base annual earnings to a maximum benefit of \$200,000
Option 3	Two times base annual earnings to a maximum benefit of \$200,000
Option 4	One time base annual earnings to a maximum benefit of \$50,000
Option 5	Two times base annual earnings to a maximum benefit of \$400,000

* 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.

AD&D schedule of benefits

In the event of:	% of principal sum payable
Death	100%
Loss of one hand by severance at or above the wrist	50%
Loss of one foot by severance at or above the ankle	50%
Loss of entire and irrecoverable sight in one eye	50%
Loss of more than one of the above in any one accident	100%

To learn more about Cigna's Global Health Advantage 2 to 20, contact us at **1.800.769.1156**. You can also visit **CignaGlobalHealth.com** to learn more.



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 50+ employees on a worldwide basis (although only two need to be eligible for this product). The policy 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. Dependents who live in the U.S. or in the employee's country of permanent residence are eligible for coverage, provided that the employee is domiciled outside the U.S.

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.

COBRA

For employers required to offer continuation of coverage (COBRA) under U.S. federal law, coverage is available to eligible employees and dependents if coverage is lost due to a qualifying event.

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.

Exclusions and limitations¹

No war risk exclusion applies to Medical, Life, and AD&D coverage. Standard war risk applies to all other coverages.

Assumptions and conditions²

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 50 employees worldwide. The Group must be coming from another health plan; no virgin coverage. U.S. local nationals are not eligible for coverage. Coverage will only be extended to employees in Iraq and Afghanistan if Defense Base Act (DBA) coverage is in place. All premiums and benefits paid will be in U.S. dollars.

1. Consult your policy booklet/certificate for a complete list of exclusions and limitations.
2. Cigna (Cigna Health and Life Insurance Company, 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.





You have high expectations. We do our best to exceed them.

Together, all the way.



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