welcome to Cigna

Easy Access to Quality Health Care Around the World
who we are

From our roots in Philadelphia, US 220 years ago, Cigna has grown and diversified into a true international health services company. Cigna covers 70 million people worldwide through a multitude of benefit options, including medical coverage. We have instant access to an extensive network of doctors and hospitals and cutting-edge health and well-being developments. Cigna has a staff of approximately 30,000 employees worldwide and is one of the largest investor-owned health service organisations in the United States.

Cigna defines health as more than the absence of sickness. Our mission is to help the people we serve improve their health, well-being, and sense of security.

With strong international capabilities, Cigna operates in 30 countries and jurisdictions around the world, employing a global workforce of approximately 12,000 experienced professionals worldwide. Internationally, Cigna serves nearly 40% of the Fortune 100 and 35% of the Fortune 500 companies.

Cigna has 35 years of experience in international benefits and is the international benefits company by which others are measured. Cigna provides international benefits to more than eight million employees (and dependants) in virtually every country in the world, representing the largest client base of more than 3,700 clients globally.

There are four areas of international focus that operate within Cigna:

- Global Health Benefits
- Health, Life, and Accident
- Health Care Benefits
- Individual Private Medical Insurance

Cigna Global Health Benefits has an established presence in the Americas, Europe, the Middle East and the Asia Pacific region.

With this pedigree, Cigna Global Health Benefits continues to raise the bar by providing exceptional health and well-being plans. What sets us apart is our:

- Easy access to quality health care around the world
- Expertise
- World class customer service
- Cost-effectiveness and comprehensive plans
- Improvement of health and well-being

In Australia

Cigna Global Health Benefits products are now available to large clients in Australia who wish to purchase health coverage for their globally mobile workforce. Clients can purchase these benefits by contacting their insurance broker or Cigna’s local affiliate, Cigna International Services Australia Pty Ltd (ABN: 31 003 793 502, AFSL License No. 415416) (CISA). Please note that CISA is not an insurer, and its activities focus on advising and arranging insurance for eligible clients only. Cigna Global Health Benefits insurance products are provided to Australian clients exclusively by Cigna Global Insurance Company Limited (CGIC), a Cigna overseas foreign insurer domiciled in Guernsey. CGIC provides insurance only to high-value insureds or other clients in Australia under circumstances where coverage may lawfully be provided by an overseas foreign insurer. Coverage is limited to the types of cover that may be provided by private health insurers who, like CGIC, are not locally registered under the Private Health Insurance Act 2007 or the Insurance Act 1973.

what we offer

Cigna offers group medical plans and health and well-being solutions to clients for their globally mobile employees and their dependents.

Our product portfolio offers a wide range of benefit designs and flexibility allowing our clients to shape their unique health care requirements to suit their business objectives and the needs of their globally mobile workforce.

Available to groups of two or more employees, our plans provide global coverage with:

- No individual medical declaration forms to be submitted
- Pre-existing medical conditions generally covered
- Typically no excess or coinsurance

Our mission is to help the people we serve improve their health, well-being, and sense of security.
how we do it

Cigna provides customers with global access to quality health care through our unrivaled global network of doctors and hospitals. Our global network consists of more than one million doctors and hospitals including:

- 185,000 international doctors and hospitals
- CignaLinks® – partnerships with local doctors, hospitals, and insurers with the strength of local provisions and administration
- Extensive US Preferred Provider Organisation (PPO) and Multiplan – the only insurance provider to offer a unique holistic solution in the US with seamless access to medical, dental, and pharmacy networks:
  - 232,000+ dental access points in the US
  - 768,000+ doctors and hospitals in the US
  - 74,000+ behavioural specialist locations in the US

Cigna makes quick claim reimbursements in 135 currencies. More than 92% of clean customer claims are processed within 10 business days.

Our website, CignaEnvoy.com, offers both clients and customers a wide range of services and information including online claim submission/tracking, benefits overview, pre-departure assistance, directory of doctors and hospitals, and more.

Our clinical capabilities improve the health, well-being, and performance of your employees. We operate with:

- 11 in-house Nurse Case Managers located in:
  - US
  - Belgium
  - Malaysia
- 23 in-house international doctors located in:
  - US
  - Canada
  - South Africa
  - Malaysia
  - Chile
  - Philippines
  - Senegal
  - United Arab Emirates
  - United Kingdom
  - Hong Kong
  - Belgium
  - China
  - Italy
  - Afghanistan
  - India
  - Brazil

Our customers have access to a team of medical professionals around the clock supported by eight multilingual Service Centres:

- Wilmington, Delaware, US
- Miami, Florida, US
- Visalia, California, US
- Greenock, Scotland
- Antwerp, Belgium
- Manama, Bahrain
- Kuala Lumpur, Malaysia
- Shanghai, China
In addition to our Nurse Case Managers and international doctors, we also have a clinical support staff of 56 individuals. Our customers also have access to our CignaLinks Medical Directors, 165 global medical correspondents, and more than 250 medical specialist resources located in the United States to ensure superior medical support. All members of the Clinical Operations team work to provide our customers with quality medical support, no matter where their assignments take them.

**Expert Opinion**

Our teams of dedicated and experienced staff can advise clients on every aspect of health, well-being, insurance, and compliance matters regarding globally mobile workforces. We aim to create long-term, cost-effective, and compliant solutions for both clients and customers. Our local client managers deliver prompt and efficient service to help clients with any specific queries and to provide comprehensive guidance and assistance.

We have various ways to contain costs and to secure long-term premium sustainability:

- Medical cost containment by means of agreed fee schedules and discounts at our comprehensive doctors and hospitals network
- Thorough and accurate claims processing
- Clinical expertise to prevent under and over treatment
- Reduction of double coverage requirements by integrating with social and local plans, where possible
- Providing efficient and responsive administration that is hassle-free and saves valuable time

**Our products**

Cigna offers a complete range of comprehensive and flexible products and can tailor benefits for groups of 10 or more employees.

**Premier Plan:**

Core benefits/services include:

- In-patient and out-patient benefits
- Cover for acute and chronic conditions
- Cover for hereditary and congenital conditions
- Access to Cigna’s global network of doctors and hospitals
- Second medical opinion service through eCleveland Clinic
- International Employee Assistance Programme (IEAP)
- Health and Well-being Assessment

Supplemental benefits/services include:

- Maternity benefits
- Preventive benefits
- Dental
- Vision
- International emergency and repatriation services
- Accidental death and dismemberment
- Travel
- Full coverage in the US
- Coverage in Australia through Grand United (GU) Health
- IEAP upgrade - referrals to childcare, eldercare, legal, and financial professionals
Coverage in Australia

Cigna Global Health Benefits has a long standing partnership with leading Australian health fund GU Health (a member of the Australian Unity Group). Through this partnership we are proud to offer CignaLinks Australia, which increases the breadth of cover and convenience of receiving medical treatment in Australia while also reducing the cost.

Expatriate Australians

A client may choose to extend CignaLinks Australia to some or all of their Australian employees stationed overseas. This will provide those staff and their dependents with coverage from a registered health insurer when they return home to Australia for work or pleasure. As a result of being enrolled with a registered Australian health fund, not only will customers have access to GU Health’s vast direct settlement network (including HICAPS) and preferential rates with contracted hospital groups, but they may also avoid the Lifetime Health Cover loading and the Medicare Levy Surcharge.

If expatriate Australians do not enrol under CignaLinks Australia, the client’s policy will not provide cover for medical expenses in Australia for which the insured person is eligible to claim Medicare benefits or is able to claim other benefits from any registered Australian health fund of which the insured person is a member.

Non-Australians

Non-Australian nationals who reside in or travel to Australia for extended periods may also participate in CignaLinks Australia, in which case they too will benefit from extensive direct settlement with hospitals and participating ancillary doctors and hospitals, as well as preferential rates with hospital groups.

If non-Australians do not enrol in CignaLinks Australia, Cigna Global Health Benefits will cover all claims up to the standard policy terms and conditions, as long as the employee is not Medicare eligible.

Note that both coverage under Cigna Global Health Benefits or GU Health may fulfill the medical insurance requirements of a standard business sponsorship (subclass 457) visa.

In Summary

Cigna helps the people we serve improve their health, well-being, and sense of security.

At Cigna Global Health Benefits, we work in partnership with you to advise on, deliver, and implement a wholly compliant health care programme that is specifically aligned with your global and strategic objectives. With our wealth of experience and knowledge, both you and your employees will have easy access to quality health care, and an outstanding, high-touch, concierge-level of customer care and support.

Delivering an outstanding, high-touch, concierge-level of customer care and support.

1 Information provided here is for reference only, contact Cigna Global Health Benefits for more information.
2 Contact the Australian Department of Immigration and Citizenship for more information.
# SCHEDULE OF BENEFITS

## Policy year maximum

<table>
<thead>
<tr>
<th>Core Benefits</th>
<th>Coverage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-Patient/Day Case Benefits</strong></td>
<td>Premier Plan</td>
</tr>
<tr>
<td>Hospital expenses:</td>
<td></td>
</tr>
<tr>
<td>- Nursing and accommodation for in-patient treatment (single-bed room, private doctor treatment)</td>
<td>Unlimited</td>
</tr>
<tr>
<td>- Day case treatment</td>
<td></td>
</tr>
<tr>
<td>- Surgeon and anesthetist fees</td>
<td></td>
</tr>
<tr>
<td>- Operating theatre and recovery room</td>
<td></td>
</tr>
<tr>
<td>- Prescribed medicines, drugs and dressings</td>
<td></td>
</tr>
<tr>
<td>- Parental accommodation</td>
<td></td>
</tr>
<tr>
<td>Organ transplant</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Mental illness and alcohol/substance abuse</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Internal and external prosthetic appliances</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

## Out-Patient Benefits

<table>
<thead>
<tr>
<th>Coverage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Plan</td>
</tr>
<tr>
<td><strong>Physician services</strong></td>
</tr>
<tr>
<td><strong>Lab and x-ray services</strong></td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
</tr>
<tr>
<td><strong>Alternative therapies:</strong></td>
</tr>
<tr>
<td>- Acupuncture</td>
</tr>
<tr>
<td>- Massage therapy</td>
</tr>
<tr>
<td>- Chiropody/podiatry</td>
</tr>
<tr>
<td>- Herbalist</td>
</tr>
<tr>
<td>- Homeopathy/naturopathy</td>
</tr>
<tr>
<td>- Osteopathy</td>
</tr>
<tr>
<td><strong>Chiropractic services</strong></td>
</tr>
<tr>
<td><strong>Nutritional counseling</strong></td>
</tr>
<tr>
<td><strong>Dental care as a result of injury</strong></td>
</tr>
<tr>
<td><strong>Hearing care</strong></td>
</tr>
<tr>
<td><strong>Hearing aids</strong></td>
</tr>
<tr>
<td><strong>Mental illness and alcohol/substance abuse</strong></td>
</tr>
<tr>
<td><strong>Home health care</strong></td>
</tr>
<tr>
<td><strong>Hospice care services</strong></td>
</tr>
<tr>
<td><strong>Outpatient short-term rehabilitative:</strong></td>
</tr>
<tr>
<td>- Cardiac rehab</td>
</tr>
<tr>
<td>- Physical therapy/physiotherapy</td>
</tr>
<tr>
<td>- Speech therapy</td>
</tr>
<tr>
<td>- Occupational therapy</td>
</tr>
<tr>
<td>- Pulmonary therapy</td>
</tr>
<tr>
<td>- Cognitive therapy</td>
</tr>
<tr>
<td><strong>Health and well-being assessment</strong></td>
</tr>
<tr>
<td><strong>International employee assistance programme (IEAP)</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Further Benefits</th>
<th>Coverage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency room</strong></td>
<td>100%</td>
</tr>
<tr>
<td><strong>Diabetes equipment and supplies</strong></td>
<td>100%</td>
</tr>
<tr>
<td><strong>Private ambulance</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>

All amounts shown are in US dollars.
### Supplemental Benefits

#### Maternity Benefits
- Initial visit to confirm pregnancy: **100%**
- All subsequent prenatal visits, postnatal visits, and physician’s delivery charges (i.e., global maternity fee): **100%**
- Physician’s office visits in addition to the global maternity fee when performed by an obstetrician or specialist: **100%**
- Delivery - facility (inpatient hospital, birthing centre): **100%**
- Routine nursery: **100%**
- Newborn cover: **100%**

#### Preventive Benefits
- Child preventive care services: **100%**
  - The following services are included: health history, physical examination, development assessments, anticipatory guidance, appropriate immunisations, and laboratory tests.
- Adult routine physical exams: **100%**
- Papanicolaou screening test: **100%**
- Prostate cancer screening: **100%**
- Mammograms:
  - Ages 35 - 39: One baseline exam
  - Ages 40 - 49: One exam every one or two years for asymptomatic women, but no sooner than two years after a woman’s baseline
  - Ages 50 & Over: one exam annually
  - Any Age: Whenever prescribed by a physician: **100%**
- Colorectal cancer screening: **100%**
- Immunisations: **100%**

#### Dental Benefits
- Policy year maximum:
  - Coverage Level 1: **$3,000**
  - Coverage Level 2: **$1,500**
- Deductible:
  - Individual: **$0**
  - Family: **$150**
- Class 1 (Investigative and preventive treatment): **100%**
- Class 2 (Basic restorative, periodontal treatment): **80%**
- Class 3 (Major restorative treatment): **50%**
- Orthodontic treatment for dependents less than 19 years of age: **50%**
- Lifetime orthodontic maximum benefit: **$1,200**

#### Vision Benefits
- Eye exam: **100%** for exams once every 2 policy years
- Eyewear: **100%** limited to **$600** every 2 policy years

#### IEAP Upgrade
- IEAP WorkLife referrals to professionals to assist with childcare, eldercare, legal, financial concerns: Included

#### Emergency Evacuation and Repatriation Benefits
- Emergency evacuation, repatriation and return of mortal remains: **100%**

#### Accidental Death and Dismemberment (AD&D)
- Two times base annual earnings: Up to a maximum benefit of **$400,000**

All amounts shown are in US dollars.
### Supplemental Benefits (cont’d)

#### Travel Benefits

**Eligibility**

Employee and family is defined as employee, spouse and dependent children.

**How the plan works:**

- Maximum duration any one trip 60 days.
- All cover ceases on the day the employee leaves the employment of the Assured.
- Cover includes unaccompanied travel in respect of all Insured Persons.

<table>
<thead>
<tr>
<th>Sum Insured per Person</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel replacement</td>
<td>$15,000</td>
</tr>
<tr>
<td>Personal liability</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Baggage, personal effects and equipment</td>
<td>$15,000</td>
</tr>
<tr>
<td>Business equipment</td>
<td>$15,000</td>
</tr>
<tr>
<td>Delay to baggage</td>
<td>$750</td>
</tr>
<tr>
<td>Money/documents</td>
<td></td>
</tr>
<tr>
<td>Cash limit</td>
<td>$10,000</td>
</tr>
<tr>
<td>Passport</td>
<td>$5,000</td>
</tr>
<tr>
<td>Loss of deposit, cancellation, curtailment, or abandonment</td>
<td>$20,000</td>
</tr>
<tr>
<td>Delayed departure</td>
<td>$150</td>
</tr>
<tr>
<td>Travel disruption or missed departure</td>
<td>$1,500</td>
</tr>
<tr>
<td>Hi-jack</td>
<td>$60,000 ($1,000 per 24 hours)</td>
</tr>
<tr>
<td>Catastrophe (natural disaster)</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

#### Winter sports:

<table>
<thead>
<tr>
<th>Sum Insured per Person</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ski hire</td>
<td>$300</td>
</tr>
<tr>
<td>Ski equipment - own</td>
<td>$800</td>
</tr>
<tr>
<td>Ski equipment - rent</td>
<td>$300</td>
</tr>
<tr>
<td>Ski pack</td>
<td>$500</td>
</tr>
<tr>
<td>Piste closure ($30 per 24 hours)</td>
<td>$300</td>
</tr>
<tr>
<td>Cancellation (lack of snow)</td>
<td>$1,200</td>
</tr>
<tr>
<td>Delay due to adverse weather</td>
<td>$800</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

All amounts shown are in US dollars.
To learn more:

Cigna Global Health Benefits Plans are designed exclusively for employees on international assignment for their employer.

For further information contact:
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Cigna International Services Australia Pty. Ltd.

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Direct: +61 2 9006 1788 Email: Brock.Judiesch@Cigna.com

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