

GLOBAL HEALTH ADVANTAGE

2 to 20 Employees

If you distribute this document in print form, insurance regulations require you print and include the [limitations and exclusions](#) information at this link.

Cigna Global Health Benefits®



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

OUR MISSION:

**TO IMPROVE THE HEALTH, WELL-BEING
AND PEACE OF MIND OF THOSE WE SERVE.**

Cigna 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 around the world. With Cigna, they will have easy, reliable access to one of the largest networks¹ of health care providers around the globe – one of many reasons Global Health Advantage® (GHA) 2 to 20 may be the ideal insurance plan for you.

A quick overview

We know you expect a lot from an international health benefits plan. Cigna GHA 2 to 20 extends beyond health benefits.

Call us at **800.769.1156** or visit **CignaGlobalHealth.com** to request contact from a sales representative, or keep reading to learn more.

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 coverage for the United States and only cover Third Country Nationals (non-U.S. citizens), please reach out to your Cigna representative for more information.

- Access to one of the largest health networks¹ – with nearly 1.7 million providers around the globe (almost 400,000 outside the U.S.).
- Experience in establishing guarantees of payment on behalf of customers to providers around the world.
- 24/7/365 access to our service center and in-house team of international providers and nurses.
- We are experienced in helping choose or design globally compliant solutions that are cost effective and comprehensive.
- Quick claims payments: 96% of clean customer claims are paid in 10 days or less² regardless of language or currency.
- The option to speak with a counselor about behavioral, emotional and general life issues through the International Employee Assistance Program. Help is available anytime.
- Additional services that include remote second opinions, international pharmacy fulfillment and much more.



**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 the Cigna Envoy® website, your employees can:

- Locate an in-network health care provider in many areas around the world
- View, print and request ID cards
- Submit claims online
- View explanation of benefits (EOB)
- Opt out of receiving EOB by mail
- Access health and wellness information on managing many conditions, plus healthy living information
- Update 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, just about anywhere. The Cigna Envoy Mobile App can be downloaded for free³ from the App Store®, Google Play™ or Amazon.com.



With the app you can:

- ✓ Find an in-network health care provider
- ✓ View and print ID card information 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 feature,⁴ quality care is just a call or click away. They can consult with a licensed provider – by phone or video – for

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

The Cigna Wellbeing App is available from the Apple App Store® or Google Play™.



Pre-departure Medical Assessment Program

We understand the importance of having your employees prepared for their assignment. That's where we can help. With our pre-departure medical assessment program, we can offer resources to employees to help them transition into their new assignment, manage medical occurrences, as well as identify risk factors that could negatively impact an assignment.

All plan designs will include access to our pre-departure survey, which asks employees a number of health-related questions. Once the survey is complete, based on the covered employee's risk level, they will receive an automatic outreach from the Cigna clinical team. Employees will also have access to online tools and resources to use at any time to help them prepare for their assignment.

International Employee Assistance Program

We offer access to International Employee Assistance Program (IEAP) on all four plan designs, which can provide employees 24/7/365 access to certified behavioral health providers 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.

Plan snapshot

Included below is a plan snapshot. The material presented is subject to applicable limitations and exclusions.⁵ For detailed information on specific terms and conditions related to GHA 2 to 20 policies, please contact your Cigna representative.

[See 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 insurance 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
Coinurance (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 ⁶	\$0	\$500	\$1,500	\$500	\$600	\$1,800	\$1,000	\$1,300	\$3,600	\$1,000	\$2,900	\$5,800
Out-of-pocket: Family ⁶	\$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 and U.S. in-network; 80% out-of-network			90% international and U.S. in-network; 70% out-of-network			80% international and U.S. in-network; 60% U.S. out-of-network			80% international and U.S. in-network; 60% U.S. out-of-network		
Eyewear coinsurance 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

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

- Inpatient and outpatient care
- Mental illness/substance use care
- Preventive care
- Pregnancy care
- Vision care



See limitations and exclusions.

See Medical limitations and exclusions.

See Vision limitations and exclusions.

See Prescription drugs limitations and exclusions.

U.S. pharmacy options		U.S. PHARMACY SERVICES ⁷							
		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		\$5 copay		\$5 copay		\$5 copay	
	Preferred brand	\$30 copay	In-network coverage only	\$30 copay	In-network coverage only	\$30 copay	In-network coverage only	\$30 copay	In-network coverage only
	Non-preferred brand	\$90 copay		\$90 copay		\$120 copay		\$120 copay	
90-day pharmacy (via retail or home delivery)	Generic	\$15 copay		\$15 copay		\$15 copay		\$15 copay	
	Preferred brand	\$90 copay	In-network coverage only	\$90 copay	In-network coverage only	\$90 copay	In-network coverage only	\$90 copay	In-network coverage only
	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 provider 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.							

See limitations and exclusions.

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 ➤ Disappearances of persons ➤ Hijacks ➤ Kidnaps for ransom* ➤ Wrongful detentions ➤ Pandemic 	
Crisis consulting expenses**	<ul style="list-style-type: none"> ➤ No dollar limit per person per covered expense ➤ Number of physical responses/evacuations incurring in a year are limited to two per person per year 	
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 ➤ 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.

The CAP program is NOT insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International. Presented here are highlights of the CAP program. Full terms, conditions and exclusions are contained in the CAP membership agreement.

Dental

Our dental program pays all covered charges at the coinsurance percentage outlined here. Dental is optional, but the choice to add coverage is made at the employer level and will apply to all covered employees. In contributory programs, no benefits are payable on Class III Dental Services for the first 12 months if the employee does not join at their first opportunity and is considered a late entrant.

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)			
	Endodontics			
	Prosthodontics – removable (maintenance)	80%	80%	80%
	Prosthodontics – fixed bridge (maintenance)			
	Oral surgery			
		Coinsurance percentage		
Class III: Major services	Restorative (Major)			
	Prosthodontics – removable (Installation)	50%	50%	50%
	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

[See limitations and exclusions.](#)



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	66 2/3% 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 Provision⁸	12 / 6 / 24	12 / 6 / 24

[See limitations and exclusions.](#)

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 ages 65 and 70, benefits are paid at 65%. That figure is reduced to 50% for employees over age 70. Please contact Cigna for all appropriate forms.

Life/AD&D options*

Option 1	\$25,000 flat benefit
Option 2	One times 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 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

* Cigna Underwriting Guidelines may limit coverage in certain worldwide locations, subject to change. Life and AD&D coverages are noncontributory and require 100% participation.

[See limitations and exclusions.](#)

AD&D schedule of benefits

In the event of:	Percentage 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 GHA 2 to 20, contact us at **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

Expatriate, inpatriate, third-country national and select key local national members and their dependents, except for persons whose coverage is prohibited by applicable law. Eligible dependents include the employee's lawful spouse and children under age 26. Dependents are eligible for coverage, provided that the employee is domiciled outside the United States.

Effective dates

The program's effective date is the first day of the month. 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.

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 limitations⁹

Consult your policy booklet/certificate for a complete listing of exclusions and limitations, or discuss with your Cigna representative for complete details.

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., to be and/or remain in compliance with such applicable laws. Although a minimum of two eligible employees are needed to enroll in the program, in most states the employer as a whole must employ at least 51 employees worldwide (i.e., not just the U.S. employer population). Coverage will only be extended to employees in select locations if Defense Base Act (DBA) coverage is in place. All premiums and benefits must be remitted in U.S. dollars.

[See medical limitations and exclusions.](#)

Together, all the way.[®]



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1. Data from GHB Network analysis as of April 2021. Subject to change.
2. Data from GHB Business Intelligence analysis of NA customer claims paid full year 2020. Subject to change.
3. The downloading and use of any mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
4. Telehealth services may not be available in all jurisdictions. Not all providers have video chat capabilities and video chat may not be available in all areas.
5. Consult your policy booklet/certificate for a complete list of **limitations and exclusions**.
6. Includes deductible, coinsurance and copays.
7. Prescription copays count toward out-of-pocket costs.
8. Preexisting condition is defined as diagnosed sickness or injury for which an insured received treatment within 12 months prior to his/her effective date.
9. Consult your policy booklet/certificate for a complete list of exclusions and limitations.

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