

Global Health Care Programs



All of Cigna's offerings — highlighted right here.

Whatever you want in a global health care plan, Cigna's got it.

As you're about to learn, you can choose from four great benefit plans. But your options don't end when you select one. As a matter of fact, that's where your options really begin. All of our plans can be tailored to meet – and exceed – your company's specific needs.

1 Global Health Advantage® 10+

This premium plan was created for employers with 10 or more globally mobile employees working in other countries. This highly-flexible product lets you add a full range of coverage to your employees' health care benefits.

Global Health Advantage 10+ may be right for you if:

- You have 10 or more employees working internationally for six months or longer.
- Your company has more than 50 employees.
- In addition to medical coverage, you want to add options like dental, life, pharmacy management, and more.
- You're interested in value-added benefits such as Global Wellness products and International Employee Assistance Program, which can be included.

2 Global Health Advantage® 2 to 20

If you have less people working internationally, this may be the plan for you. It's incredibly flexible, and still lets you add great options to your health care benefits.

Global Health Advantage 2 to 20 may be right for you if:

- You have at least two employees on international assignment for six months or more.
- Your company has more than 50 employees.
- In addition to medical coverage, you want to add options like dental, life, pharmacy management, and more.

3 Short-Term AbroadSM

If you have employees traveling in other countries – but not staying for extended periods – Short-Term Abroad may be perfect for you. More affordable than traditional global plans, it still provides first-class care for your employees.

Short-Term Abroad may be right for you if:

- You have five or more people on international assignment.
- They stay on assignment for relatively short periods of time – between three and 24 months.
- In addition to medical coverage, you want to add options like dental, evacuation/repatriation, and more.



What can I add to my plan?

In most cases, you can add:

- Dental
- Vision
- Life
- Long-Term Disability
- Accidental Death and Dismemberment
- Pharmacy
- Medical Evacuation and Repatriation
- Global Wellness
- International Employee Assistance Program

4 Medical Benefits Abroad for International Business Travelers

When your employees travel on international business, you want to be sure they have access to the care they need if they get sick or have an injury. Cigna's Medical Benefits Abroad policy gives you that assurance. It covers international business travelers for sickness and injuries that occur while traveling on approved business trips outside their country of residence or permanent assignment.

Medical Benefits Abroad may be right for you if:

- Your company has employees traveling abroad on a regular basis, but not staying for long periods of time.
- You want the simplicity of coverage without providing eligibility.
- The ease of choosing from four pre-priced designs or the ability to tailor your plan when required.

Uncompromising health care. No matter which plan you choose.

We work every day to provide easy access to quality health care around the world. So no matter which plan you choose, you'll get the following features – which make life easier for you and your employees.

- *Access to the world's largest health network* – with over one million doctors and hospitals.
- *24/7/365 access to our Service Center and in-house team of international doctors and nurses.*

- Fully-compliant plans. We are experts in helping choose or design globally compliant solutions that are cost-effective and comprehensive.
- **CignaEnvoy.com.** This innovative website is loaded with unique features that help you easily manage your benefits. In addition, it helps your globally mobile employees get the answers *and* care they need. It's the total solution for you – and them.
- We also offer a dedicated Cigna Envoy section for International Business Travelers who are covered under our MBA policy.
- Direct payment and guarantees of payment to eliminate the hassle of paying up-front.
- Quick claims payments. *More than 90% of clean customer claims are paid in 10 days or less regardless of language or currency.*

These features are just the beginning. To learn about all of our benefits – and to get help determining which plan is best for you – contact Cigna at 1.800.769.1156 or go to CignaGlobalHealth.com.

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