



CIGNA INSPIRE

Global Health Benefits



INSPIRE YOUR EMPLOYEES

Cigna Inspire is a benefits package with a wide range of benefits and different levels of cover, allowing you to choose from 3 comprehensive plans. Each plan option provides peace of mind and security, leaving you and your employees safe in the knowledge that the medical needs and well-being of their family will be taken care of while working for your company.

That's how we aim to inspire your employees and contribute to the success of your business!

YOUR EMPLOYEES ARE OUR FOCUS AND OUR INSPIRATION

We've drawn inspiration from your needs and those of your employees to create Cigna Inspire. The three plan options include a high level of cover for inpatient, outpatient, maternity and cancer treatment and provide evacuation and repatriation services in emergency situations.

We are there for your employees and their families when they need us most... providing

comprehensive benefits, quick and efficient reimbursement of claims as well as facilitating access to health care. Additionally, with Cigna Inspire, our priority is to provide all our members with a holistic approach to help them manage their health, well-being and lifestyle. That's why preventive care benefits such as cancer screenings, travel vaccinations and well-child tests and child immunisations are included in all plan options.

Taking this approach one step further, we also offer your employees and their family members the following health & well-being services as standard:

- › access to online Health Risk Assessments and Health Education, together with web-based coaching programmes;
- › access to our Employee Assistance Programme, providing 24/7 telephone counselling to answer the personal concerns of your employees and their dependants, discuss and develop an action plan to support them in times of need.

Accompanying your employees on their path to a healthy and happy life.

CHOOSE THE LEVEL OF COVER THAT BEST REFLECTS YOUR COMPANY'S NEEDS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
ANNUAL BENEFIT Maximum per member or dependant	£1,000,000 \$1,500,000 €1,500,000	£5,000,000 \$7,500,000 €7,500,000	£5,000,000 \$7,500,000 €7,500,000
IN-PATIENT/DAY CASE HEALTH CARE BENEFITS	Paid in Full	Paid in Full	Paid in Full
Hospice and Palliative Care	£40,000/ \$60,000/€60,000	£40,000/ \$60,000/ €60,000	£40,000/ \$60,000/ €60,000
In-patient Cash Benefit	Up to 10 nights	Up to 20 nights	Up to 30 nights
Psychiatric Care	Up to 20 days	Up to 30 days	Up to 45 days
OUT-PATIENT HEALTH CARE BENEFITS	Covered up to an annual maximum, except for cancer treatment ¹	Paid in full	Paid in full
Cancer treatment	Paid in Full	Paid in Full	Paid in Full
Psychiatric Care	50% coinsurance up to £1,000/ \$1,500/ €1,500	50% coinsurance up to £1,000/ \$1,500/ €1,500	50% coinsurance up to £1,000/ \$1,500/ €1,500
MATERNITY BENEFITS			
Routine Maternity	Up to £3,500/ \$5,000/ €5,000	Paid in Full	Paid in Full
Complicated Maternity	Paid in Full	Paid in Full	Paid in Full
Infertility Treatment	Not covered	Not covered	50% coinsurance up to £7,000/ \$10,000/ €10,000
WELLNESS BENEFITS			
Cancer Screening	Paid in Full	Paid in Full	Paid in Full
Routine Adult Physical Exams	Not covered	Not covered	Up to £1,400/ \$2,000/ €2,000
INTERNATIONAL EMERGENCY SERVICES	Paid in Full	Paid in Full	Paid in Full

1. In some regions, a coinsurance may apply to those benefits. Please contact us for detailed information.

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
ANNUAL BENEFIT Maximum per member or dependant	Up to £1,000,000/ \$1,500,000 / €1,500,000 per year of insurance	Up to £5,000,000/ \$7,500,000 / €7,500,000 per year of insurance	Up to £5,000,000/ \$7,500,000 / €7,500,000 per year of insurance

IN-PATIENT/DAY CASE HEALTH CARE BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
HOSPITAL CHARGES FOR: <ul style="list-style-type: none"> > nursing and accommodation for in-patient treatment > day case treatment > operating theatre and recovery room > prescribed medicines, drugs and dressings for in-patient and day case treatment 	Paid in Full	Paid in Full	Paid in Full
PARENTAL ACCOMMODATION This applies to dependent children under the age of 18. Cigna will pay for reasonable costs for a parent staying in the same hospital with the child. This benefit will be paid for a maximum of 30 days in any one year of insurance.	Paid in Full	Paid in Full	Paid in Full
SURGEON'S AND ANAESTHETIST'S FEES	Paid in Full	Paid in Full	Paid in Full
SPECIALIST PHYSICIAN'S FEES This benefit is paid in full for regular visits by a specialist physician during stays in hospital including intensive care by a specialist physician for as long as is required by medical necessity.	Paid in Full	Paid in Full	Paid in Full
SURGICAL PROCEDURES	Paid in Full	Paid in Full	Paid in Full
CANCER TREATMENT Includes consultations, surgery, drugs, diagnostic tests, oncology, radiotherapy and chemotherapy.	Paid in Full	Paid in Full	Paid in Full

<p>REHABILITATION AND PHYSIOTHERAPY</p> <p>Treatment in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.</p>	Paid in Full	Paid in Full	Paid in Full
<p>DIAGNOSTIC TESTS</p> <p>Includes pathology, X-rays, radiology, CAT scan (Computed Tomography), MRI scan (Magnetic Resonance Imaging) and PET scan (Positron Emission Tomography).</p>	Paid in Full	Paid in Full	Paid in Full
<p>IN-PATIENT CASH BENEFIT</p> <p>› Payable for treatment and accommodation for each overnight stay spent in a hospital for treatment received on an in-patient basis free of charge. An overnight stay must commence before midnight. This benefit requires prior approval.</p>	£100 / \$150 / €150 each night up to 10 nights per year of insurance	£100 / \$150 / €150 each night up to 20 nights per year of insurance	£100 / \$150 / €150 each night up to 30 nights per year of insurance
<p>HOME NURSING CHARGES</p> <p>This benefit will be paid:</p> <p>› if recommended by a specialist immediately after hospital treatment for as long as is required by medical necessity;</p> <p>› on a full time basis for as long as is required by medical necessity for treatment which would normally be provided in a hospital.</p>	Paid in Full	Paid in Full	Paid in Full
<p>SURGICAL APPLIANCE AND/OR MEDICAL APPLIANCE</p> <p>This benefit will be paid in respect of:</p> <p>› an artificial limb, prosthesis or device which is inserted during surgery</p> <p>› an artificial prosthesis or device which is a necessary part of the treatment immediately following surgery for as long as is required by medical necessity</p> <p>› a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis.</p>	Paid in Full	Paid in Full	Paid in Full

<p>ORGAN TRANSPLANT</p> <p>Cigna will consider charges made for or in connection with approved organ transplant services, including immunosuppressive medications, organ procurement costs, and donor's medical costs. The amount payable for donor's medical costs is reduced by the amount payable for those costs from any other plan or source. Certain transplants will not be covered based on general limitations. (i.e. experimental procedures). This benefit requires prior approval: the member/ dependant must contact Cigna before incurring costs relating to organ donation.</p>	Paid in Full	Paid in Full	Paid in Full
<p>PSYCHIATRIC CARE</p> <p>This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions.</p>	Paid in Full Up to 20 days per year of insurance	Paid in Full Up to 30 days per year of insurance	Paid in Full Up to 45 days per year of insurance
<p>HOSPICE AND PALLIATIVE CARE</p> <ul style="list-style-type: none"> › Palliative care for inpatient, day case or outpatient treatment following the diagnosis that the condition is terminal with a life expectancy of less than six (6) months, and treatment can no longer be expected to cure the condition. › Cigna will pay for the patient's physical care, psychological care as well as hospital or hospice accommodation, nursing care and prescription drugs. <p>This benefit requires prior approval.</p>	£40,000/ \$60,000/ €60,000 per year of insurance	£40,000/ \$60,000/ €60,000 per year of insurance	£40,000/ \$60,000/ €60,000 per year of insurance
<p>PRIVATE AMBULANCE</p> <p>This benefit is payable for transport to or from a hospital when ordered for medical reasons.</p>	Paid in Full	Paid in Full	Paid in Full



OUT-PATIENT HEALTH CARE BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
OUT-PATIENT ANNUAL BENEFIT Maximum per employee or dependant	An annual limit applies to all out-patient treatments ¹ . Cancer treatment is not subject to the out-patient annual limit.	Paid in Full	Paid in Full
NON-SURGICAL AND MINOR SURGICAL PROCEDURES AND TREATMENT	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
CONSULTATIONS WITH MEDICAL PRACTITIONERS AND SPECIALISTS	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
DIAGNOSTIC TESTS Includes pathology, X-rays, radiology, CAT scan (Computed Tomography), MRI scan (Magnetic Resonance Imaging) and PET scan (Positron Emission Tomography).	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
CANCER TREATMENT Includes consultations, surgery, drugs, diagnostic tests, oncology, radiotherapy and chemotherapy.	Paid in Full	Paid in Full	Paid in Full
PRESCRIBED MEDICINES/DRUGS AND DRESSINGS	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
PHYSIOTHERAPY, CHIROPRACTIC, OSTEOPATHY AND CHIROPODY TREATMENT	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
ALTERNATIVE THERAPIES Includes acupuncture and homeopathy.	Up to out-patient annual limit ¹	Paid in Full	Paid in Full

1. The EssentialCare Europe plan: an outpatient annual maximum limit of £3,500/\$5,000/€5,000 with a 20% coinsurance applies. The EssentialCare UK plan: an outpatient annual maximum limit of £2,700/\$4,000/€4,000 applies, with no coinsurance.



<p>ANNUAL ROUTINE TESTS One eye test and hearing test for children under the age of 15.</p>	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
<p>WELL CHILD TESTS This benefit will be payable for dependent children aged 6 and under, with immunisation covered for all dependants.</p>	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
<p>TRAVEL VACCINATIONS This benefit will be payable for vaccinations related to travel.</p>	Up to out-patient annual limit ¹	Paid in Full	Paid in Full
<p>EMERGENCY DENTAL TREATMENT This benefit will be payable for treatment received during the emergency visit immediately after accidental damage to natural teeth.</p>	Up to out-patient annual limit ¹	Up to £1,000/ \$1,500/ €1,500 per year of insurance	Up to £1,000/ \$1,500/ €1,500 per year of insurance
<p>PSYCHIATRIC CARE Cigna will pay 50% of valid expenses per treatment.</p>	Up to £1,000/\$1,500/€1,500 per year of insurance	Up to £1,000/ \$1,500/ €1,500 per year of insurance	Up to £1,000/ \$1,500/ €1,500 per year of insurance



MATERNITY BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
<p>ROUTINE MATERNITY COVER This benefit is available to eligible females covered under the plan, defined as a female employee or a female spouse or partner of an employee, and will be payable for inpatient, day case or outpatient routine maternity expenses. Includes elective caesarean sections.</p>	Up to £3,500/\$5,000/ €5,000 per year of insurance	Paid in Full	Paid in Full
<p>COMPLICATED MATERNITY COVER This benefit is available to eligible females covered under the plan, defined as a female employee or a female spouse or partner of an employee, and will be payable for inpatient, day case or outpatient complicated maternity expenses.</p>	Paid in Full	Paid in Full	Paid in Full
<p>INFERTILITY TREATMENT For an employee or their spouse, who are under the age of 40 (forty) years old. Includes inpatient, day case or outpatient Infertility treatment up to a maximum of 4 cycles per lifetime. Charges made by a physician for infertility services, including services related to the treatment of infertility once a condition of infertility has been diagnosed. Also included are services for further diagnosis to determine the cause of infertility. Infertility services include, but are not limited to, infertility drugs which are administered or provided by the physician, surgeries and other therapeutic procedures, laboratory tests, sperm washing or preparation, diagnostic evaluations, gamete intrafallopian transfer (GIFT), in vitro fertilization (IVF), zygote intrafallopian transfer(ZIFT), and the services of an embryologist. This benefit requires prior approval.</p>	Not Covered	Not Covered	50% coinsurance up to £7,000/ \$10,000/ €10,000 per year of insurance

WELLNESS BENEFITS

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
ROUTINE ADULT PHYSICAL EXAMS This benefit will be paid for, or in connection with, routine physical examinations for members/dependants over the age of 18 years old.	Not covered	Not covered	Up to £1,400/ \$2,000/ €2,000 per year of insurance
PAP SMEAR Cigna will pay charges for an annual Papanicolaou screening.	Paid in Full	Paid in Full	Paid in Full
PROSTATE CANCER SCREENING Cigna will pay charges for an annual prostate cancer screening for eligible males over 50 years old.	Paid in Full	Paid in Full	Paid in Full
MAMMOGRAMS FOR BREAST CANCER SCREENING OR DIAGNOSTIC PURPOSES This benefit will be paid in respect of: <ul style="list-style-type: none"> › one baseline mammogram for asymptomatic women aged 35-39 › a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary › a mammogram every year for women aged 50 and over. 	Paid in Full	Paid in Full	Paid in Full

ADDITIONAL ASSISTANCE SERVICES

	ESSENTIALCARE	EXECUTIVECARE	ELITECARE
INTERNATIONAL EMERGENCY SERVICES Evacuation and repatriation	Paid in full	Paid in full	Paid in full
LOCAL PROVIDER ASSISTANCE Cigna will provide access, through our secure customer website, to find the nearest medical provider.	Included	Included	Included
COUNTRY GUIDES Cigna will provide access, through our secure customer website, to country guides providing useful information for your assignment.	Included	Included	Included

<p>E-CLEVELAND 2ND OPINION PROGRAMME</p> <p>Cigna will provide access to the E-Cleveland secure customer website where you can obtain a second opinion from the e-Cleveland Clinic.</p>	Included	Included	Included
<p>HEALTH RISK ASSESSMENT</p> <p>Cigna will provide access to online Health Education, Health Risk Assessments and web-based coaching programmes.</p>	Included	Included	Included
<p>EMPLOYEE ASSISTANCE PROGRAMME: TELEPHONE COUNSELLING</p> <p>Cigna will provide access to telephone counselling which is available 24/7 in more than 170 countries through a toll-free line. The multilingual team of qualified counsellors answers plan members' questions, assesses the problem, whether big or small, discusses and develops an action plan together with them. Plan members have unlimited access to telephonic support.</p>	Included	Included	Included

GET IN TOUCH TO FIND OUT MORE

Our local sales managers are here to help. Feel free to contact them with all your questions about Cigna Inspire. You can e-mail them at:



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CIGNA GLOBAL HEALTH BENEFITS

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The following companies provide the insurance cover in Europe:

Cigna Life Insurance Company of Europe SA-NV, registered in Belgium with limited liability, Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Insurance company authorised in Belgium under licence number 938.

Cigna Europe Insurance Company SA-NV, registered in Belgium with limited liability, Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Insurance company authorised in Belgium under licence number 2176.

Cigna Life Insurance Company of Europe SA-NV and Cigna Europe Insurance Company SA-NV are subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection.

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