



CIGNA AFRICA

**GLOBAL HEALTH COVER FOR
ORGANISATIONS IN AFRICA**

A HEALTH PLAN

That suits your unique needs.



CIGNA AFRICA

With almost 60 years of market leadership in providing worldwide medical insurance and servicing more than 230,000 plan members in Africa, Cigna has unmatched experience and knowledge in this region.

Cigna Africa is a comprehensive benefits package, allowing you to choose between 6 different core plans, supplemented with optional coverages, so you can optimally match benefits and needs. Not only do we give plan members access to the best possible medical treatment, each plan option provides peace of mind and security, leaving you safe in the knowledge that the medical needs and well-being of your employees and their families will be taken care of.

We are at your service when you need us most, providing comprehensive benefits, quick and efficient reimbursement of claims as well as facilitating easy access to health care.

Additionally, our priority is to provide all our plan members with a holistic approach to improve their health, well-being and sense of security. Healthier and more productive employees. Lower sickness costs. Lower claims expenditure. These are just a few benefits of this innovative approach.

The success of your organisation and your employees' assignment depends on the well-being and safety of your employees. Cigna is committed to supporting their work by providing your employees and their families with adequate cover to ensure peace of mind.

WHAT MAKES US DIFFERENT?

For employers



› Easy administration

- › Right from the start our Account Management team provides practical support and training. You will also have access to Group Management Services (GMS), our day-to-day management tool of your health care plan.

› Flexible solutions

- › No matter what size your organisation is or where your employees are located, we have a plan for you that meets all your needs.



› Innovative risk management programmes

- › The combination of our truly global health care network, prevention and case management processes, effective monitoring of plan member claims, and unsurpassed fraud investigation, ensures the sustainability of your plan.

› Dedicated Africa team

- › Great support from our dedicated Africa Account Management and Customer Services team, striving to reduce your work.



For employees

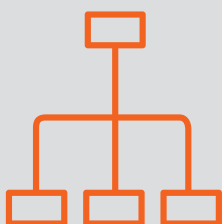


› 24/7 multilingual contact centre

- › We are located in 3 time zones (Miami, Antwerp, Madrid, Kuala Lumpur) and cover 50 languages in-house.

› Access to an extensive global network of approximately one million health care professionals and facilities worldwide

- › 11.500 directly contracted health care providers in 180 countries.
- › Several price agreements to ensure high-quality medical care at competitive prices.



› Direct payment for all inpatient treatment in provider network*

- › No need to pay out of pocket expenses and claiming costs afterwards, we pay the hospitals directly.

*Direct payment is not possible in sanctioned countries.

› Clinical support through locally based case managers

- › 189 local medical consultants worldwide, in 105 countries.
- › 72 consultants are based in Africa, including the following countries: Senegal, South Africa, DRC, Kenya and Egypt.
- › 12 doctors in the International Medical board, with members employed by Cigna, in Belgium, Chile, Malaysia, Philippines, Afghanistan, India, Senegal and Brazil.



› Full health and well-being programme

- › Health risk assessment*
- › Pre-assignment assistance*
- › Country guides
- › Employee assistance programme*
- › Second medical opinion

(*Not available on Core Care and Standard Care)

› Cigna Africa = comprehensive coverage including

- › inpatient and outpatient treatment
- › HIV/AIDS treatment
- › vaccinations / preventive medication (e.g. against malaria)
- › pregnancy and childbirth
- › cancer treatment



DESIGN YOUR CIGNA AFRICA PLAN

Insurance cover specifically designed for your employees in Africa.

Choose your core plan



You can choose from 6 plans:

Core Care | Standard Care | Select Care | Essential Care | Executive Care | Elite Care

Your core plan automatically includes inpatient and outpatient treatment, AIDS / HIV, childbirth, cancer treatment, local ambulance (to nearest hospital), vaccinations / preventive medication (e.g. against malaria).

You can choose from 5 areas of cover:

- › Area of cover 1. - Africa*
- › Area of cover 2. Africa including India, Pakistan, Sri Lanka, Bangladesh and Lebanon*
- › Area of cover 3. - Europe (including Africa)
- › Area of cover 4. - Worldwide excluding US
- › Area of cover 5. - Worldwide*

*Core Care and Standard Care only have access to areas of cover 1 and 2; Select Care has no access to area of cover 5.



Benefits overview - summary

	Core Care	Standard Care	Select Care	Essential Care	Executive Care	Elite Care
Annual maximum benefit per member	Up to \$ 50,000 per year of insurance	Up to \$ 100,000 per year of insurance	Up to \$ 500,000 per year of insurance	Up to \$ 2,000,000 per year of insurance	Up to \$ 4,000,000 per year of insurance	Up to \$ 6,000,000 per year of insurance
Inpatient annual maximum benefit per member	Up to \$ 50,000 per year of insurance	Up to \$ 100,000 per year of insurance	Up to \$ 500,000 per year of insurance	Up to \$ 2,000,000 per year of insurance	Up to \$ 4,000,000 per year of insurance	Up to \$ 6,000,000 per year of insurance
Outpatient annual maximum benefit per member	Up to \$ 1,500 per year of insurance	Up to \$ 2,500 per year of insurance	Up to \$ 3000 per year of insurance	Up to \$ 4,000 per year of insurance	Up to policy annual benefit	Up to policy annual benefit
Room type	Standard private room	Standard private room	Standard private room	Standard private room	Standard private room	Standard private room
Cancer treatment	Up to inpatient annual benefit	Up to inpatient annual benefit	Covered up to \$ 100,000	Up to inpatient annual benefit	Paid in full	Paid in full
Chronic care	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
AIDS/HIV treatment	Paid in full after a waiting period of 12 months	Paid in full after a waiting period of 12 months	Paid in full after a waiting period of 12 months	Paid in full	Paid in full	Paid in full
Routine maternity and complicated maternity	Up to \$ 2,500 per year of insurance	Up to \$ 3,500 per year of insurance	Up to \$ 3,500 per year of insurance	Up to \$ 5,000 per year of insurance	Paid in full	Paid in full
Travel vaccinations and preventive medication e.g. against malaria	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Medical evacuation and repatriation benefits						
Medical evacuation and repatriation annual maximum benefit per member	Up to \$ 50,000 per year of insurance	Up to \$ 50,000 per year of insurance	Up to \$ 50,000 per year of insurance	Up to policy annual benefit	Up to policy annual benefit	Up to policy annual benefit
Repatriation assistance	Africa (based on nearest location where treatment is available in Africa)	Africa (based on nearest location where treatment is available in Africa)	Africa (based on nearest location where treatment is available in Africa)	Nearest worldwide location where treatment is available	Nearest worldwide location where treatment is available	Nearest worldwide location where treatment is available
‣ Area of cover						
‣ organising and paying the cost of your return or transportation to a hospital	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
‣ organising and paying the cost of the return of an insured travel companion and minor children	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
‣ reimbursement of your accommodation costs and those incurred by the insured members of your family or an insured person travelling with you	Up to \$ 150 / day for a maximum of 10 days	Up to \$ 150 / day for a maximum of 10 days	Up to \$ 150 / day for a maximum of 10 days	Up to \$ 150 / day for a maximum of 10 days	Up to \$ 150 / day for a maximum of 10 days	Up to \$ 150 / day for a maximum of 10 days
Assistance in the event of your organisation assignment being curtailed: paying the travel costs of your replacement colleague	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full

Please refer to the Benefits overview for detailed information on benefits. Reimbursement ceilings apply.

ADDITIONAL COVER FOR CIGNA AFRICA

Dental & Vision

At Cigna, we focus on keeping people healthy. That's why we've created optional Dental & Vision plans that will complement your overall benefits, to provide truly comprehensive health care coverage.

Dental and Vision benefits		
	Standard	Enhanced
Annual benefit – Maximum per plan member or dependant	Up to \$ 500 per year of insurance	Up to \$ 1,000 USD per year of insurance
Class I - Investigative & preventative treatment Benefits include: X-rays, scale & polish.	Paid in full	Paid in full
Class II - Basic restorative treatment, periodontal treatment and treatment of dental injury Benefits include: Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment.	80% reimbursement	80% reimbursement
Class III - Major restorative treatment Benefits include: Dentures –acrylic/synthetic, metal and metal/acrylic; Crowns, inlays, mouthguard or occlusal splint.	50% reimbursement	50% reimbursement
Orthodontic treatment for dependant children under the age of 18	50% reimbursement	50% reimbursement
One eye examination per year of insurance by an Optometrist or an Ophthalmologist	Paid in full	Paid in full
Expenses for: <ul style="list-style-type: none"> › Lenses to correct vision › Eyeglass frames › Prescription sunglasses 	Up to \$ 100 per year of insurance	Up to \$ 200 per year of insurance

Notes (apply to all Dental benefits)

- › Examinations and Scale and Polish will both be limited to 2 visits per year of insurance
- › Full case assessment will be limited to one per year of insurance
- › X-rays will be limited to four bitewings and six Intra Oral per year of insurance and Orthopantomogram (OPG) every 3 years. An OPG before and after extensive Class 3 treatment may be requested.
- › Prolonged periodontal treatment limit of one course per year of insurance
- › Major Dentistry, a waiting period of 12 months applies. Under certain conditions however, this waiting period may be waived.

**TOGETHER, WE CAN BUILD A
HEALTH PLAN THAT WORKS.**



ONLINE SERVICES

Personal webpages

In today's world you expect the services and information you need to be available online. We feel the same way. That's why we've created an easy to use, fast and secure online platform, providing your employees with access to all the essentials of your plan, anywhere, anytime.

Personal webpages to inform plan members

- › What is covered and what is not
- › How to have their medical bills paid
- › How to contact us

Enabling your employees to help themselves

- › View settlement notes online, including payment details
- › Submit claims online
- › Find a doctor or hospital anywhere in the world with integrated Google Maps location information
- › Download personalised forms and fill them in electronically
- › Research almost any health condition, from Allergies to Zinc overdoses
- › Access health and well-being programmes such as the Health risk assessment and the Employee assistance programme
- › Contact our Medical board for advice

Online claiming

Our paperless Online claiming service is a quick, easy, secure and convenient way to request the reimbursement of medical expenses.

› Online claiming

Claiming online makes your employees' life so much easier: less paperwork; no postage, no mailing or pouch shipment delays! The reduction of paper waste means that you play a key role in our commitment to the environment.

› Check the progress claims online

On the homepage of our personal webpages, your employees can see at a glance the status of their latest claims.

› We keep our plan members in the loop

Your employees will be informed by email whenever we receive a new claim and whenever a claim has been processed.

› Pre-filled forms

Our online claim form is prefilled with personal and payment details so our plan members can focus on the claims details. And if they wish to add some new info, they can do so. Our form will remember the info next time they claim!

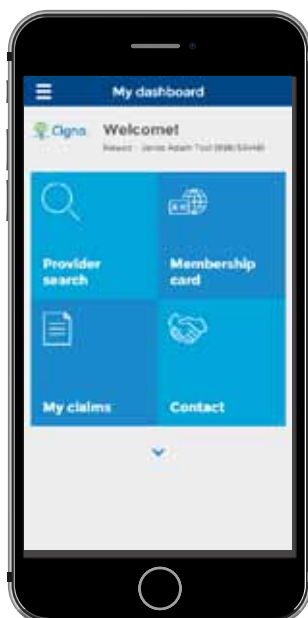




Introducing the Cigna Health Benefits App

We want to make sure that our customers worldwide have quick and easy access to our services anytime and anywhere they need them. That's why we created the Cigna Health Benefits mobile app, so they can manage their health plan right from their smartphone.

Little app. BIG FEATURES.



Health care provider search

- › Search for a doctor, hospital or facility
- › Easy to locate using Google maps
- › Download and save search results



Membership cards

- › Download or send electronic membership cards



Claims

- › View past claims
- › Review and check the status of claims instantly



Contact details

- › Contact us with the tap of a finger

The Cigna Health Benefits app is free to download from the App StoreSM or Google PlayTM.

Get in touch to find out more

Our sales representatives are only a call away. Feel free to contact them with all your questions about Cigna Africa.

Contact us today via email africa@cigna.com or give us a call on + 32 3 217 67 09.

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