



An experience only
Cigna Africa can provide.



About Cigna Healthcare

Our mission is to improve the health and vitality of those we serve.

Cigna Healthcare is a Fortune 500 company. With almost 60 years of experience on the continent, a regional office in Nairobi and a strong widespread presence, Cigna Healthcare is no stranger to Africa. Its presence includes an established infrastructure with Africa-dedicated claims teams, medical board and fraud unit.

Recognised as one of the world's leading providers of health benefits and related services, For more than 200 years, Cigna Healthcare has been helping people all over the world live healthier, more secure lives - physically, mentally and financially.



70,000 employees
globally



Over 180 million
customer relationships
worldwide



Sales capacity in
more than 30 countries
and jurisdictions

Why Cigna Healthcare?

Cigna Healthcare has a comprehensive health care solution for the international assignees, regional expatriates and local management of multinational corporations operating across Africa.

As the first Pan-African and fully locally admitted group health solution, Cigna Healthcare combines strong local knowledge and robust risk management capabilities with a qualitative African network of doctors and hospitals, state-of-the-art global fraud detection, clinical capabilities and comprehensive digital services.

Cigna Healthcare will change the health insurance landscape across Africa, forever.

Our network

We have contracted with over 3,000 medical providers in Africa to provide you with access to an extensive network of preferred providers.

What makes us unique?



Global practices and
local know-how



Service
first



Using technology
wisely



Access
made easy



Holistic health
and well-being



Affordable
quality

Cigna Africa

A range of comprehensive health care plans, covering in-patient and out-patient visits, maternity care, preventative care, wellness, and medical evacuation.



**All Cigna Africa plans are flexible:
pick from 5 areas of cover and 8 plan levels.**

Design your plan

8 plans

Choose from:

1. **In-patient Evac+**
2. **Core Care**
3. **Standard Care**
4. **Select Care**
5. **Essential Care**
6. **Advanced Care**
7. **Executive Care**
8. **Elite Care**

The **Core Care** plan includes:

In-patient and out-patient treatment, medical evacuation and repatriation benefits, HIV / AIDS treatment, childbirth benefits, cancer treatment and travel vaccinations/preventive medication (e.g. against malaria).

5 areas of cover

Choose from:

1. **Africa**
2. **Africa+** (including India, Pakistan, Sri Lanka, Bangladesh and Lebanon)
3. **Europe** (including Africa, India, Pakistan, Sri Lanka, Bangladesh and Lebanon)
4. **Worldwide** excluding USA
5. **Worldwide***

* Cover in the USA is not available on **In-patient Evac+**, **Core Care** and **Standard Care** plans.



Worldwide out-of-area emergency treatment is included in all 8 plans.

Cigna Africa: benefits summary

	In-patient Evac+	Core Care	Standard Care	Select Care	Essential Care	Advanced Care	Executive Care	Elite Care
Overall annual maximum benefit	Up to \$ 1,500,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 3,000,000 per insurance year	Up to \$ 5,000,000 per insurance year	Up to \$ 10,000,000 per insurance year
In-patient	Up to \$ 1,500,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 3,000,000 per insurance year	Up to \$ 5,000,000 per insurance year	Up to \$ 10,000,000 per insurance year
In-patient & out-patient treatment methods	Up to \$ 1,500,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 3,000,000 per insurance year	Up to \$ 5,000,000 per insurance year	Up to \$ 10,000,000 per insurance year
Out-patient	Not Covered	Up to \$ 1,500 per insurance year	Up to \$ 2,500 per insurance year	Up to \$ 3,000 per insurance year	Up to \$ 4,000 per insurance year	Up to \$ 11,000 per insurance year	Up to policy annual maximum benefit	Up to policy annual maximum benefit
Maternity	Up to \$ 1,500,000 per insurance year	Up to \$ 2,500 per insurance year	Up to \$ 3,500 per insurance year	Up to \$ 5,000 per insurance year	Up to \$ 8,000 per insurance year	Up to \$ 10,000 per insurance year	Up to \$ 5,000,000 per insurance year	Up to \$ 10,000,000 per insurance year
Preventative care and wellness	Not Covered	Up to \$ 200 per insurance year	Up to \$ 300 per insurance year	Up to \$ 500 per insurance year	Up to \$ 1,000 per insurance year	Up to \$ 2,000 per insurance year	Up to \$ 3,000 per insurance year	Up to \$ 5,000 per insurance year
Medical evacuation & out-of-country assistance	Up to \$ 1,500,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 3,000,000 per insurance year	Up to \$ 5,000,000 per insurance year	Up to \$ 10,000,000 per insurance year

Notes:

1. All of the above limits are the annual maximum benefit per insured person and subject to the overall annual maximum benefit.
2. For in-patient treatments the hospital room type will be a standard private room.
3. The conditions included in in-patient and out-patient treatment methods are cancer, kidney failure, serious illnesses (chronic conditions) and HIV / AIDS.
4. Vaccinations are included under the out-patient benefits.
5. A waiting period of 10 months applies for maternity and 12 months for HIV and AIDS, however these may be waived.

Additional cover: dental & vision

We make sure to look after regular medical expenses as well. That's why we've created optional dental & vision plans that will complement your overall benefits, to provide truly comprehensive health care coverage.

Dental treatment

Dental treatment annual maximum benefits	Up to \$ 500 / \$ 1,000 / \$ 2,000 / \$ 4,000 per insurance year
Investigative and preventative dental treatment	Paid in full
Basic restorative treatment and minor periodontal treatment	80% reimbursement / Paid in full
Major restorative treatment and major periodontal treatment Note: a waiting period of 12 months applies for major restorative treatment and major periodontal treatment, however these may be waived.	50% reimbursement / 80% reimbursement / Paid in full

Vision Care

One eye examination per insurance year	Paid in full
Vision expenses for: • Lenses to correct vision • Eyeglass frames	Up to \$ 250 / \$ 500 / \$ 1,000 / \$ 2,000 per insurance year 80% reimbursement / 90% reimbursement / Paid in full

Cigna Healthcare global well-being solutions.

Multi-lingual. Multi-cultural. Localised. Integrated.

Peace of mind may be hard to come by when helping your employees balance the demands of their work and personal lives. That's where we can help. Our health and well-being programs offer a comprehensive, integrated wellness approach to create a healthier, more engaged and more productive workforce.



Telehealth

The global telehealth service is available on the app and enables users to seek medical consultations through phone or video consultations on the go. This feature allows you to access video or phone consultations with a licensed doctor, prescriptions or common health concerns, when medically necessary; a diagnosis for non-emergency health issues and acute conditions.



Employee Assistance Programme

When employees are overwhelmed by family, relationship or work-life issues, this distress often affects job performance.

To support them we provide:

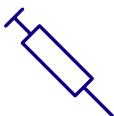
- 24/7 telephone counseling
- Online service and counseling

Confidentiality is assured.



ConnectForHealth

Cigna Healthcare, as your health and well-being partner, brings to you monthly well-being series where experts share their knowledge and advice on topics that can help you manage your well-being and establish healthy habits.



Chronic Condition Management

If a serious illness is diagnosed, doctors from a range of specialities are on hand to give you personal care and free second opinions. Our members will receive personal support, education and assistance on how to deal with their chronic condition.



Safe Travels by Cigna app

The **Safe Travel by Cigna** app is your ultimate travel safety companion providing you with the most up to date travel information and advice, as well as real time alerts on breaking news globally. As a traveller, you will receive the extra peace of mind that comes from knowing you're fully prepared for your trip.

Information anytime, anywhere. On any device.



Cigna Envoy® mobile app & online portal

Cigna Envoy is your personalised online health resources. Use the app or the online portal to help manage all your health care needs, all in one place.

We make it easy to:



**Locate nearby
health care
professionals**
and facilities and get
directions delivered
via Google Maps™.



Submit claims
by taking a photo
with your Android
or Apple mobile
device and sending it
through the app.



**Manage
and track**
the status of your
pending claims.



Watch
online tutorials,
videos, access
health & wellness
resources and
podcasts.



Download the Cigna Envoy app for free
from the Apple App StoreSM or Google PlayTM.



Online claiming made easy

Submitting a claim for medical expenses has never been easier. Members now have access to a new claiming tool that automatically fills out personal and payment details, guides them through the process, and reminds them which documents to attach.

Online claiming: key features



Tool gives
advice on
which original
documents to
add



Personal and
payment
details are
pre-filled



Improved
claims tracking
overview and
archiving
options



Save a claim
and pick up
on it later



Photo claim
with the
Cigna Envoy
app



Unlimited
number of
lines on claim
form



Contact our sales team

with all your questions on: Africa@CignaHealthcare.com

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