

TALK TO A DOCTOR ANYTIME, FROM ANYWHERE.

Now global telehealth* is available
through your Cigna Wellbeing™ app.

When you don't feel well, you want to get better fast. There are times when a visit to a doctor's office is difficult to manage. But now you can have convenient access to quality health care through global telehealth, a new service available with the Cigna Wellbeing app.

Telehealth gives you access to licensed doctors around the world - by phone or video - for non-emergency health issues. Simply arrange a telephone or video consultation from your Cigna Wellbeing app. Appointments are often scheduled for the same day.

What can I use global telehealth for?

- **Video or phone consultations** with a licensed doctor
- **A diagnosis** for non-emergency health issues ranging from acute conditions to complex chronic conditions
- **Non-emergency pediatric care**
- **Prescriptions** for common health concerns, when medically necessary
- **Treating medical conditions** like fever, rash, pain and more
- **Making preparations** for an upcoming consultation
- **Discussing** a medication plan and potential side effects



Cigna Wellbeing app

Taking care of yourself is easier than ever. Wherever you are, you'll have access to services and support to help you with every dimension of your health.

Download it today!



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How does it work?



1 Request an appointment.	2 Speak with a doctor.	3 Feel better.
Use your Cigna Wellbeing app to make an appointment with a doctor anytime, anywhere, 24/7.	Your initial global telehealth consultation will be with a General Practitioner (GP) – by phone or video.	When necessary, a prescription will be sent to you to take to your local pharmacy.

If the GP feels that you should speak with a specialist, the GP will schedule another telehealth appointment with an Advance Medical** network specialist.

Cigna will provide you with access to over 110 board-certified doctors based in different locations around the world. These health care professionals:

- Include internal medicine physicians, gastroenterologists, orthopedic specialists, mental health specialists and pediatricians
- Have an average of 10 years of clinical experience
- Can write a prescription when necessary and permitted
- Are available from anywhere around the world
- Offer services in English, French, German, Mandarin Chinese, Hindi and Arabic

Why is global telehealth such a valuable service?

- **Affordability.** It's an alternative to doctor office or clinic visits – with no deductibles or coinsurance payments
- **Convenience.** There's no need to leave the house or your workplace
- **Around the clock access.** That's 24/7/365 access to a top doctor, usually within 24 hours (time can fluctuate depending on language preference)
- **Flexible scheduling.** Have mobile app access to real-time scheduling, so you can set up your appointment easily, at a time that works for you

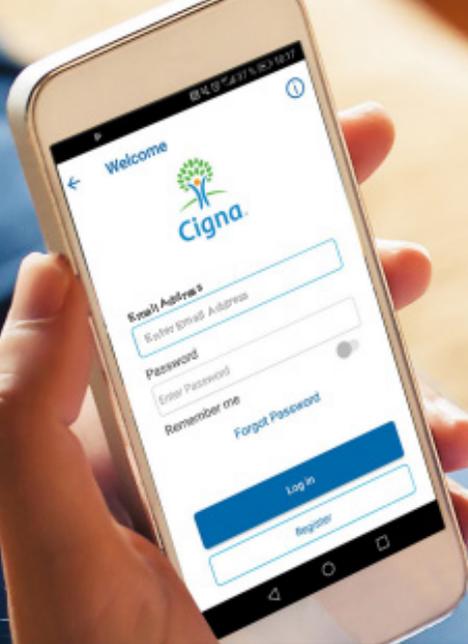
The Cigna Wellbeing app, featuring global telehealth, is free to you and your covered dependents. Download it today!

*Products and services are subject to availability and may not be available in all jurisdictions. Terms and conditions may apply.

**Cigna offers global telehealth in partnership with Advance Medical, a leading global provider of health care services. Advance Medical has been providing expert and primary care support to patients since 1999 and is comprised of a network of licensed doctors across the globe. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service.

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CIGNA WELLBEING™ APP

Let Cigna Help You Stay Healthy!



Video and phone consultations with GPs and specialists



Online coaching programs: nutrition, exercise, sleep etc.



Measure and monitor your health with health and wellbeing assessments



Health library, featuring articles and recipes



Chronic Condition Management Support



Keep track of your BMI, cholesterol, blood sugar and pressure

Get started today!

- › Search for “Cigna Wellbeing” in your App Store
- › Download the App
- › Select “Global Individual Plan” from the drop down menu
- › Log-in with your Customer Area credentials



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FLU: SYMPTOMS, TREATMENT AND PREVENTION

All you need to know to help stay well.



Key facts.



It's a highly contagious disease occurring most often in winter months



Getting an annual vaccination is the best way to prevent it



Typical treatment includes antihistamines and anti-inflammatory medications



It can be especially serious for children, the elderly and the chronically ill

How does it spread?

Influenza is a viral disease that affects the airways and is most commonly transmitted from person to person via coughing and sneezing.

What are the symptoms?

The most frequent symptoms are malaise, fever, headache and fatigue. Other possible symptoms include:

Muscle aches



Dry cough



Nasal discharge or congestion



Sore throat



Prevention tips

Getting the flu vaccine every year in the autumn is the best way to avoid contracting the flu.

You can also:

- Wash your hands often with soap and water, especially after you cough or sneeze.
- Cover your nose and mouth with a tissue when you cough or sneeze.
- Drink water to stay hydrated.
- Open the windows to let air circulate.
- Add ginger to food to boost your immune system

Treatment

Most people recover from the flu without needing an in-person medical visit.

The basic measures in the treatment of flu are:

- Resting.
- Increasing your intake of fluids, especially natural teas and juices.
- Taking medications. Be sure to ask your doctor about which over-the-counter medications may best help relieve your symptoms.

The content of this page is from the following sources: World Health Organization, [https://www.who.int/en/news-room/fact-sheets/detail/influenza-\(seasonal\)](https://www.who.int/en/news-room/fact-sheets/detail/influenza-(seasonal)), 2018. | National Foundation for Infectious diseases, <http://www.nfid.org/influenza>, accessed , 2019.

This is general health information and not medical advice or services. Always consult with your doctor for appropriate examinations, treatment, testing, and health care recommendations.

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WUHAN CORONAVIRUS OUTBREAK

What You Need To Know



WHAT IS CORONAVIRUS?

Coronaviruses are a family of viruses that can cause a range of illnesses from the common cold to severe diseases, such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS).

In December 2019, a new kind of coronavirus, 2019-nCov, was identified as the cause of various cases of respiratory illness, including pneumonia in Wuhan City, Hubei Province of China. It has become a concern because the origin and the exact conditions of its spreading are still not known, however human to human transmission has been confirmed.¹

HOW DO I RECOGNIZE IT?

The main symptoms of coronavirus resemble those of a bad cold or the flu, which can make detection difficult. They include:

- › Fever
- › Cough
- › Shortness of breath

More severe cases can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death. The incubation period is believed to be around two weeks.



WHAT DO I DO IF I THINK I HAVE THE VIRUS?

- › If you show any symptoms, especially after having traveled to an affected area, **please seek medical care immediately** and mention your recent travels to your doctor
- › Cover your mouth with a tissue when you cough or sneeze or consider using a face mask

1. Center for Disease Control and Prevention, <https://wwwnc.cdc.gov/travel/notices/alert/novel-coronavirus-china>, January 6, 2020.



WHAT CAN I DO TO PROTECT MYSELF?

- › Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol based hand sanitizer
- › Avoid touching your eyes, nose, and mouth
- › Remain at home if possible
- › Avoid close contact with sick people
- › Avoid visiting crowded places
- › Consider using a face mask
- › If you need to travel, make sure to follow [guidelines](#) to avoid illness

COVERAGE INQUIRIES

Cigna medical plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the medical plan. Please refer to the terms in your plan for coverage details.

MORE INFORMATION

For more information on the novel coronavirus please follow the below links:

- › [World Health Organization](#)
- › [Centres for Disease Control and Prevention](#)

WORRIED ABOUT YOUR SYMPTOMS?

If you have any questions, call the number on your ID card. You may have 24/7 access to a doctor wherever you are with Cigna's Global Telehealth.¹ Contact Cigna Customer Service to confirm if you have this service available. Download the Cigna Wellbeing™ App² today to access.



Telehealth is not meant to be used in emergency situations. In case of an emergency, dial the local emergency number for the country you are in. **Cigna Global Telehealth**® is available now through the Cigna Wellbeing™ App.

1. Telehealth services may not be available in all jurisdictions. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and prescriptions are not guaranteed to be written. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.
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INTERNATIONAL HEALTH INSURANCE

For expatriates and globally mobile individuals

If you're moving abroad, international health insurance is a must have. It is designed to give you and your family access to the best healthcare possible, wherever you are in the world. At Cigna, we specialise in health insurance policies for expats just like you, ensuring you have the very best of care available to you as and when you need it.

Why choose Cigna?



The reassurance of experience

We've provided global health insurance for many years. Today we have 86 million customer relationships in over 200 countries and jurisdictions. We have years of experience in dealing with varied and unique clinical and service situations worldwide. Our vast experience means we provide high standards of healthcare, regardless of where you are in the world.



Easy and flexible

Create a plan to suit your needs as well as your budget, with the reassurance of comprehensive core cover, choosing between Silver, Gold and Platinum. Tailor your plan with 4 optional modules (International Outpatient, International Medical Evacuation, International Health and Wellbeing and International Vision and Dental) along with optional deductibles and cost shares to manage your premium.



Large global medical network

You'll get access to our global medical network comprising of over 1 million partnerships, including 89,000 behavioural health care professionals, and 11,400 facilities and clinics. We provide high standards of healthcare, regardless of where you are in the world.



24/7 customer service

With 24/7 customer service and access to clinical staff, we've got your back wherever you are and whenever you need us.

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PRODUCT COMPARISON

Compare our 3 plans below to choose the cover level which is right for you.

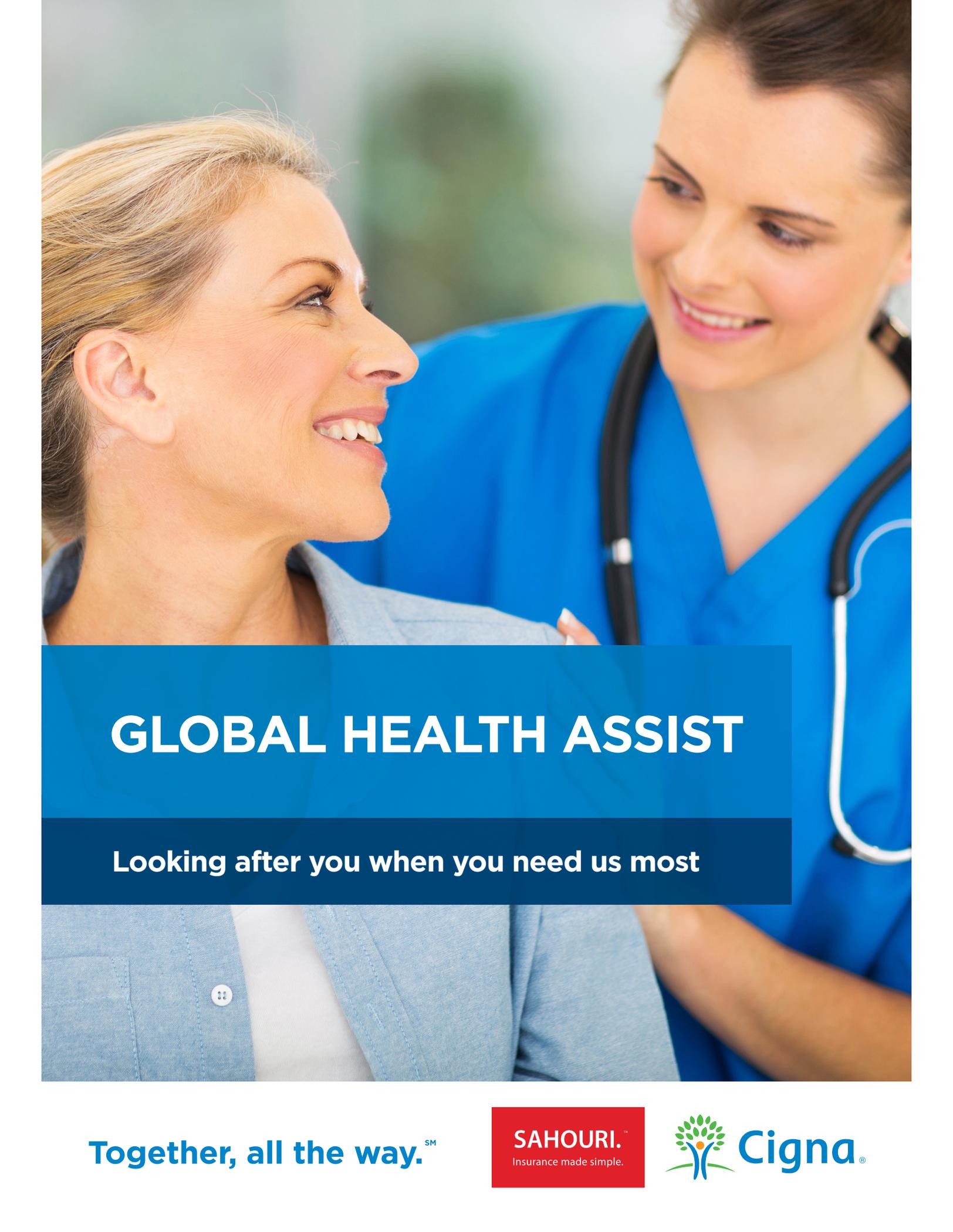
	SILVER	GOLD	PLATINUM
International Medical Insurance			
Overall benefit limit	\$1,000,000 €800,000 £650,000	\$2,000,000 €1,600,000 £1,300,000	Unlimited
Hospital charges	Paid in full for semi-private room	Paid in full for private room	Paid in full for private room
Pathology, radiology and diagnostic tests	Paid in full	Paid in full	Paid in full
Advanced Medical Imaging (MRI, CT and PET scans)	\$5,000/€3,700/£3,325	\$10,000/€7,400/£6,650	Paid in full
Mental health care	\$5,000/€3,700/£3,325	\$10,000/€7,400/£6,650	Paid in full
Routine inpatient maternity	Not covered	\$7,000/€5,500/£4,500	\$14,000/€11,000/£9,000
Cancer care	Paid in full	Paid in full	Paid in full
Travel safety app	Not Included	Included	Included
International Outpatient			
Overall benefit limit	\$10,000 €7,400 £6,650	\$25,000 €18,500 £16,625	Unlimited
Consultations with medical practitioners and specialists	\$125/€90/£80 limit per visit. Up to 15 visits per year.	\$250/€185/£165 limit per visit. Up to 30 visits per year.	Paid in full
Pathology, radiology & diagnostic tests	\$2,500/€1,850/£1,650	\$5,000/€3,700/£3,325	Paid in full
Drugs and dressings	\$500/€370/£330	\$2,000/€1,480/£1,330	Paid in full
Pre-natal and post-natal care	Not covered	\$3,500/€2,750/£2,250	\$7,000/€5,500/£4,500
International Medical Evacuation			
Overall benefit limit	Paid in full	Paid in full	Paid in full
Compassionate visit - travel costs	\$1,200/€1,000/£800	\$1,200/€1,000/£800	\$1,200/€1,000/£800
International Health and Wellbeing			
Routine adult physical exams	\$225/€165/£150	\$450/€330/£300	\$600/€440/£400
Standard health screening	\$225/€165/£150	\$450/€330/£300	Paid in full
Life management assistance programme	Paid in full	Paid in full	Paid in full
International Vision and Dental			
One eye examination	\$100/€75/£65	\$200/€150/£130	Paid in full
Dental treatment - overall benefit limit	\$1,250/€930/£830	\$2,500/€1,850/£1,650	\$5,500/€4,300/£3,500

Please note: This is a representation of the benefits available. See the full [list of benefits](#) for full details.

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GLOBAL HEALTH ASSIST

Looking after you when you need us most

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Our unique Global Health Assist program is carried out by our dedicated team of doctors and nurses, who work hand in hand with customers with serious or complex health conditions to bring them the full medical support they deserve.

We are dedicated to helping you and your family live happier, healthier lives with an unparalleled level of clinical expertise, which grants all beneficiaries access to:

MEDICAL SECOND OPINION SERVICE



We provide our customers with access to speak with a doctor or nurse. This can offer a second opinion service or simple reassurance to our customers at what can often be a sensitive and potentially emotional time. Included within this service may be an independent view on their diagnosis or treatment plan.

NURSE COMPLEX CASE MANAGEMENT



When treatment is more complex, our nurses can take over the case providing clinical guidance and reassurance. In addition, that nurse can become the beneficiary's dedicated point of contact throughout the treatment process



Our Global Health Assist service works with a proactive and personalised approach to manage complex health conditions.

Our qualified nurses from the Clinical Team will immediately contact customers suffering from pre-existing conditions or serious illnesses and confirm a personalised and dedicated point of contact for the customer, and you will receive personalised support and information about;

- > Our second medical opinion program;
- > Medical network/preferred provider information;
- > Hospital visits and navigating the "Healthcare Maze";
- > Detailed coverage information and;
- > Personalised support and case management



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Global Health Assist 09/2016