



Cigna Global Health Thailand



CIGNA GLOBAL HEALTH THAILAND PLAN

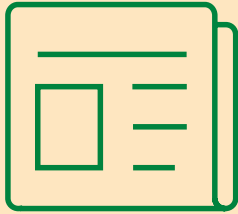
An introduction to our health plan

Together, all the way.SM





**HELPING TO IMPROVE YOUR
HEALTH, WELLBEING AND
PEACE OF MIND.**



CONTENTS

- 04** Cigna Global Health Thailand
- 05** We will support you
- 06** Our whole health services
- 08** We put people first
- 10** Our global expertise
- 12** Your Cigna journey
- 14** How to create your plan
- 15** Overview of coverage options
- 16** Summary of benefits
- 19** Your deductible and cost share options
- 20** What you can expect from us
- 21** Get a quote today

GET A QUOTE TODAY

If you'd like a personal quote, simply get in touch with your local broker. We've kept our quote process as easy and quick as possible and it should only take 2 minutes to create your personalised quote.

Details of how to get in touch with your broker can be found on page 21 of this brochure.

CIGNA GLOBAL HEALTH THAILAND

With roots in healthcare as deep as 225 years, Cigna is a globally recognised and trusted health services company. Today, we have over 160 million customer relationships in over 200 countries and jurisdictions. We look after them with an extensive international workforce of 74,000 people, plus a medical network comprising of over 1.65 million partnerships, including 122,000 behavioural health care professionals, and 14,000 facilities and clinics. We use our scale to deliver choice, predictability, affordability and access to quality care for our customers.

At Cigna Global Health Thailand, our plans have been specifically created for local nationals and expatriates residing and working in Thailand, and have been approved locally by the Office of Insurance Commissioner. We are dedicated to helping our customers better manage their overall health and wellbeing and ensuring our customers have quality care available as and when they need it, allowing them to focus on what matters most, their recovery.

Our mission is to help improve the health, wellbeing and peace of mind of those we serve – and everything we do is designed to achieve this.



We put **YOU** at the centre of everything we do.

WE WILL SUPPORT YOU

WE ARE YOUR WHOLE HEALTH PARTNER



Quality medical care.

- › Our global network has over 1.65 million trusted hospitals, clinics, and doctors.
- › Our team of dedicated doctors and nurses can provide personalised medical advice and support.

Convenient healthcare tools.

- › Our Cigna Wellbeing™ app enables you to speak to a doctor by phone or video.
- › Our secure online Customer Area will help you find a local medical provider.

A holistic approach to health.

- › All our plans include treatment for mental health conditions and cancer care.
- › We have a range of preventative treatments and non-symptomatic tests and screenings available.

WE PUT YOU FIRST



We put you in control.

- › Our plans are flexible and allow you to create a plan that suits your needs and budget.
- › You will receive a decision on your application within 24 hours.
- › You'll have access to easy online tools and multiple convenient ways of contacting us.

We put you at the heart of what we do.

- › Our Customer Care team are available for you 24 hours a day.
- › Our Customer Care team will provide you with excellent service wherever you are.
- › Direct billing is available with many providers within our network.

WE UNDERSTAND WHAT IT'S LIKE TO BE GLOBALLY MOBILE



We're here to help.

- › If you are relocating to Thailand, we understand that moving to a new country can be an exciting, but busy time, and we have resources that can assist you along your journey.
- › The Expat Blog on our website has a host of useful information such as country guides, information on healthcare systems, and tips for making the most of your relocation.

We will support you on your journey.

- › Our Health and Wellbeing optional module gives you access to confidential assistance with any work, life, personal or family issue that matters to you.
- › Our Medical Evacuation and Repatriation optional module gives you access to reasonable transportation costs if treatment is not available locally in an emergency to improve your peace of mind while you travel.

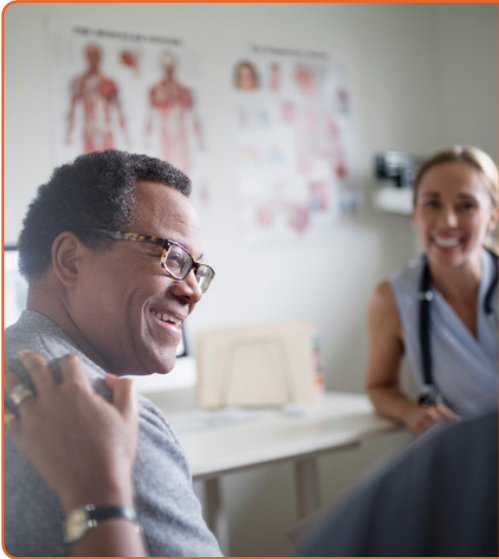
OUR WHOLE HEALTH SERVICES

We are dedicated to helping you and your family live happier, healthier lives thanks to our clinical expertise. All of our Cigna Global Health Thailand customers have access to our **Clinical Case Management programme** which includes the following four services:

CASE MANAGEMENT

Feel supported on your medical journey.

Our Case Management service enables you to receive personalised support and assistance from our dedicated nurses and doctors when you are diagnosed with a complex condition requiring special support.



WHAT HAPPENED?

A customer had been diagnosed with a brain tumour with a complex and lengthy treatment plan.

WHAT DID WE DO?

The customer and their family were supported during the whole treatment by a Clinical Case Manager. Their Case Manager acted as a single point of contact in Cigna, helping them to understand and navigate through the whole journey, facilitating access to care and coordinating with all parties to make the process safer, simpler and smoother.

WHAT WAS THE OUTCOME?

This help and support from the Cigna case manager provided the family with the peace of mind and reassurance that allowed them to focus on the recovery of their family member.

CHRONIC CONDITION PROGRAMME

A helping hand to manage your condition.

Our Chronic Condition programme offers you support if you are suffering from a chronic condition, to help you better understand, manage and improve your condition. You will have access to this programme even if the condition is a medical exclusion as detailed on your Policy Schedule.



WHAT HAPPENED?

A customer had been strongly advised to lose weight and reduce their cholesterol after a cardiovascular event, but they had no clear guidance on how to achieve this.

WHAT DID WE DO?

Through regular calls with their assigned case manager we managed through education to help them reduce weight and cholesterol, and maintain a healthy and balanced diet, setting realistic goals while we also helped them to control their core disease and assist in the long term follow-up.

WHAT WAS THE OUTCOME?

The goals set in place for the customer helped not only to achieve the goals but to win the knowledge to be in control of their health with improved overall management of their cardiac condition.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

OUR WHOLE HEALTH SERVICES

As part of our **Clinical Case Management programme**, you have access to doctors worldwide for initial consultations via telephone or video, or to provide you with expert second medical opinions.

GLOBAL TELEHEALTH

Doctor consultations, anytime, anywhere.

Our Global Telehealth service gives you access to licensed doctors around the world for non-emergency health issues. We can arrange a callback appointment for you often on the same day, or you can arrange a telephone or video consultation from the Cigna Wellbeing™ app.



WHAT HAPPENED?

A customer was feeling heart palpitations and was not comfortable attending the local hospital which did not have any English-speaking doctors. They used their Cigna Wellbeing™ app to schedule a video consultation later in the day.

WHAT DID WE DO?

The doctor spent time listening to the customer, discussing their symptoms, medical history, drug allergies and details of other prescribed medicines. The doctor put the customer at ease and alleviated their concerns.

WHAT WAS THE OUTCOME?

The customer felt reassured and more informed about their condition. The advice they received enabled them to book the adequate follow-up tests and get the help they needed.

DECISION SUPPORT PROGRAMME

Feel reassured thanks to second medical opinions.

Our Decision Support programme gives you access to global medical experts for advice and recommendations on your individual diagnosis and treatment plan.



WHAT HAPPENED?

A customer residing in central Europe was diagnosed with a severe cardiac condition requiring complex heart surgery. They raised concerns to us about their treatment options.

WHAT DID WE DO?

Through our Decision Support programme, the customer received advice from international cardiologists to book follow-up tests prior to undertaking surgery. We helped them organise the tests and the medical experts were able to confirm that surgery was the right course of action.

WHAT WAS THE OUTCOME?

We arranged an appointment with one of the best cardiac surgeons in their location to carry out the required surgery. The customer felt reassured knowing this was the right option for them.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

WE PUT PEOPLE FIRST

Our Customer Care team are dedicated to providing you with the highest level of service and care.



We are available for you 24/7 and we will aim to answer your call within 20 seconds.



Contact us in a manner that works for you: Live chat, call us, email us or request a callback.



We aim to process your guarantee of payment within one hour and your claims within 10 working days.



Our multicultural Customer Care team can assist you in many languages.

We put you at the heart of everything we do

This is what our customers had to say about our Customer Care team in our 2019 customer satisfaction survey:



“

Customer support is **fast, responsive and very helpful**. Payments are easy and automated. Registration is fast and everything being done online and paperless is perfect for me.

”

“

I have had the best customer service **and very timely reimbursements** when I've had to pay up front, an experience that is very rare. I feel totally confident and secure with Cigna.

”



“

The call centre is very helpful and straightforward. I had to do a procedure last year and the **turnaround for approval was very fast** and efficient. High quality of services and customer care.

”

WE PUT PEOPLE FIRST

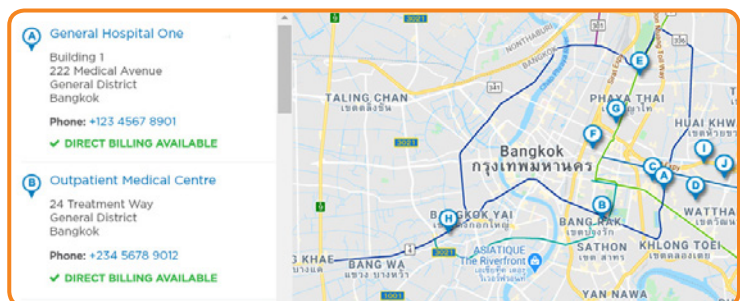
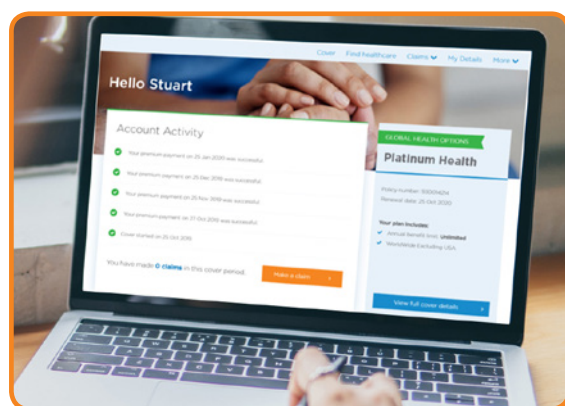
As a Cigna Global Health Thailand customer, you will have the tools to make the most of your plan.



We put you in control

You'll have access to easy online tools to manage your policy and submit your claims. With our secure online Customer Area, you will be able to:

- › Access care and easily find local medical providers;
- › Manage your policy and submit and track claims;
- › Contact us through our live chat, by messaging us, or by arranging a callback.



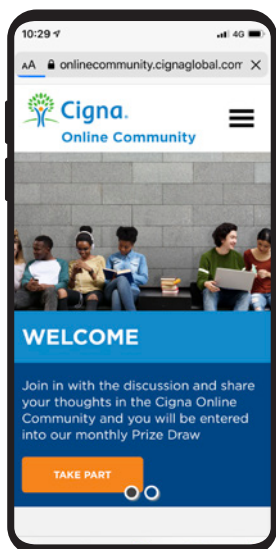
“

Top customer service, top coverage, **love the online portal**, easy to use, friendly & human! Cannot compliment it enough.

2019 Customer Satisfaction Survey

”

We strive to continuously improve our service to you



We strive to continuously enhance our healthcare plans and services thanks to your feedback.

- › We may invite you to let us know if we are meeting your expectations through Net Promoter Score surveys.
- › We may invite you to join our exclusive Online Community to open a dialogue with you on the things that matter to you.

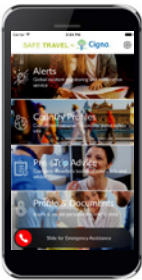
OUR GLOBAL EXPERTISE

We understand the challenges you might face when you are relocating or travelling abroad and we are dedicated to ensuring your peace of mind.

RESOURCES FOR THE GLOBALLY MOBILE INDIVIDUAL

Feel prepared and secure when you travel

Our Cigna Global Health Thailand Gold Health and Platinum Health plans include the Safe Travel by Cigna app, which offers helpful travel advice, country profiles, real-time alerts, news for specific travel destinations, and much more.



Global incident monitoring system, with push notification travel news and security alerts



SOS tracking system that turns your mobile phone into a personal safety device



Extensive country profiles, with travel safety guides for over 195 countries



Pre-trip advice and information on everything from personal security to natural hazards



Secure personal profile and travel document upload/storage facility

Make the most of your globally mobile experience

Visit the Expat Blog on our website for a host of useful information such as country guides, information on healthcare systems, and tips for making the most of your relocation.

Learn from the experience of our globally mobile employees

THOUGHT LEADERSHIP
Work-life balance - The influence of job demands and rewards, and perceived control

EXPAT STORIES
Expat Stories - Neeru Dhawan
Moving Abroad

HEALTHCARE
Creating your sleep centre
Health

Find out how to maintain a healthy lifestyle whilst abroad

MEDICAL EVACUATION AND REPATRIATION

Peace of mind wherever you are

The medical evacuation service is designed for emergency medical situations. In the event treatment is not available locally in an emergency, the service provides coverage for reasonable transportation costs to the nearest centre of medical excellence. This option also includes medical repatriation coverage as a result of a serious illness or after a traumatic event or surgery, and compassionate visits for immediate family members.



WHAT HAPPENED?

While living abroad in South America, a customer was diagnosed with congestive heart failure and admitted to hospital. The family expressed that they had concerns on the overall care plan suggested by the local hospital, which included transplant surgery.

WHAT DID WE DO?

The case was assigned a Case Manager that stayed in continuous contact with their family. We arranged repatriation in order for the customer to receive care in a more familiar environment. On reassessment, doctors confirmed that transplant was not necessary.

WHAT WAS THE OUTCOME?

The customer is now recovering at home with follow-up appointments and medication. The Case Manager is in regular contact to track progress for the duration of the treatment plan.

OUR GLOBAL EXPERTISE

We understand the importance of your overall wellbeing and living a balanced life. Our flexible plans have been designed with the option for you to add the Health and Wellbeing module.

HEALTH AND WELLBEING

Find balanced living and total wellbeing

In addition to preventative health screenings, tests, and examinations, the Health and Wellbeing optional module also empowers you and your family with the services and support to manage your own individual day-to-day health and wellbeing thanks to the Life Management Assistance programme.

The programme includes a short-term counselling service that can provide you with confidential assistance with any work, life, personal or family issue that matters to you at a time that is suitable for you.



WHAT HAPPENED?

A customer recently moved to the UK and did not speak English well and this caused self-esteem and anxiety issues.

WHAT DID WE DO?

Our chosen partner was able to call the customer in her native language so she could explain her issues without being concerned about a language barrier. They were then able to organise appropriate individual face-to-face counselling sessions to address her issues.

WHAT WAS THE OUTCOME?

The counselling sessions taught the customer effective coping strategies to help with her stress and anxiety levels which she started implementing into her daily life.

The programme includes an information service that can provide support and resources to assist with your day-to-day demands such as childcare arrangements or relocation logistics.



WHAT HAPPENED?

A customer with irregular working hours was concerned about finding suitable childcare for her newborn.

WHAT DID WE DO?

Our chosen partner was able to research different options and hours of nearby childcare centres. They mapped out a childcare schedule that involved part time day-care centre and in-home care.

WHAT WAS THE OUTCOME?

This allowed the customer to secure professional care in her new location without incurring unnecessary costs.

IMPORTANT NOTE: The case studies referenced above are based on real life events, however, personal information has been removed and/or amended to protect the identity of our customers.

YOUR CIGNA JOURNEY

1 YOU NEED GLOBAL HEALTH INSURANCE

You can tailor an individual plan that is suited to your healthcare needs and budget.

You can build a **flexible, modular plan** that is tailored to your needs. You can select from 3 areas of coverage, 3 levels of cover, 5 optional modules and a choice of cost sharing options to suit your budget.



We have **over 160 million** customer relationships in **over 200 countries**.



Our Customer Care team is available for you 24/7 and will aim to answer your call **within 20 seconds**.



You'll receive a decision on your application **within 24 hours**.

2 YOU CHOOSE TO JOIN US AT CIGNA



We will welcome you to Cigna, and give you the tools and help you need to begin your healthcare journey.

We will post your Cigna ID card(s) and all your policy documents will be available in your **secure online Customer Area**. Here you can manage your policy, find local medical providers, and contact us.

YOUR CIGNA JOURNEY

3 YOUR WELLBEING PARTNER



We will help you manage your whole health.

Our **Cigna Wellbeing™ App** provides you with tools and features to help you manage your health and wellbeing. It will also give you access to convenient 24/7 care with **Global Telehealth** consultations.



All our plans include treatment for **mental health conditions**.

4 YOUR PLAN HAS YOU COVERED



We can arrange for you to speak with medical experts usually within **24 hours** to receive clinical advice and reassurance on your diagnosis or treatment plan.

We will ensure that you receive high quality healthcare where and when you need it.

You will have access to our **global network** of over 1.65 million providers.

Our **Clinical Case Management** programme gives you access to a dedicated team of doctors and nurses, who work hand in hand with you and your family throughout your treatment journey.



5 PEACE OF MIND WHEREVER YOU ARE



We will be available to support you and your family at every step of your global journey.

We can help improve your peace of mind with our **Safe Travel by Cigna app** to keep you informed of travel alerts and much more. Our **Medical Evacuation and Repatriation*** service provides assistance to the nearest medical facility in an emergency.



Submitting claims is easy and we'll aim to process them **within 10 days**.

*This service is offered as part of an optional module that you can select to purchase and add to your plan.

HOW TO CREATE YOUR PLAN

Creating a comprehensive, tailored Cigna Global Health Thailand plan is simple.

1. SELECT YOUR AREA OF COVERAGE

We offer a choice of three areas of coverage depending on where you need cover in the world.



**OPTION 1:
ASIA ONLY**
(Excluding China, Hong Kong, and Singapore)



**OPTION 2:
WORLDWIDE
EXCLUDING USA**



**OPTION 3:
WORLDWIDE**

2. SELECT YOUR CORE PLAN

All of our plans start with Inpatient and Daypatient Medical Treatment. This is your essential cover for hospital stays and treatments.

You have three plans to choose from:



SILVER HEALTH:
up to \$35,000,000



GOLD HEALTH:
up to \$70,000,000



PLATINUM HEALTH:
up to \$150,000,000

Please see pages 16 to 18 for details of each of the plan benefits.

3. ADD OPTIONAL BENEFITS

You have the flexibility to create a health insurance plan that suits your unique needs. In addition to your core Inpatient and Daypatient Medical Treatment, you can choose to include the following optional benefits:



**OUTPATIENT MEDICAL
TREATMENT**



**MEDICAL EVACUATION
AND REPATRIATION**



**HEALTH AND
WELLBEING**



**VISION AND
DENTAL**



**MOTHER AND
BABY CARE**

Please see page 15 for details of the optional benefits.

4. MANAGE YOUR PREMIUM

You have the flexibility to adjust your premium to suit your budget with a wide range of:

DEDUCTIBLES

COST SHARES

These are voluntary amounts that you choose to pay that are not covered by your plan. If you choose a deductible and/or cost share, your premium will be lower than it otherwise would be.

Please see page 19 for details of the deductible and cost share options.

5. MANAGE YOUR PAYMENT OPTIONS

Finally, you have the freedom to choose at which frequency you pay for your policy. If you choose an annual or quarterly payment, your premium will be slightly lower than it otherwise would be.



ANNUALLY



QUARTERLY



MONTHLY

You can make payments by debit or credit card, or if you pay annually, you can pay by bank wire transfer.

OVERVIEW OF COVERAGE OPTIONS

You will find information below on the benefits that are included in the Inpatient and Daypatient Medical Treatment and the optional benefits. For further details on these benefits, please see the table on pages 16 to 18.

Inpatient and Daypatient Medical Treatment

This is your essential cover for treatment you receive on an inpatient or daypatient basis and much more.



- › Costs for treatment accommodation, hospital charges and rehabilitation;
- › Treatment for mental health conditions;
- › Cancer care;
- › Post hospitalisation medication;
- › Accidental Death or Total Permanent Disability compensation.

The Inpatient and Daypatient Medical Treatment **does not** provide cover for:



- › Outpatient consultations with specialists and medical practitioners;
- › Prescribed drugs or dressing that you may require on an outpatient basis;
- › Any rehabilitation treatments such as physiotherapy that are performed on an outpatient basis.

You can add the following optional benefits to your core cover to build a plan that suits your needs:

Outpatient Medical Treatment



This covers you more comprehensively for outpatient care that may arise where a hospital admission as a inpatient or daypatient is not required.

- › Consultations with medical practitioners and specialists;
- › Prescribed outpatient drugs and dressings;
- › Physiotherapy treatment;
- › Diagnostic tests, adult vaccinations, child and adolescence wellbeing, durable medical equipment, and much more.

Medical Evacuation and Repatriation



This provides coverage for reasonable transportation costs to the nearest medical facility in an emergency if the treatment is not available locally.

- › Emergency transport to a centre of medical excellence;
- › Repatriation home following a serious medical incident;
- › Costs for compassionate visits.

Health and Wellbeing



This optional benefit provides you with the tools to manage your overall health and wellbeing.

- › Non-symptomatic routine adult physical examinations;
- › Preventative cancer screenings;
- › Life Management Assistance programme to provide 24/7 stress management support and confidential counselling sessions.

Vision and Dental



This optional benefit provides you with comprehensive dental and vision cover.

- › Preventative, routine and major dental treatments;
- › Routine eye examination and costs for glasses and lenses.

Mother and Baby Care



This provides cover for the expectant mother during and after pregnancy, ensuring both mother and baby remain healthy.

- › Pre-natal and post-natal care;
- › Routine maternity care;
- › Routine and premature newborn care.

SUMMARY OF BENEFITS

INPATIENT AND DAYPATIENT MEDICAL TREATMENT	Silver Health	Gold Health	Platinum Health
Annual Inpatient and Daypatient benefit maximum per covered person per period of cover	up to ₪35,000,000	up to ₪70,000,000	up to ₪150,000,000
Cancer care*	✓	✓	✓
Advanced Medical Imaging (MRI, CT and PET scans)*	₪165,000	₪330,000	✓
Kidney dialysis*	✓	✓	✓
Treatment for mental health conditions and disorders and addiction treatment*	₪165,000	₪330,000	✓
Expenses relating to the medical treatment or surgery of the following injury or illness:* <ul style="list-style-type: none"> › Laparoscopic; › Endoscopy; › Sinus Operations; › Bone Biopsy; › Amputation; › and more. 	✓	✓	✓
Surgeons' and anaesthetists' fees*	✓	✓	✓
Complications arising from maternity and childbirth (life-threatening)*	✓	✓	✓
Hospital charges for: Nursing and accommodation for inpatient and daypatient treatment and recovery room	Up to ₪8,000 per day Private single room	✓ Private single room	✓ Private single room
Intensive care	✓	✓	✓
Post hospitalisation medication Up to 15 days after discharge.	₪11,500	₪11,500	₪11,500
Local ambulance and air ambulance services	✓	✓	✓
Rehabilitation We will pay for: <ul style="list-style-type: none"> › Physical therapies; › Occupational therapies; › Speech therapies. Up to 30 days per period of cover.	₪65,000	₪165,000	✓
Hospice and palliative care	₪65,000	₪165,000	✓
Transplant services for organ, bone marrow or stem cell transplants	✓	✓	✓
External prosthetic devices/surgical and medical appliances	₪65,000 For each prosthetic device	₪100,000 For each prosthetic device	₪100,000 For each prosthetic device
Specialists' consultation fees	✓	✓	✓
Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)	✓	✓	✓
Internal prosthetic devices/surgical and medical appliances	✓	✓	✓
Emergency inpatient dental treatment	₪65,000	✓	✓
Physiotherapy	₪65,000	₪165,000	✓
Newborn congenital conditions The newborn will be required to be medically underwritten if added after 30 days of date of birth.	₪165,000	₪660,000	₪1,300,000
Accidental Death or Total Permanent Disability <ul style="list-style-type: none"> › Death from an accident › Total permanent disability from an accident 	Compensation of ₪1,500,000		

✓ Paid in full up to the annual Inpatient and Daypatient benefit maximum for your selected plan per Covered Person per Period of Cover.

* This benefit covers treatment on an inpatient, daypatient or outpatient basis.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide or the Insuring Agreement in the Policy Jacket for full details.

OUTPATIENT MEDICAL TREATMENT	Silver Health	Gold Health	Platinum Health
Annual Outpatient benefit maximum per covered person per period of cover	up to ₪350,000	up to ₪850,000	up to ₪2,500,000
Consultation with medical practitioners and specialists	₪3,500 limit per visit Up to 15 visits per year	₪8,000 limit per visit Up to 30 visits per year	✓
Prescribed drugs and dressings	₪16,500	₪65,000	✓
Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)	₪65,000	₪165,000	✓
Physiotherapy treatment	₪65,000	₪165,000	✓
Restorative speech therapy	₪65,000	₪165,000	✓
Alternative medicines, osteopathy and chiropractic treatments	✓ Up to 15 visits	✓ Up to 15 visits	✓ Up to 30 visits
Rental of durable equipment Up to a maximum of 45 days per period of cover.	₪65,000	✓	✓
Adult vaccinations	₪8,000	✓	✓
Well child tests Payable for children up to age of 6 years old.	✓	✓	✓
Annual routine tests Payable for children aged 15 years old or younger. 1 annual eye test and 1 annual hearing test.	✓	✓	✓
Child immunisations Payable for children aged 17 years old and younger.	✓	✓	✓
60+ Care	⊗	₪33,000	₪66,000
Dental accidents	₪16,500	✓	✓

MEDICAL EVACUATION AND REPATRIATION	Silver Health	Gold Health	Platinum Health
Medical evacuation	✓	✓	✓
Medical repatriation	✓	✓	✓
Repatriation of mortal remains	✓	✓	✓
Travel costs for an accompanying person	✓	✓	✓
Compassionate visits - travel costs Up to a maximum of 5 trips per lifetime.	₪40,000	₪40,000	₪40,000
Compassionate visits - living allowance costs Up to a maximum of 10 days per visit.	₪5,000	₪5,000	₪5,000





✓ Paid in full up to the annual Outpatient benefit maximum for your selected plan per covered person per period of cover.

✓ Paid in full.

⊗ Not covered.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide or the Insuring Agreement in the Policy Jacket for full details.

HEALTH AND WELLBEING	Silver Health	Gold Health	Platinum Health
Routine adult physical exams Payable for covered person(s) aged 18 years old and older.	฿7,500	฿15,000	฿20,000
Pap smear	฿7,500	฿15,000	✓
Prostate cancer screening Payable for males aged 50 years old or over.	฿7,500	฿15,000	✓
Mammograms for breast cancer screening See full table of benefits for specific age limits.	฿7,500	฿15,000	✓
Bowel cancer screening Payable for covered person(s) aged 50 years old or over.	฿7,500	฿15,000	✓
Bone densitometry	฿7,500	฿15,000	✓
Dietetic consultations Up to 4 consultations per period of cover.	⊗	⊗	✓
Life Management Assistance Programme This programme is available 24 hours a day and gives you access to free, confidential assistance with any work, life, personal or family issue that matters to you.	✓	✓	✓

VISION AND DENTAL	Silver Health	Gold Health	Platinum Health
Vision Care			
Eye examination 1 eye examination per period of cover.	฿3,500	฿7,000	✓
Expenses for: <ul style="list-style-type: none"> ➤ Spectacle lenses; ➤ Contact lenses; ➤ Spectacle frames; ➤ Prescription sunglasses. 	฿5,000	฿5,000	฿10,000
Dental Treatment			
Annual Dental benefit maximum - per beneficiary per period of cover	฿40,000	฿80,000	฿180,000
Preventative  3 MONTHS	✓	✓	✓
Routine  3 MONTHS	80% refund	90% refund	✓
Major restorative  12 MONTHS	70% refund	80% refund	✓
Orthodontic treatment  18 MONTHS Available up to 18 years old	40% refund	50% refund	50% refund

MOTHER AND BABY CARE	Silver Health	Gold Health	Platinum Health
Only applicable for eligible females aged between 18 and 43 years old who have been continuously insured under the Mother and Baby Care option for 12 months.			
Routine maternity care  12 MONTHS	฿150,000	฿230,000	฿460,000
Medically necessary caesarean  12 MONTHS	฿180,000	฿330,000	฿660,000
Home childbirths  12 MONTHS	฿10,000	฿16,500	฿36,000
Complications arising from maternity (excluding childbirth)  12 MONTHS	฿82,500	฿165,000	฿330,000
Pre-natal and post-natal care  12 MONTHS	฿40,000	฿115,000	฿230,000
Routine newborn care  12 MONTHS	฿16,500	฿33,000	฿66,000
Premature newborn care  12 MONTHS	฿825,000	฿2,500,000	฿5,000,000



Paid in full.



Paid in full up to the annual dental benefit maximum for your selected plan per covered person per period of cover.



Not covered.



Waiting period applies.

Please note, this is a representation of the benefits available and does not contain the terms, conditions, and exclusions specific to each benefit. The benefits may be subject to change. Please see the Customer Guide or the Insuring Agreement in the Policy Jacket for full details.

YOUR DEDUCTIBLE AND COST SHARE OPTIONS

Our wide range of deductible and cost share options allow you to tailor your plan to suit your needs. You can choose to have a deductible and/or a cost share on the Inpatient and Daypatient Medical Treatment and/or the optional Outpatient Medical Treatment benefit. You can also choose to have a cost share on the optional Mother and Baby Care benefit. If you do so, your premium will be lower than it otherwise would be.

	Deductible This is the amount you must pay towards your cost of treatment until the deductible for the period of cover is reached.	Cost Share This is the cost share percentage you must pay toward your cost of treatment.	Out of Pocket Maximum This is the maximum amount of cost share you have to pay per period of cover.
INPATIENT AND DAYPATIENT MEDICAL TREATMENT	฿0, ฿12,500, ฿25,000, ฿50,000 ฿100,000, ฿250,000, ฿330,000	0%, 10%, 20% or 30%	฿66,000 or ฿165,000
OUTPATIENT MEDICAL TREATMENT	฿0, ฿5,000, ฿16,500, ฿33,000, ฿50,000	0%, 10%, 20% or 30%	฿100,000
MOTHER AND BABY CARE <small>Applies only to routine maternity, medically necessary caesarean and pre-natal and post-natal care.</small>	Not applicable	0%, 10%, 20% or 30%	Not applicable

If you have selected a deductible and/or cost share, the examples below demonstrate how it works.

Example 1: DEDUCTIBLE

Claim value: ฿40,000
Deductible: ฿12,500

You pay the ฿12,500 deductible

Claim: ฿40,000

฿12,500

฿27,500

We pay ฿27,500

Once the deductible amount has been reached, we pay for all subsequent treatment costs for this period of cover.

Example 2: COST SHARE AND OUT OF POCKET MAXIMUM

Claim value: ฿600,000
Deductible: \$0
Cost Share: 20% = ฿120,000
Out of Pocket Maximum: ฿66,000

You pay the ฿66,000 cost share

Claim: ฿600,000

฿66,000

฿534,000

We pay ฿534,000

20% of ฿600,000 is ฿120,000, however, the out of pocket maximum limits your cost share to ฿66,000

The out of pocket maximum protects you from large cost share amounts.

Example 3: DEDUCTIBLE AND COST SHARE

Claim value: ฿600,000
Deductible: ฿12,500
Cost Share: 20% = ฿117,500
Out of Pocket Maximum: ฿165,000

You pay the ฿12,500 deductible and ฿117,500 cost share

Claim: ฿600,000

฿12,500

฿117,500

฿470,000

We pay ฿470,000

20% of ฿587,500 is ฿117,500

The deductible is due before the cost share is calculated.

Example 4: MOTHER AND BABY CARE COST SHARE

Claim value: ฿150,000
Deductible: \$0
Cost share: 10% = ฿15,000

You pay the ฿15,000 cost share

Claim: ฿150,000

฿15,000

฿135,000

We pay ฿135,000

There is no out of pocket maximum option available for the Mother and Baby Care optional module.

www.cignaglobal.com | 19

WHAT YOU CAN EXPECT FROM US

You will receive your Cigna ID card(s) and policy documents

Once you join Cigna, we will send your Cigna ID card(s) to your postal address. Your policy documents will be sent electronically within 24 hours and can be accessed from your secure online Customer Area.

Your policy documents include the following:



Customer Guide

Learn how your plan works and discover all the benefits you will have access to.



Policy Jacket

The terms and conditions, general exclusions and Insuring Agreement of your policy.



Policy Schedule

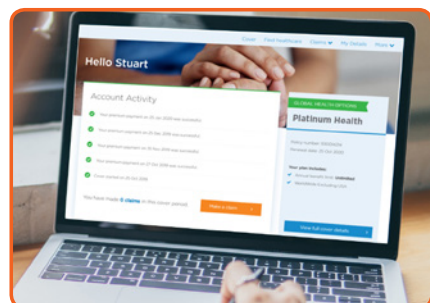
A record of your plan, premium, level of cover and covered persons.



Cigna ID Card

Proof of your identity and cover for when you need treatment.

You will get access to the tools to manage your health and wellbeing



Your secure online Customer Area

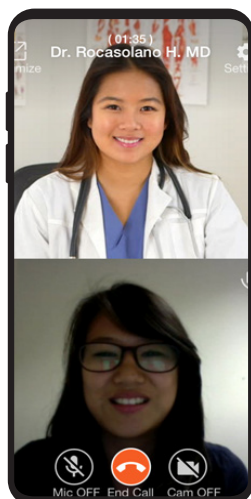
You have access to a wealth of information wherever you are in the world.

- › **Manage your policy:** view your policy documents, view your payments, view all correspondence, submit and track claims, update details.
- › **Access care:** Our search tool provides you with an easy way to find medical providers in your location.
- › **Contact us:** you can live chat us, send us a direct message, or let us know a convenient time for you in which we will call you back.

Cigna Wellbeing™ App

All Cigna Global Health Thailand customers get access to a suite of healthcare tools with our interactive app.

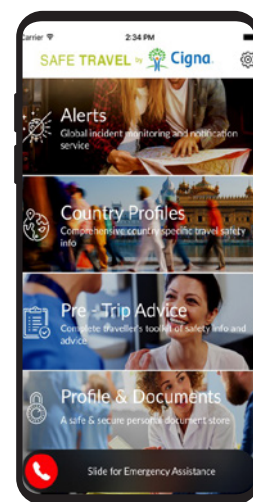
- › **Access care:** Global Telehealth consultations with medical practitioners and specialists;
- › **Manage health:** Health risk assessments and chronic condition management;
- › **Change behaviour:** Track biometrics and access online coaching programmes and a health library.



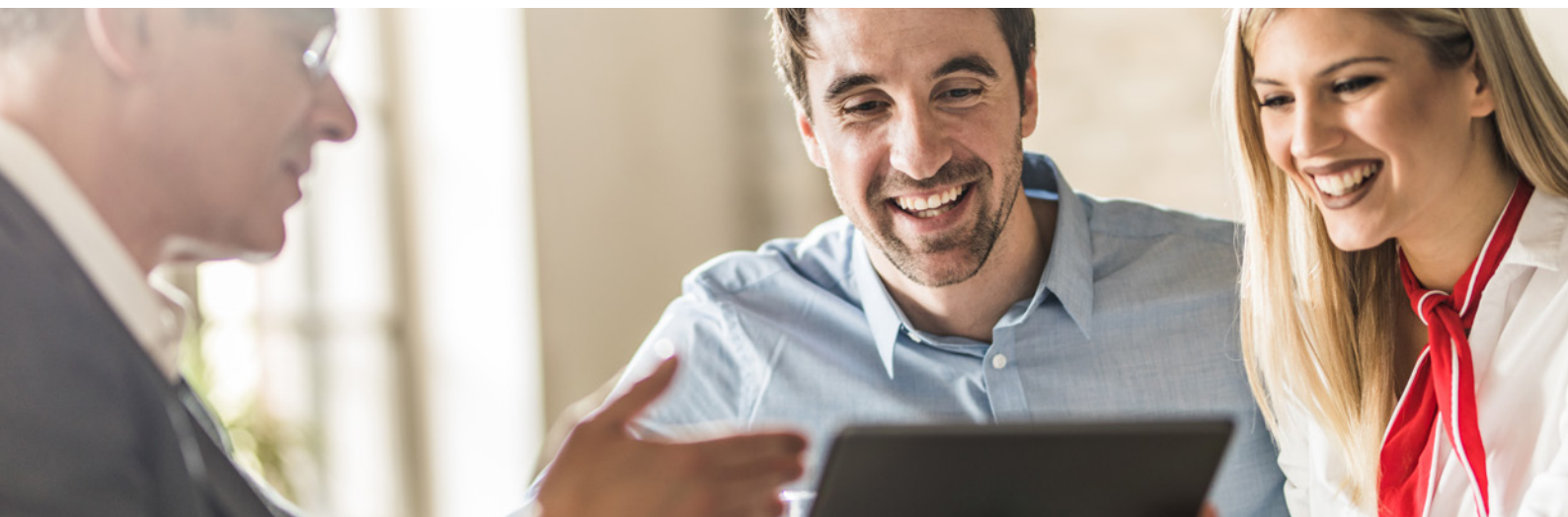
Safe Travel by Cigna App

Our Gold Health and Platinum Health plans include the Safe Travel by Cigna app to ensure your peace of mind while you travel.

- › **Up to date information:** Country profiles and pre-trip advice;
- › **Alerts and Emergency assistance:** Global incident monitoring and notifications;
- › **Document storage:** A safe and secure storage for your travel documents.



GET A QUOTE TODAY



If you'd like a personal quote, simply get in touch with your local broker. We've kept our quote process as easy and quick as possible and it should only take 2 minutes to create your personalised quote.

CONTACT YOUR LOCAL BROKER

If you have any questions about our Cigna Global Health Thailand plan and how it can work for you, you can reach your local broker by:

Broker name:

Broker firm:

Broker telephone:

Broker email:

Broker URL:



NOTES

[illegible]



**HELPING TO IMPROVE YOUR
HEALTH, WELLBEING AND
PEACE OF MIND.**

Important note: This document serves only as a reference and does not form part of a legal contract. The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine your (product) policy in detail to be certain of precise terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law.

"Cigna" and the "Tree of Life" logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, and not by Cigna Corporation. This product is distributed in Thailand by Cigna Insurance Public Company Limited. © 2020 Cigna

Cigna Global Health Thailand Sales Brochure Broker 09/2020

Together, all the way.SM

