



WORKING WELL AROUND THE WORLD

Cigna Global Health Benefits®

Together, all the way.®





The needs of global organizations can be varied and complex. Their global workforces require seamless and compliant solutions that adapt to evolving and sophisticated demands. Easy access to quality, affordable care is essential to improving the health, well-being and peace of mind for globally mobile employees. Cigna's deep experience, knowledge and resources are why global employers trust us to deliver quality solutions for their employees and families living and working around the world.

We're committed to enduring relationships.

Nearly a quarter of our clients have been with us for more than a decade.¹

QUALITY SERVICE. IT'S MORE THAN SOMETHING WE DELIVER – IT'S A MEASUREMENT OF OUR SUCCESS.

We put the customer at the center of all we do. That is why we regularly engage our customers, clients and health care providers to assess our performance. These insights fuel continuous improvements that enable Cigna to meet evolving needs – positively impacting the 1.5 million customers we serve around the world.²

Global employers count on Cigna for their valued employees. Here's why:

- › More than **50 years of experience** in the design and administration of global benefit plans
- › Service to **more than 8,000 diverse clients** around the globe²
- › **Customizable, locally relevant solutions** for customers living and working in 200 countries and jurisdictions³
- › **Global benefit solutions, delivered locally**
- › Access to a global network of **quality** health care providers
- › **Local expertise** in global markets
- › **Cost-effective**, comprehensive coverage around the world
- › Knowledgeable and reliable **customer service** available 24/7
- › **Support toward** improving health, well-being and employee performance

EASY ACCESS TO QUALITY CARE AROUND THE WORLD

1. Data from Cigna NA Book of Business report as of October 2018. Subject to change.

2. Data from Cigna Europe Closing Lives analysis, IO Closing Lives analysis, and IO Closing Lives analysis as of October 2018. Subject to change.

3. Data from GHB Provider Network analysis as of October 2017. Subject to change.



A GLOBAL NETWORK THAT DELIVERS IN QUANTITY, QUALITY AND CONVENIENCE.

PRODUCT SOLUTIONS FOR GLOBALLY MOBILE EMPLOYEES AND GLOBAL BUSINESS TRAVELERS.

Corporate solutions

Standard and customizable plans for groups of two or more, including more affordable options for short-term assignments.

Solutions for nonprofit, intergovernmental (IGO) and nongovernmental (NGO)

Designed to provide employees in remote areas with quality health care benefits and services.

Short-term travel products

Cover international business travelers for injuries and illness that may occur while traveling on company business away from home.

Solutions for governments and U.S. government contractors

Plans that meet a variety of needs for overseas contractors, as well as governments seeking quality care for their out-of-country citizens.

Value-added coverage and services

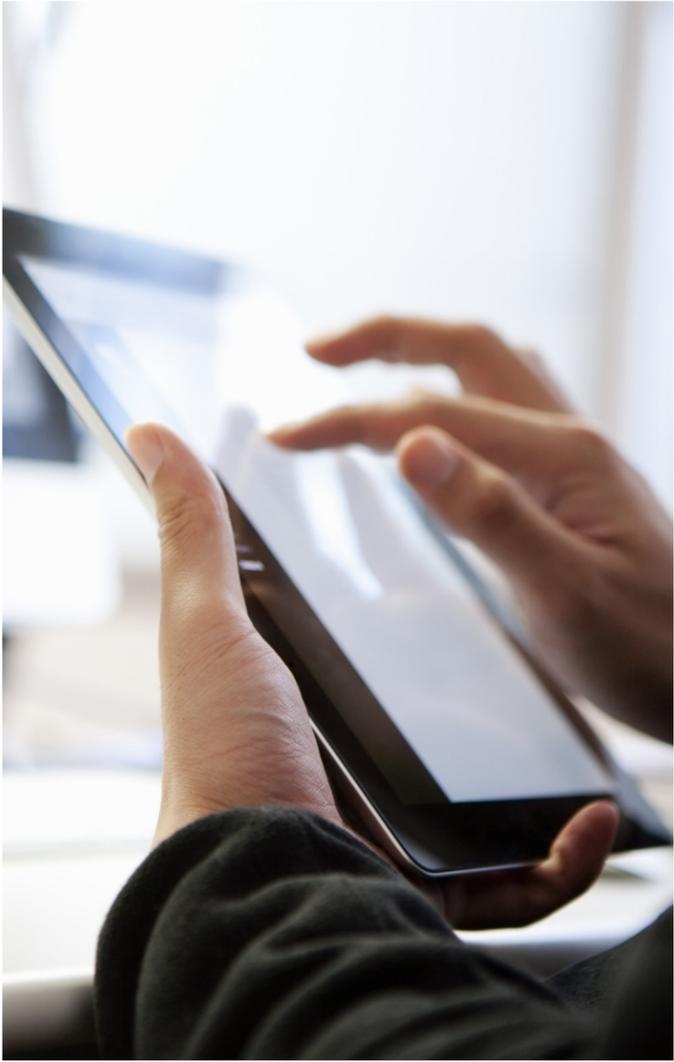
-  Concierge and travel assistance
-  Medical evacuation
-  International Employee Assistance Program
-  Global well-being services
-  Pharmacy management
-  Dental insurance
-  Vision insurance
-  Long-term disability insurance
-  Life/accidental death and dismemberment insurance

With Cigna Global Health Benefits, customers have access to one of the largest networks of health care providers including:

- › More than 1.5 million providers and facilities around the world⁴
- › Nearly 300,000 physicians, hospitals and ancillary providers outside the United States⁴

Direct claim reimbursement that's rapid and reliable

- › More than 95% claims paid in 10 days or less⁵
- › Over 96%⁶ directly paid international claims
- › Check/wire/ePay, EFT
- › Date-of-service exchange rate
- › 135 currencies⁷



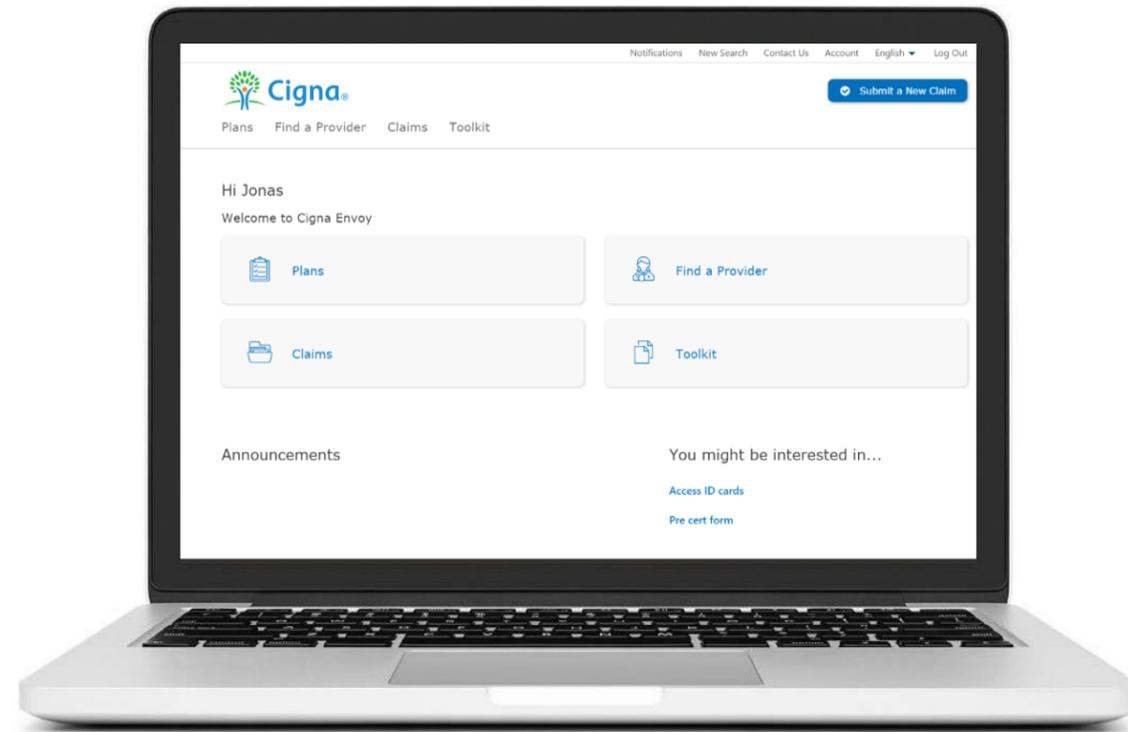
Ask your sales representative for plans relevant to your business needs.

4. Data from GHB Clinical analysis as of October 2018. Subject to change.
 5. Data from GHB Business Intelligence analysis for full year 2017. Subject to change.
 6. Data from CGHB Clinical analysis of inpatient claims as of November 2018. Subject to change.
 7. Data from GHB Customer Service analysis as of October 2017. Subject to change.

END-TO-END SUPPORT

Cigna Envoy – One total solution for clients and customers alike.

The Cigna Envoy® website and the mobile app provide globally mobile employees and their families quick and easy access to their benefits and services anytime, around the world.



For our clients

The Cigna Global Health Benefits client management team delivers a consultative client service experience, beginning with implementation and continuing throughout the relationship.

Our client managers:

- Serve as the go-to resource for clients, offering support when and where they need it, every day.
- Monitor services to help ensure we deliver them to our clients' satisfaction.
- Provide consultative advice on benefit design, benchmarking and trends.
- Analyze plan and financial performance.
- Brief clients on any new state and federal mandates, international compliance updates and new service offerings.
- Support employee onboarding and educational initiatives.

For our customers

Cigna Global Health Benefits offers world-class customer service and support to globally mobile customers – at every stage of a global assignment.

Our **Pre-departure Medical Assessment Program** uses a short, online survey to help employees and their families:

- Identify any medical problems before they leave.
- Learn about their new location and how to receive medical care while there.
- Get personalized advice and support.

Our in-house, multilingual **global service centers** are available 24/7/365 to help employees and their dependents with everything from a medical question to verification of benefits. Experienced representatives can provide confidential, convenient service, and help customers find the most appropriate health care provider.

Our **global clinical operations team** works to provide customers with high-quality, locally relevant case management support, around the world. Some members of the team have more than 25 years of international medical experience.⁸

8. Data from GHB Clinical analysis as of October 2018. Subject to change.

With the Cigna Envoy App⁹ you can:

- View your ID card information
- Get help finding an in-network health care provider in your location
- Submit claims online
- Access health and wellness tools
- Obtain country-specific information



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9. The Cigna Envoy Mobile App is not currently available to Medical Benefits Abroad® customers.

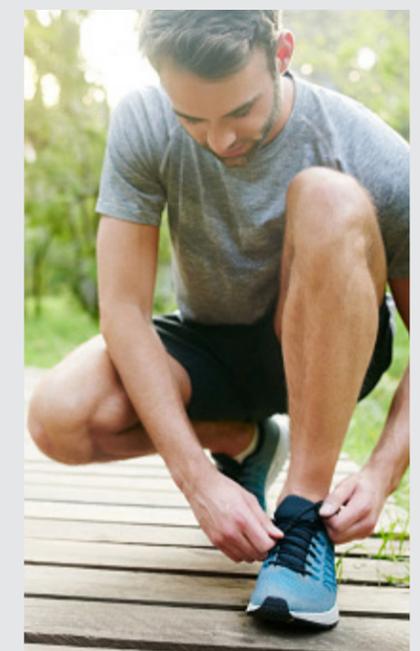
Cigna Wellbeing® app

Connecting our customers to a healthier lifestyle

Around the world employees will have access to personalized tips and services to support them with every dimension of their health.

Plus, with the app's global telehealth feature,¹⁰ quality care is just a call or click away. They can consult with a licensed doctor – by phone or video – for nonemergency health issues. The Cigna Wellbeing App can also help them manage chronic conditions like diabetes and cardiovascular disease.

The Cigna Wellbeing App is available from the App Store® or Google Play™. Download it today!



10. Subject to availability. Telehealth services are provided by a third party vendor. Providers are solely responsible for any treatment provided.



For more information, contact your Cigna Global Health Benefits representative or visit [CignaGlobalHealth.com](https://www.CignaGlobalHealth.com) today.

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Cigna Global Health Benefits®



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