



# GLOBAL HEALTH OPTIONS

## How our plans work

### WHY CHOOSE US?

- We are #1**  
We are the largest provider of international medical insurance globally, providing access to over 1,000,000 quality hospitals, physicians and clinics worldwide.
- Ease & flexibility**  
Our product portfolio and modular approach with two areas of cover allows for customization, and helps you build a plan to suit your unique needs.
- Simplicity & service**  
No hidden limits or exclusions. Access to 24/7/365 service and speak to a live person.

## 1 SELECT YOUR CORE PLAN

### International Medical Insurance



- Hospital accommodation and treatment
- Surgeon & consultation fees
- Cancer treatment
- Drugs and dressings

### 2 areas of cover

- WorldWide
- WorldWide excluding US

**SILVER \$1,000,000**

**GOLD \$2,000,000**

**PLATINUM \$3,000,000**

## 2 ADD YOUR OPTIONAL MODULES

### International Outpatient



More extensive outpatient care for treatments that don't require an overnight stay in hospital.

### International Vision & Dental



Vision care and a wide range of preventative, routine and major dental treatments.

### International Health & Wellbeing



Proactively manage your own healthcare.

### International Medical Evacuation



When medically necessary treatment isn't available to you locally in an emergency.

## 3 MANAGE YOUR PREMIUM

### Deductible options

The initial amount you must pay before Cigna will pay your claims. See over for full details



### Cost share options

The percentage of each claim which you must pay after your deductible has been paid, up to your out of pocket maximum. See over for full details

## 4 PAY FOR YOUR PLAN

We accept Electronic Funds Transfer, company cheque and most major credit and debit cards. You can pay monthly, quarterly (3% discount), or annually (4% discount).



# Product Comparison

A complete list of all our benefits for each plan can be found in the Sales Brochure or Customer Guide.

	Silver	Gold	Platinum
<b>International Medical Insurance</b>			
<b>Overall benefit limit</b>	<b>\$1,000,000</b>	<b>\$2,000,000</b>	<b>\$3,000,000</b>
Hospital charges	Paid in full for semi-private room	Paid in full	Paid in full
Pathology, radiology and diagnostic tests	Paid in full	Paid in full	Paid in full
Advance Medical Imaging (MRI, CT and PET scans)	\$5,000	\$10,000	Paid in full
Psychiatric care	\$5,000	\$10,000	Paid in full
Routine maternity	Not covered	\$7,000	\$14,000
Cancer Care	Paid in full	Paid in full	Paid in full
Deductible options	\$0 / \$375 / \$750 / \$1,500 / \$3,000 / \$7,500 / \$10,000		
Cost share after deductible	0% / 10% / 20% / 30% with \$2,000 or \$5,000 out of pocket maximum		
<b>International Outpatient</b>			
<b>Overall benefit limit</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$78,000</b>
Consultations with medical practitioners & specialists	\$125 limit per visit. Up to 15 visits per year	\$250 limit per visit. Up to 30 visits per year	Paid in full
Pathology, radiology & diagnostic tests (excluding Advanced Medical Imaging)	100% up to \$2,500	100% up to \$5,000	Paid in full
Drugs and dressings	100% up to \$500	100% up to \$2,000	Paid in full
Deductible options	\$0 / \$150 / \$500 / \$1,000 / \$1,500		
Cost share after deductible	0% / 10% / 20% / 30% with \$3,000 out of pocket maximum		
<b>International Medical Evacuation</b>			
<b>Overall benefit limit</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
Compassionate visit – travel costs	100% up to \$1,200	100% up to \$1,200	100% up to \$1,200
<b>International Health &amp; Wellbeing</b>			
Routine adult physical exams	100% up to \$225	100% up to \$450	100% up to \$600
Standard health screenings	100% up to \$225	100% up to \$450	Paid in full
Dietetic consultations 4 meetings	Not covered	Not covered	Paid in full
<b>International Vision &amp; Dental</b>			
One eye examination	100% up to \$100	100% up to \$200	Paid in full
<b>Overall benefit limit - Dental</b>	<b>\$1,250</b>	<b>\$2,500</b>	<b>\$5,500</b>
Routine dental	80% refund	90% refund	Paid in full

Please note: This is a representation of the benefits available. For a full list of benefits, refer to the Sales Brochure or Customer Guide.