



CIGNA GLOBAL HEALTH BENEFITS®

CignaPrimeSM

Easy Access to Quality Healthcare
Around the World



WHO WE ARE

Cigna is a global health service company dedicated to helping people improve their health, well-being and sense of security.



THEN

Roots as deep as
225+ years.

Officially founded in 1982 with the merger of INA Corporation and Connecticut General Corporation.

SINCE THEN

We've continued to innovate and expand around the world.

NOW

More than
40,000 employees.
who serve customers around the globe.

Sales capability in approximately
30 countries and jurisdictions.

WE UNDERSTAND OUR CUSTOMERS

and work together to help them achieve healthier, more secure lives.



WE SERVE

95MILLION+

customer relationships
around the world**

- › 15.2 million medical customers
- › 15 million covered by Dental
- › 8.5 million covered by Group Disability
- › More than 7 million covered by Group Life
- › Medicare Advantage plans in 17 states and Washington, D.C.
- › Medicare prescription drug plans in all 50 states



WE COLLABORATE

1MILLION+

relationships with providers,
clinics and facilities globally.

*Adjusted income from operations is defined as shareholders' net income, excluding the following after-tax adjustments: Net realized investment results, net amortization of other acquired intangible assets and special items.

**This information provided as of first quarter, 2017 (1Q17 earnings).

All company statistics are based on Cigna internal data as of December 31, 2016, except where otherwise noted. Products may not be available in all areas. All information is subject to change.

Adjusted income from operations is a measure of profitability used by Cigna's management because it presents the underlying results of operations of Cigna's businesses and permits analysis of trends in underlying revenue, expenses and shareholders' net income. This consolidated measure is not determined in accordance with accounting principles generally accepted in the United States (GAAP) and should not be viewed as a substitute for the most directly comparable GAAP measure, shareholders' net income. See Cigna's 10-K for a reconciliation of adjusted income from operations to shareholders' net income.

A GLOBAL LEADER IN HEALTH, WITH LOCAL EXPERTISE AND CONNECTIONS

Cigna is licensed by the Monetary Authority of Singapore to issue international health policies to locally registered employers. Our extensive network of doctors and hospitals worldwide and in Singapore, including our partnership with Parkway Health*, makes Cigna the preferred choice in international health insurance.

*One of the largest private health care providers in the region.



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THE CIGNA DIFFERENCE

We understand our customers and work towards helping them achieve healthier, more secure lives.

While health benefits may not be the most critical factor when considering a new job opportunity, savvy employees are now realising that it makes all the difference between a good employer and a great employer.

“Will my employer support me when I’m ill? Does my employer care about my wellbeing?” Unless these questions are addressed appropriately, employees are more likely to be less engaged and committed.



OUR MISSION

**To help the people we serve
improve their health, wellbeing
and sense of security.**

At Cigna, we understand that health care costs can be a significant financial burden to your company and your employees. Aside from providing extensive medical insurance coverage for your employees when they are ill, our solution also includes health and risk assessments, clinical and lifestyle coaching to keep your employees in good health. Our global network and dedicated client servicing ensure that your employees receive the best possible care, 24 hours a day, 7 days a week, 365 days a year.

The Cigna difference – we care about people’s health.



**Delivering
service
excellence**



**Leading global
network**



**Experts in
compliance**



**Clinical support
and wellbeing
engagement**

THE CIGNA DIFFERENCE



COMPLIANT SOLUTIONS

- › Licensed by Monetary Authority of Singapore to issue international health policies to Singapore registered employers.
- › Cigna provides compliant solutions in 30 countries and jurisdictions.



EASY ADMINISTRATION

- › Ongoing support by account management and customer service teams.
- › Client Online Portal for employers to manage their organisation's healthcare plan.



COST MANAGEMENT SOLUTIONS

- › Chronic condition and case management processes.
- › Effective monitoring of member claims.
- › Fraud investigation.
- › Global healthcare network with preferred rates.



LANGUAGE CAPABILITIES

- › International Customer Service teams with multi-language support



EMPLOYEE-CENTRIC PROGRAMS

- › Health and wellbeing programmes to keep your employees productive and in good health.



**For
employers**



For employees & their families



24/7 MULTI-LINGUAL CONTACT CENTRES

- › **9** service centres around the world
- › **2.5M** call/e-mail interactions yearly
- › **4M+** claims paid annually
- › **100+** currencies
- › **35+** languages in-house



ACCESS TO CARE

- › **1M+** health care professionals, including over 1,000 in Singapore.
- › Access to facilities of leading private hospitals in Singapore, eg. Parkway and Raffles.



DIRECT BILLING FOR TREATMENT AT OUR NETWORK PROVIDERS

- › **Hassle free, cashless access** helps to alleviate financial concerns when care is of utmost importance. With the largest network of premier and primary healthcare providers in Singapore, including Parkway and Raffles, Cigna members have access to a full suite of medical services. At Parkway, members get direct billing access with just a show of the member card.
- › **Guarantee of payment** for in-patient treatment at all other hospitals within the network can be arranged within 2 working days with just a call to the Cigna contact centre.



CLINICAL SUPPORT

- › **100+** in-house doctors/nurses providing case management globally.
- › **180+** medical consultants worldwide in 105+ countries
- › **Online second medical opinions from world-renowned Cleveland Clinic.**



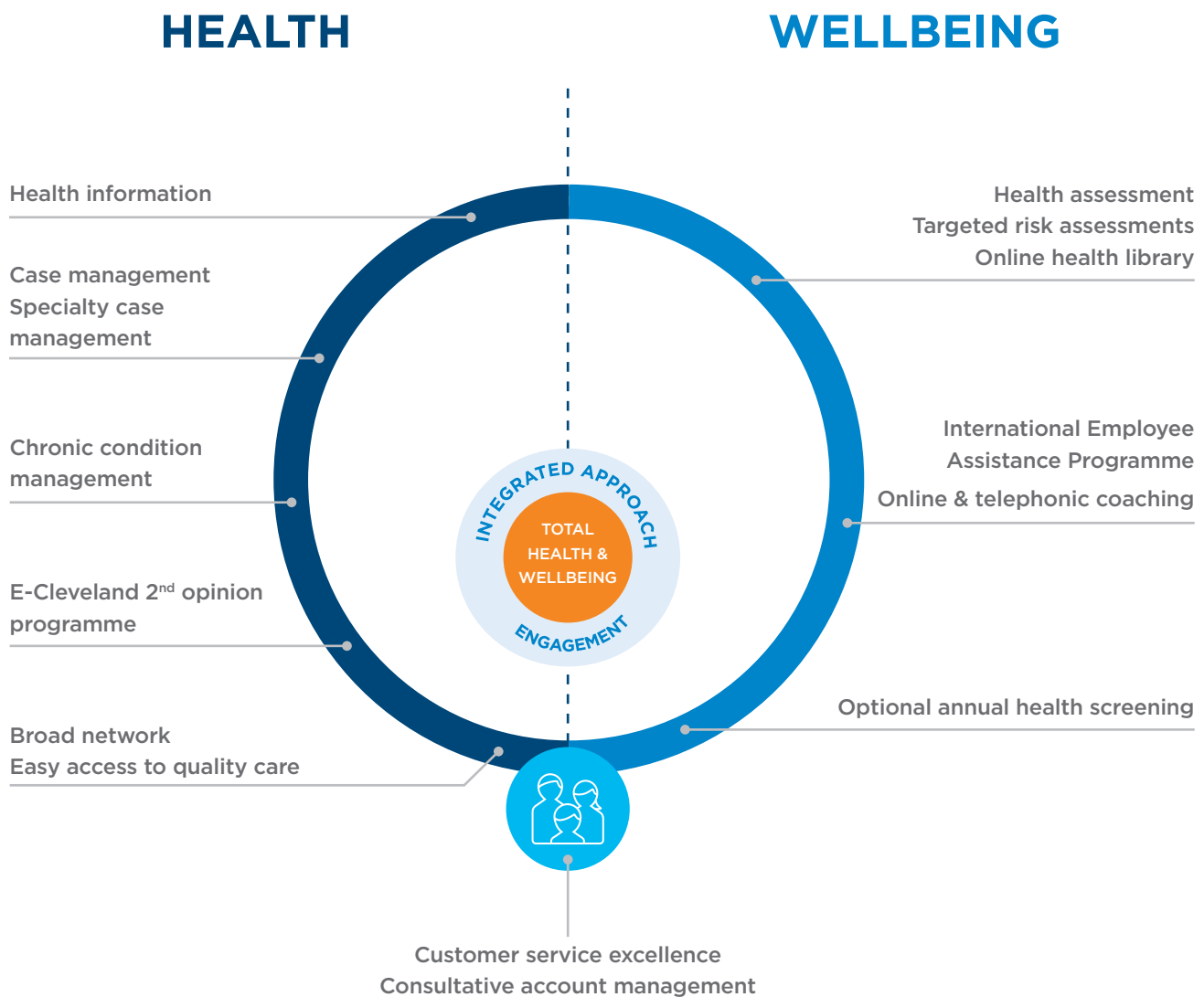
FULL HEALTH AND WELLBEING PROGRAMME INCLUDED AS STANDARD OFFERING

- › Health risk assessment
- › Targeted risk assessment
- › Health information library
- › Country guides
- › Employee assistance programme
- › Clinical coaching programme

LOOKING INTO THE FUTURE OF HEALTHCARE

As a world leading health service company, it is our belief that the only way to sustainable health care expenses is to keep our members healthy. We invest in prevention, rather than just react to it because at Cigna, we believe that healthy and happy employees contribute to a healthy bottom line for your business.

Looking into the future of healthcare, we actively encourage your employees to take their health choices into their own hands and engage in improving their health through our various prevention and wellbeing programmes.



CIGNALINKS®

Cigna Global Health Benefits offers CignaLinks, a specialised solution with local health care providers to facilitate direct network access, management of costs through network discounts, and minimum mandatory benefit cover and access to care in countries where this may be affected by government regulations or tax implications.

CignaLinks South East Asia was launched in 2007 in partnership with Parkway Health. Through this partnership, we are able to offer greater access to quality care and provide seamless medical services where members are given access to an extensive network of local providers and facilities. Parkway is Singapore's premier and largest primary health care solutions provider. Other than a robust network, Parkway Health also offer savings through local discounts, in-house medical expertise, and the ability to pay providers directly when employees show their co-branded Cigna ID cards.

GLOBAL NETWORK AND PARTNERSHIPS - COMPLIANCE & CONVENIENCE



Note 1: *All figures accurate as of February 2018

ONLINE SERVICES FOR YOU AND YOUR EMPLOYEES



IT'S SIMPLE, IT'S FAST, AND IT HAS EVERYTHING YOU AND YOUR EMPLOYEES NEED. IT'S CIGNAENVOY.COM.

Through the Client Portal you can benefit from the following;

- › **View** member and dependent details;
- › Membership **ID cards are issued automatically** to employees' email accounts;
- › **Online certificates** of insurance are available to support visa requirements;
- › The ability to **run membership reports**.

In addition to membership management, the portal also provides access to **Cigna Provider Network Directories, Country Guides, Plan Information, and Health & Wellness** resources.



YOUR EMPLOYEES CAN SUBMIT CLAIMS ANYTIME, ANYWHERE VIA THE CIGNA ENVOY MOBILE APP OR MEMBER PORTAL.

We are dedicated to ensuring your employees have access to their Cigna benefits and services anytime and anywhere they need them. That's why we created CignaEnvoy®:

- › **Submit and track** claims anytime, anywhere;
- › **View and print** ID cards;
- › Download **certificate of insurance** (*only available on www.cignaenvoy.com);
- › Access to **eligibility information**;
- › With the mobile app, your employees can use their device's camera to upload claim documents.



ONBOARDING VIDEO SERIES

As part of our onboarding service, we have created a series of tutorial videos to help guide and inform members of how Cigna can support them and their families. These videos are available to watch anytime they need help navigating the tools on **CignaEnvoy**.

Some of these tutorials can also be found on Cigna's **Youtube** and **Vimeo** accounts.

YOU ASKED, WE LISTENED!

Based on members' feedback, our videos are now available in French, German and Spanish.

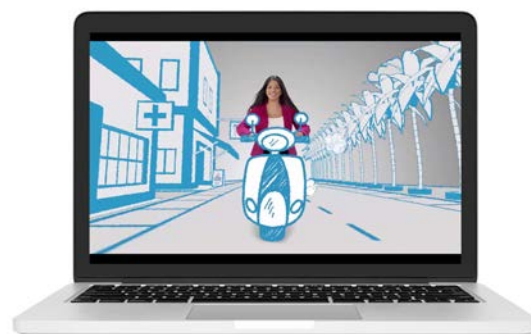


THERE ARE MANY OTHER HELPFUL VIDEOS AVAILABLE ON ENVOY...

that can also be viewed on our **Youtube** or **Vimeo** account, such as:

- › Welcome to Cigna Global Health Benefits
- › Reaching Us Anytime, Anywhere
- › How to Locate a Healthcare Professional
- › How to Submit a Claim and Get Reimbursement
- › CignaLinks: Global Coverage, Local Convenience
- › Using Cigna Envoy

**HELPING MEMBERS TO NAVIGATE THEIR
WAY TO A BETTER HEALTH**



CUSTOMER STORY: TRUE STORIES FROM OUR CLIENTS

DECISION SUPPORT FOR CHOOSING THE RIGHT TREATMENT PLAN

CASE DESCRIPTION

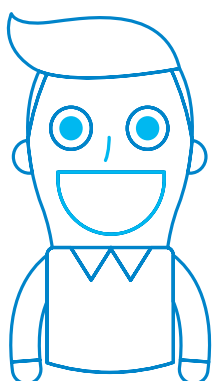
An insured member was diagnosed with Ischemic heart disease at a Singapore private hospital. His cardiologist ordered an angiogram and angioplasty. The surgery was scheduled to be performed in two days time, at an estimated cost of SGD 35,000.

THE CIGNA SOLUTION

The Cigna clinical team reached out to the member and advised him to consider an expert second opinion. The member agreed, and received a second opinion a day before his surgery. The second opinion advised it was unnecessary to rush into surgery as the member was symptom free with stable coronary artery disease and no complaints of angina. Urgent angioplasty is not recommended. The member should continue with his current medication, possibly with the addition of a nitro lingual spray. It is safe to postpone any procedure indefinitely until he develops symptoms of angina.

RESULT

After thorough consideration, the member cancelled the procedure and consulted his primary care cardiologist in Mumbai. The cardiologist concurred with the second opinion since the nuclear stress test result was also negative. The member was satisfied with the result and sincerely appreciated Cigna's support.



FEEDBACK FROM INSURED MEMBER

"The three things that came to mind, is how prompt you were, the attention to detail and the follow-up. Very pleased to know about this expert opinion service and I found it useful. I am spreading the word around to my colleagues. Thank you very much. Sincerely appreciate your assistance Joy"



CUSTOMER STORY: TRUE STORIES FROM OUR CLIENTS

HELPING MEMBER FIND HEALTHCARE PROVIDER THAT SUITED THEIR NEEDS

CASE DESCRIPTION

An insured member sought treatment at a Singapore private hospital and was diagnosed with deviated nasal septum, bilateral turbinate hypertrophy sinusitis and otitic barotrauma. She was advised to undergo multiple surgeries to treat her condition. The member was concerned that with multiple surgeries, her recovery time would be longer and it could impact her business travels.

THE CIGNA SOLUTION

Cigna case manager alerted member on the possibility of 'over-treatment' and proposed for an expert second opinion. When the second opinion supported the suspicion, Cigna advised the member to transfer to another hospital and made all of the logistical arrangement, even setting up the appointment with a recommended ENT specialist.

RESULT

Both the new ENT specialist and the expert second opinion agreed that one of the proposed procedure was unnecessary. It would have contributed to a higher treatment cost, longer recovery and discomfort for the member.

FEEDBACK FROM INSURED MEMBER



"I would specially like to thank Joy, my Cigna case manager, for making my diagnosis experience extremely smooth and justified. Now it has been two and half weeks after the surgery and I'm recovering well. I can feel the difference when breathing and my trip in April wasn't affected as well. Really appreciate Cigna for helping me to find the right doctor."

GET IN TOUCH TO FIND OUT MORE

Our local sales managers are only a call away. Feel free to contact them or email us at:



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**CIGNA EUROPE INSURANCE
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