



Cigna Global Health Benefits®

Certificate of Health Coverage

Issue Date: 09 Oct 2025

Member Name: PRAKHAR PRADEEP MODY

Date of Birth: 23 Apr 1996

Account Name: ERNST & YOUNG/E&Y - MBA

Account Number: 06917A001

This health insurance is valid from 03 Nov 2025 to 16 Nov 2025 subject to all terms, provisions, and conditions of the policy provided that the policy is in effect between Cigna Global Insurance Company Limited and the Account on the claim service date. The plan covers medical expenses worldwide, except where coverage or services are prohibited by applicable law or authority.

The insurance policy is denominated in U.S. Dollars and exceeds the minimum insurance requirement of EUR 30,000. The policy covers expenses in the event of an accident or illness and provides medical benefits, hospitalization and evacuation and repatriation benefits. The policy is valid and payable in all countries of the Schengen treaty.

Cigna health plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the health plan. Cigna health plans do not contain an exclusion for COVID-19 specifically or for pandemics more generally. Accordingly, this plan will provide coverage for the diagnosis and treatment of COVID-19 to the same extent as it would for any other medical condition.

Cigna has many direct billing arrangements with international doctors and hospitals. If direct billing is not available, the doctor or hospital can contact Cigna for a Guarantee of Payment.

The Cigna Global Health Benefits' Service Center can be reached at the following:

Phone: 1.800.243.1348 or 1.302.797.3535

Fax: 1.800.243.6998 or 1.302.797.3150

Website: www.cignaenvoy.com

A handwritten signature in black ink that reads "Weihong Shen".

Weihong Shen, Cigna Representative