



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
International Medical Insurance			
Overall benefit limit	\$1,000,000	\$2,000,000	\$3,000,000
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		
International Outpatient			
Overall benefit limit	\$10,000	\$25,000	\$78,000
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		
International Medical Evacuation			
Overall benefit limit	Paid in full	Paid in full	Paid in full
Compassionate visit – travel costs	100% up to \$1,200	100% up to \$1,200	100% up to \$1,200
International Health & Wellbeing			
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
International Vision & Dental			
One eye examination	100% up to \$100	100% up to \$200	Paid in full
Overall benefit limit - Dental	\$1,250	\$2,500	\$5,500
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.