

REMOTE WORKERS

Providing flexibility and peace of mind



Cigna Global Health Benefits® continuously strives to meet our customer commitments, especially now as we are faced with adapting and evolving in this new world. We recognize greater flexibility is needed as more of your employees are traveling for personal reasons outside of their country of residency while continuing to work full-time remotely.

We understand that not all domestic plans provide coverage outside of an employee's home country or sufficiently meet local visa requirements. However, with Cigna Global, we are able to meet the evolving needs for your remote workers through our various plan options and services.

If your employees and their family members are looking for full, comprehensive coverage and unlimited length of stay, we have:

CIGNA GLOBAL HEALTH ADVANTAGE® (GHA)

Duration	No limitation
Type of coverage	Full comprehensive
Scope	Global
Coverage Includes	Maternity, preventive care, prescription drugs, vision, dental, mental health/substance abuse, evacuation and repatriation

If your employees and their family members are looking for less coverage and a limited length of stay, we recommend:

MEDICAL BENEFITS ABROAD® (MBA)

Duration	Up to six months
Type of coverage	Urgent/emergent care
Scope	Outside home country
Coverage Includes	Emergency and urgent care for maternity, prescription drugs, dental, mental health/substance abuse; evacuation and repatriation

Cigna Global Health Benefits®



PRODUCTS AND SERVICES

Included in the plans, your employees can benefit from the following products and services.



Cigna Envoy®

Cigna Envoy is your employees' personalized online health resource that provides plan information, claim submission, provider directory, help with managing a health condition, and more.



Crisis Assistance Plus™²

CAP is a worldwide comprehensive crisis assistance program, powered by FocusPoint International®. CAP provides time-sensitive advice and coordinated in-country crisis assistance for nine different risks that directly impact – or have the potential to impact – your employees when traveling.



Telehealth¹

With our global telehealth service, your employees have the opportunity to speak with a licensed doctors around the world – by phone or video – to discuss their symptoms and the best next steps for them. They can schedule an appointment from anywhere in the world, 24 hours a day.



International Employee Assistance Program

IEAP provides full-service support and assistance to your employees around the globe. Through our provider networks and vendor solutions, we are able to offer effective short-term counseling solutions and work/life services.

**If you need further plan information or have questions,
please contact your Cigna Representative.**

1. Subject to eligibility. Telehealth services may not be available in all areas and video chat may not be available with all providers or through your specific mobile device. Telehealth services are separate from your health plan's provider network. Telehealth services are provided by third party companies/entities and not by Cigna. Providers are solely responsible for any treatment provided to their patients.
2. The CAP program is not insurance and does not provide reimbursement of expenses for financial losses. This program is provided under a contract with FocusPoint International.

Together, all the way.®



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Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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