

CIGNA INTERNATIONAL
EXPATRIATE BENEFITS®



CIGNA
Global Health Solutions

A Business of Caring.

Promoting the right care, at the
right place, at the right time.®

As a business unit of
CIGNA Corporation,
CIEB leverages the
strength, stability and
resources of CIGNA,
with the autonomy
and expertise of a
separate, focused
organization.
We proudly offer
a fully integrated,
global clinical
presence.





Open Access to Prescreened Providers Worldwide

With a 30-year legacy as the leader in health care benefits tailored specifically for the globally mobile employee, CIGNA International Expatriate Benefits (CIEB) understands the complexities of worldwide medical delivery – it is our only business. A pioneering insurer developing specialized insurance solutions for employees on international assignment, CIEB innovated a progression of health care services designed to alleviate the medical challenges posed when living or working outside one's home country.

The key to CIEB's service philosophy is Global Health Solutions – a fully integrated, physician-directed system designed to give members access to vital health information and quality care providers around the world.

Physician-directed advice and referrals to prescreened providers are the backbone of this philosophy of care. Whether seeking routine preventive care or relief from complex symptoms, members can speak to a knowledgeable physician any time of day, every day, for recommendations on the most appropriate providers in their location.

One seamless call to the CIEB International Customer Service Center connects members to experienced medical professionals around the world. No other global insurer offers this level of service and support 24 hours a day, 7 days a week.

"We sincerely appreciate your time, accessibility, expertise, and partnership."
–A Client HR Manager

The World Leader

CIEB is the world's largest provider of employer-sponsored health care benefits and services, covering close to 300,000 employees and their families. A comprehensive array of flexible products and funding options, coupled with simplified plan administration, allows for coverage of all expatriates, as well as key local nationals, with one common plan of benefits. And, like many of our customers, we have a local presence in multiple jurisdictions around the globe, which translates into firsthand knowledge of regional health care issues.

Health Services and Wellness

CIEB further promotes quality health care delivery with a dedicated clinical staff headed by our international medical director, and supported by a staff of registered nurse case managers with international experience.

CIEB is the only expatriate carrier with a full-time medical director and nursing staff, all with international experience.

The CIEB in-house medical staff is backed by a worldwide network of more than 3,000 medical professionals through **International SOS® (Intl. SOS)** – the world's premier provider of global medical assistance services – plus CIGNA's own clinical resources of more than 250 medical doctors and 2,000 CareAllies nurses.

■ CIEB is truly integrated with Intl. SOS for care monitoring and a broad range of medical assistance services outside the United States. Intl. SOS regional coordinating doctors communicate daily with the Health Services and Wellness clinical team in the United States to review daily patient progress and become directly involved where appropriate.



- **CareAlliesSM**, a CIGNA subsidiary, supplies case management, nurse advice and utilization review for services rendered in the United States. CareAllies brings more than 30 years' experience and the industry's highest recognition for quality of its services. Our clinical staff has online access to the CareAllies' case management system, in order to remain abreast of patient progress and to facilitate return to country of assignment or home country following treatment.

- CIEB utilizes the services of **CIGNA Behavioral Health[®]**, a subsidiary of CIGNA, for International Employee Assistance program services, including telephonic and/or face-to-face counseling in the United States, Puerto Rico and Canada. Outside of the United States, these services are provided by ICAS, the leading global behavioral health service.

Setting a higher industry standard – then exceeding it.

Network and Alliance Management

Truly “real-time” guarantees of payment – to virtually all types of health care providers and facilities – free members from financial burdens when care is of the utmost importance. Acceptance of these guarantees of payment from CIGNA to hospitals, doctors and dentists is consistently more than ninety-six percent.

Direct Payment Arrangements

We offer the most wide-ranging direct payment provisions among international carriers, extending to doctors and dentists – *not just hospitals*. This removes a ‘pay and claim’ burden from members and limits their financial responsibility to deductibles and coinsurance, where applicable.

Provider Discounts

In regions where we have significant member populations, we negotiate large, prompt payment discounts with providers.

Note: These arrangements are in addition to CIGNALinks[®] initiatives in select countries, where both direct payment arrangements and provider discounts are in place. (See CIGNALinks section on page 4.)

“I’d like to thank you for calling me in (my assignment country) and for offering your assistance in facilitating medical and financial arrangement for my (spouse).”

–A Member on Assignment



Managing Care Worldwide

Additional services facilitated by Global Health Solutions include:

- **Pre-Assignment:** The Health Services and Wellness clinical team encourages direct contact from expatriate families regarding health-related concerns that could affect their decision to accept an assignment. Our international medical director and the nursing staff share information about health care for many potential expatriates.
- **Employer Coordination:** This clinical staff also works closely with clients' in-house medical staff to address specific concerns and to share information as needed. For clients without an in-house medical director, our medical director can answer many questions about clinical concerns.
- **In an Emergency:** At no time during an expatriate assignment is our integrated clinical approach to health care more important – or more appreciated – than when a member experiences a medical emergency. When evacuation or repatriation is needed, our clinical staff works closely with Intl. SOS regional coordinating doctors to provide assistance services efficiently and compassionately. Services can range from local health care access to evacuation to the most appropriate facility, based on a member's medical condition.
- **Return to Work/Continued Care:** Our clinical staff also carefully monitors a patient's return to work and continuing care, working closely with both ISOS and local treating physicians.

CIEB's commitment to enhancing the expatriate experience is a three-pronged approach to global health care access:

1. The International Provider Directory

At the heart of Global Health Solutions is the online CIEB International Provider Directory, a custom listing of more than 3,300 qualified primary care doctors, pediatricians, obstetricians/gynecologists, dentists and full-service hospitals. The intent of this directory is to identify providers with whom expatriates can establish a primary care relationship prior to requiring medical services.

Supplementing the International Provider Directory are online Country Guides containing local medical protocols, vaccination requirements, safety and cultural tips and travel conditions on 190+ countries worldwide.

2. Referrals to a Global Provider Database

CIEB recognizes that globally mobile employees may be unfamiliar with local medical practitioners, treatment protocols and standards of care. While consulting the International Provider Directory may be sufficient in non-urgent cases, CIEB offers a much more valuable resource when members are faced with medical dilemmas: Regional coordinating doctors, on call 24/7/365, direct members to one of 11,000 preferred providers in 3,000+ cities covering 200 countries. The coordinating doctors can help steer a treatment plan to an optimal outcome from both a clinical and cost perspective.

"Thanks very much for the update and for all of your assistance in this situation. I am glad nothing fell through the cracks and the (family) received the help that they needed."

–A Client Medical Director



3. CIGNALinks®: Networks Within a Network

While CIEB members can count on expert health care coverage wherever they are in the world, expatriates on assignment in a CIGNALinks country, currently 14 countries of the world, benefit from an added dimension to network access. The CIGNALinks program simplifies access to established local provider networks in some of the world's most popular expatriate destinations, including the United States. Benefits typically include administrative simplicity, cost savings and compliance with local law requirements.

Immediate, real-time access to knowledgeable doctors around the world, to assess every medical situation, from routine preventive care to complex emergencies.

Health Programs

Among the most exciting facets of Global Health Solutions are opportunities to research, design, implement and manage new member health programs.

Expert Medical Second Opinions from eCleveland Clinic:

We have teamed up with internationally recognized physicians of The Cleveland Clinic: eCleveland Clinic is an Internet extension of the clinic's 80-plus-year history. Our medically insured members with life-threatening or life-altering diagnoses now have access to expert second opinion consultations from Cleveland Clinic physician specialists, as well as telephonic follow-up nursing support.

CareAllies Health and Wellness Programs

We offer direct access from our Web site to myCareAllies, a comprehensive online resource developed by CareAllies, a CIGNA company. It features a variety of popular services, including Healthy Rewards® discount programs, Your Health Audio Library, the *Smart Talk* Newsletter, and Smart Health Tools.

"The value of physician-led access to quality care is incalculable. From my perspective, the front-line ability to coordinate medical care with regional coordinating doctors and local treating doctors significantly enhances care for our members as well as communications with their employers."

—Medical Director, CIEB

For more information...

Contact your CIGNA International Expatriate Benefits regional sales representative, or visit our Web site to determine your nearest representative: www.cigna.com/expatriates.

You may also send us an email, and a representative will be pleased to contact you: ciebmarketing@cigna.com.





Making a world of difference®



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