

CIGNAsm Links...Australia

your link to quality care - anytime, anywhere

The program provides:

- Cashless coverage (no claim forms to be filed) when members present the *Grand United Corporate (GU Corporate) Health ID card* to most providers for charges incurred in Australia.
- Worldwide coverage and health care benefits with the *CIGNA International ID card*, for claims incurred outside of Australia, as well as access to 24/7, toll-free Customer Service and our secure Member Web site, in or outside of Australia.

Simply by showing their GU Corporate Health card, members are eligible for:

- private hospital cover Australia-wide
- a wide range of ancillary services, reimbursed up to 100% of actual cost
- a generous range of lifestyle and preventive benefits
- ambulance transportation anywhere in Australia

CIGNALinks...Australia is an exciting program available exclusively to CIGNA International Expatriate Benefits members. It's designed for expatriate employees living and working in Australia, and for Australian citizens working abroad who return to Australia for medical care.

Why We've Teamed With Grand United Corporate

International employers face challenges in complying with Australian law for their outbound expatriates and in providing appropriate health care coverage for their expatriates residing in Australia. Compliance is important to assure favorable tax treatment for the employer and expatriates.

CIGNA International Expatriate Benefits is the first global insurer to team with an approved private health fund, GU Corporate Health Fund in Australia. GU Corporate Health is authorized by the government to provide coverage for permanent residents (expatriates) in Australia. GU Corporate Health can also cover Australian citizens when they return home for care.

Because Only The Best Will Do

We have teamed with Grand United Corporate Health Fund in Australia for one indisputable reason: To assure our members have simplified access to excellent local private coverage and health care services in Australia. It's as simple – and as important – as that.



CIGNA INTERNATIONAL
EXPATRIATE BENEFITS

The Australian Health System

Medicare is the publicly funded health system, ensuring a high level of health care for Australians regardless of their level of income. Medicare defines the reimbursement schedule for medical benefits in Australia, and is not available to expatriates, temporary residents, or visitors from other countries, unless they are from one of eight countries with reciprocal health care arrangements.*

** Reciprocal countries currently including The United Kingdom, New Zealand, Sweden, The Netherlands, Finland, Ireland, Italy and Malta.*

For inpatient treatment, private health funds are allowed to top up Medicare benefits to 100% of the Medicare scheduled fees, and for non-Australian citizens, they may also cover up to 100% of the full cost.

What Members Receive

There are two groups of employees who may be covered by GU Corporate Health in Australia:

- Non-Australian expatriates currently residing in Australia on assignment
- Australian citizens on assignment and returning to Australia for medical care

Members receive a set of CIGNA International membership materials, including ID cards for themselves and eligible family members. (Note: They show their CIGNA International ID card when accessing health care anywhere in the world outside of Australia.) The materials explain their new premium coverage and local services available through the joint program.

Under separate cover, members receive an ID card** from GU Corporate Health, along with a cover letter explaining the full range of covered benefits and how to use the card to obtain health services anywhere in Australia. GU Corporate Health also will contact outbound Australian citizens to obtain additional information necessary to protect their eligibility for private health coverage upon their return to Australia.

*** Due to the encrypted bar on the back of the GU Corporate Health card, which allows for cashless transactions, two ID cards are necessary.*

NOTE: Australian local citizens will no longer be covered under the CIGNA International plan. We will work with clients to design an appropriate local plan.

For more information on CIGNALinks...Australia, please email or call our headquarters to request a custom quote.

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Coverage and benefits are available except where prohibited by applicable law. The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains only a partial general description of benefits. CIGNA International recommends that you examine the program in detail to be certain of the precise terms, conditions and coverage. CIGNA refers to CIGNA Corporation and/or one or more of its subsidiaries. CIGNA International and CIGNA International Expatriate Benefits (CIEB) refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided only by insurance companies and other subsidiaries affiliates and contracted companies of CIGNA Corporation and not by CIGNA Corporation. CIGNA International and Grand United Corporate Health are unaffiliated companies who have entered into a contractual relationship to provide the services and benefits described herein through a program entitled CIGNALinkssm.



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