



TAILOR A PLAN TO SUIT YOUR NEEDS

Your Plan Comparison Guide

Cigna International provides access to a global network of over 1 million trusted hospitals, clinics and doctors. Everything we do is driven by our mission to help improve the health, wellbeing and sense of security of those we serve.

Why thousands join Cigna Global IPMI every year

Our goal at Cigna Global IPMI is to deliver a 5-Star Customer Service to those who rely on us when they're far from home. Our commitment to deliver unparalleled customer service includes:

- › Answering calls within **20 seconds**
- › Processing claims within **5 Days**⁺
- › Responding to emails within **48 hours**
- › Underwriting quote turnaround within **24 hours**⁺
- › 85% of Guarantee of Payments issued within **1 hour**⁺
- › Live Web Chat, and more

⁺Timescales applicable only where correct and accurate information and/or documentation has been submitted.

Need help? Call today!

Contact your Broker or visit Cigna Global online at www.cignaglobal.com

Together, all the way.®



Cigna Global Individual Private Medical Insurance Plans – Build a plan that’s right for you.

Core Module	Plans	Close Care	Silver	Gold	Platinum	Optional modules	Close Care	Silver	Gold	Platinum				
Inpatient & Daypatient	Area of cover	Country of nationality plus country of residence	Worldwide/ Worldwide excluding USA	Worldwide/ Worldwide excluding USA	Worldwide/ Worldwide excluding USA	International Outpatient	Annual benefit	€3,700	€7,400	€18,500	Unlimited			
	Annual benefit	€400,000	€800,000	€1,600,000	Unlimited		Consultation with medical practitioners and specialists	€75 limit per visit. Up to 8 visits per year	€90 limit per visit. Up to 15 visits per year	€185 limit per visit. Up to 30 visits per year	Paid in full			
	Hospital charges for: operating theatre; prescribed medicines, drugs and dressings for inpatient or daypatient treatment; treatment room fees for outpatient surgery	Paid in full* semi-private room	Paid in full* semi-private room	Paid in full* private room	Paid in full private room		Pre-natal and post-natal care	Not covered	Not covered	€2,750	€5,500			
	Intensive care	Paid in full*					Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)	€740	€1,850	€3,700	Paid in full			
	Surgeon and anaesthetists' fees	Paid in full*					Physiotherapy treatment	€740						
	Specialists' consultation fees	Paid in full*					Restorative speech therapy	Not covered						
	Transplant services for organ, bone marrow and stem cell transplants	Not covered					Osteopathy and chiropractic treatment	€75 per visit. Up to 8 visits per year	Paid in full* up to 15 visits	Paid in full* up to 15 visits	Paid in full up to 30 visits			
	Kidney dialysis	€3,700					Prescription drugs and dressings	€370	€370	€1,480	Paid in full			
	Pathology, radiology and diagnostic test (excluding Advanced Medical Imaging)	Paid in full*	Paid in full*	Paid in full*	Paid in full		Adult vaccinations	€185	€185	Paid in full*	Paid in full			
	Local ambulance and air ambulance services**	Paid in full*					Dental accidents	€370	€740	Paid in full*	Paid in full			
	Emergency inpatient dental treatment	€1,850					Acupuncture, homeopathy and Chinese medicine	€75 per visit. Up to 15 visits per year						
	Cancer care	Paid in full*					Rental of durable equipment	€1,100	Paid in full*	Paid in full*	Paid in full			
	Internal prosthetic devices/surgical and medical appliances	Paid in full*					Well child tests	€740						
	Hospital accommodation for parent or guardian	Not covered	€740	€740	Paid in full		Child immunisations	€740						
	Advanced Medical Imaging (MRI, CT and PET scans)	€1,850	€3,700	€7,400	Paid in full		Annual eye and hearing test for children aged 15 and younger	Paid in full*						
	Physiotherapy and complimentary therapies	€1,480	€1,850	€3,700	Paid in full		60+ care	Not covered	Not covered	€740	€1,480			
	Home nursing	Not covered	€1,850	€3,700	Paid in full		International Health and Wellbeing	Routine adult physical examinations	€75	€165	€330	€440		
	Rehabilitation	€1,480	€1,850	€3,700	Paid in full			Pap smear						
	Hospice and palliative care	€1,850	€1,850	€3,700	Paid in full			Prostate cancer screening	Combined aggregate limit of €300	€165	€330	Paid in full		
	External prosthetic devices/surgical and medical appliances	€1,850	€2,400	€2,400	€2,400			Mammograms for breast cancer screening						
Treatment for mental health conditions and disorders and addiction treatment***	€2,200	€3,700	€7,400	Paid in full	Bowel cancer screening									
Inpatient cash benefit	Not covered	€75	€75	€150	Bone densitometry									
Parent and Baby Care	Routine maternity benefit care	Not covered	Not covered	€5,500	€11,000	International Medical Evacuation	Annual benefit	Not covered	Paid in full	Paid in full	Paid in full			
	Complications from maternity			€11,000	€22,000		Medical evacuation							
	Homebirths			€370	€850		Medical repatriation							
	Newborn care			€18,500	€55,500		Repatriation of mortal remains							
	Congenital conditions			€3,700	€14,800		€30,500					Travel costs for an accompanying person		
International Vision	International Dental	International Dental	International Dental	International Dental	International Dental	International Dental	Compassionate visits – travel costs	€1,000	€1,000	€1,000				
							Compassionate visits – living allowance	€125	€125	€125				
							Eye examination	Not covered	€75	€150	Paid in full			
							Lenses, frames and prescription sunglasses	Not covered	€125	€125	€245			
							Preventive dental care	Paid in full*	Paid in full*	Paid in full*	Paid in full*			
Routine dental treatment	80% refund per period of cover	80% refund per period of cover	90% refund per period of cover	Paid in full*										
Major restorative dental treatment	70% refund per period of cover	70% refund per period of cover	80% refund per period of cover	Paid in full*										
Orthodontic treatment	Not covered	40% refund per period of cover	50% refund per period of cover	50% refund per period of cover										

*In this Plan Comparison Guide, Paid in full means paid in full in accordance with the overall annual benefit limit per module. **Only applies to road ambulance not air ambulance for the Close Care Plan. ***Does not include treatment for addictions for the Close Care Plan.

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