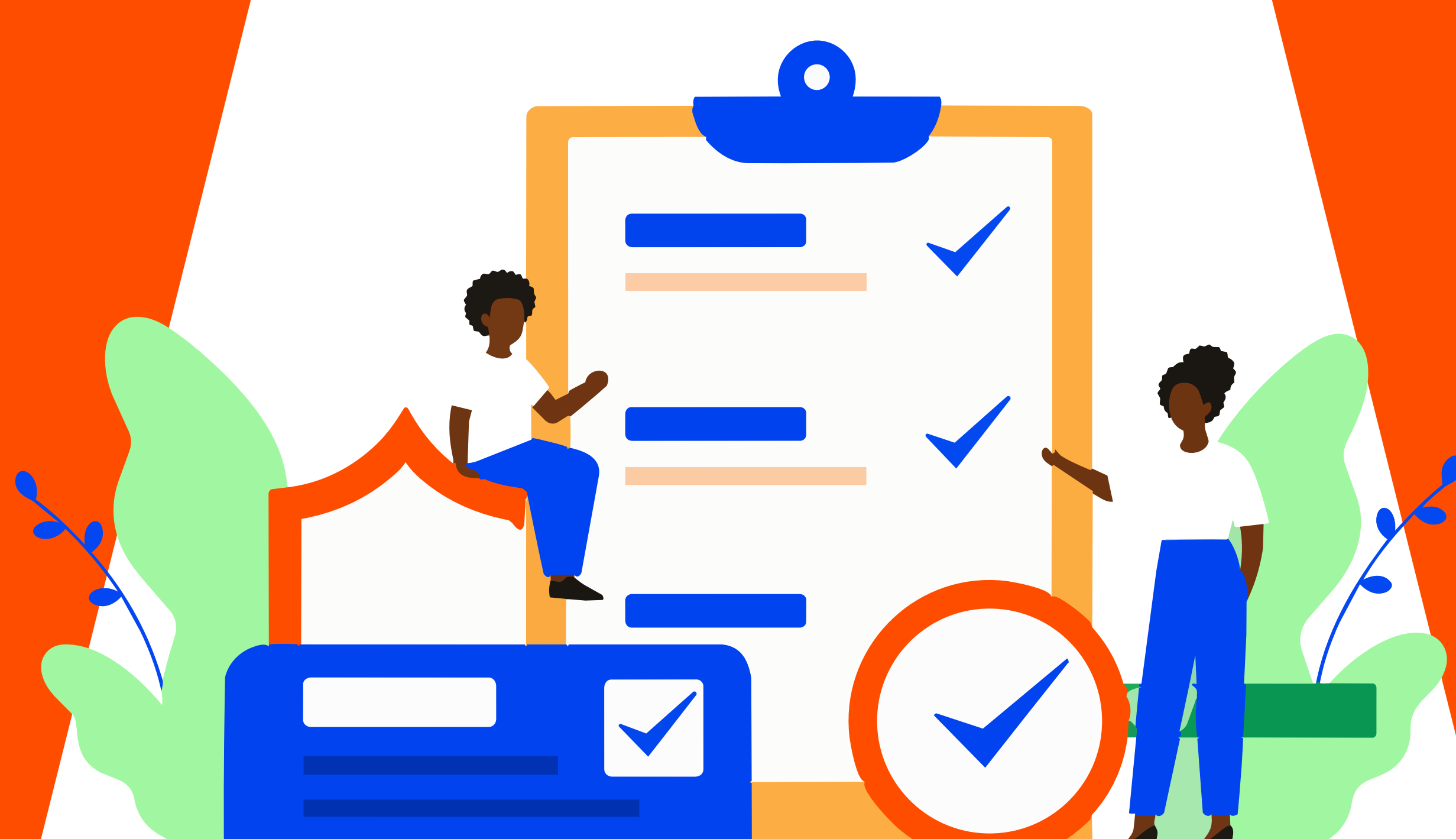


Unlock your health coverage.

Five simple terms that empower you to use your coverage with confidence.

Health insurance is meant to give you peace of mind, not stress. Knowing a few basic terms can help you plan your care, avoid surprise costs, and make the most of your Cigna Healthcare plan across Africa.



Why this matters across Africa?

Health insurance needs across Africa are as diverse as the continent itself. Whether you're based in Kenya, Nigeria, Ghana, Tanzania, Uganda, Mauritius, Mozambique, DRC, or Zambia, a few basics can help you get more from your Cigna Africa Plan coverage:

- 1**
Plan for the care you need, whether routine or unexpected
- 2**
Choose in-network providers to keep your costs manageable
- 3**
Navigate your benefits comfortably — from out-patient visits to medical evacuation



Clearing up common misunderstandings

“If I am hospitalised, my insurance will always pay everything.”

In reality, your cover depends on your plan benefits, limits, and network. The Cigna Africa Plan offers eight plan levels across five areas of cover — some services, rooms, or treatments may not be fully covered, particularly if out-of-network or above certain plan limits.

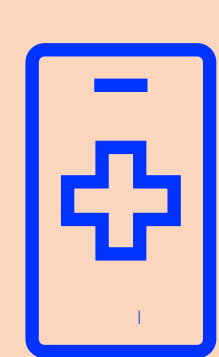
“My employer plan is enough for every situation.”

Employer plans are designed to meet the needs of your workforce, but coverage scope can vary. The Cigna Africa Plan covers in-patient, out-patient, maternity, preventative care, wellness, and medical evacuation — but it is important to know your specific plan level and what is included.

“I can claim back any medical bill I pay myself.”

Reimbursement applies only to eligible services covered under your plan, and requires correct invoices, reports, and submission within the right timelines. Not every bill is automatically reimbursable.

Your quick guide to smoother care



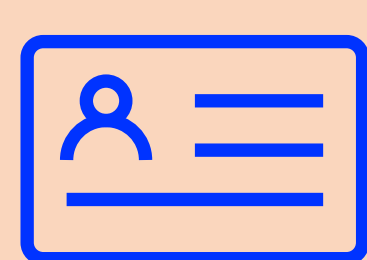
Take a moment to look over your benefits:

Your Cigna Envoy® app, online portal, or plan brochure can help you understand what's covered across your chosen area of cover and plan level.



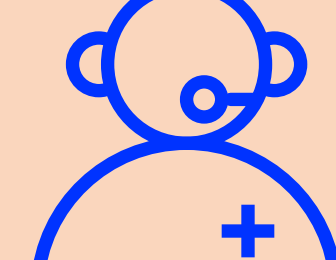
Check your providers before you go:

Use the Cigna Envoy® app to find in-network clinics and hospitals near you across Africa — and access telehealth consultations free of cost.



Keep your key details close:

Save your digital ID card and the Cigna Healthcare helpline on your phone — it makes things smoother when you need care, wherever you are on the continent.



Reach out anytime you need clarity

Cigna Healthcare's 24/7/365 multilingual support team, or your HR team, are always on hand to help explain anything that feels confusing.