Build a health plan your employees trust, and your business can support.

Employee health insurance is more than a benefit — it is a key part of how you attract, support, and retain talent across Africa. This toolkit gives employers a clear view of how the Cigna Africa Plan can help you design cover that balances quality, cost, and simplicity for your workforce on the continent.

Why employee health cover matters for your business

- Protects your people with access to quality in-network care when they need it most — across 3,000+ providers in Africa and 1.7 million+ globally
- Supports productivity and reduces absence by helping employees manage health issues early, with access to wellness programmes, telehealth, and the Employee Assistance Programme (EAP)
- Strengthens your EVP (employee value proposition) in a competitive hiring market across Africa
- Demonstrates commitment to your people's whole health — physical, mental, financial, and social well-being

The Cigna Africa Plan at a glance

The **Cigna Africa Plan** is the first Pan-African group health solution — fully locally admitted and tailored to meet the diverse needs of businesses and their workforces across the continent.

Cigna Africa Plan

Comprehensive, flexible group cover for Africa

- Built for businesses employing staff across Africa — from SMEs to large multinational organisations
- Covers in-patient, out-patient, maternity, preventative care, wellness, and medical evacuation (facilitated by Healix)
- 5 areas of cover and 8 plan levels to tailor coverage to your workforce's needs and your budget
- Pre-existing and chronic conditions covered up to plan limits
- Medical evacuation services included, ensuring employees can access the right care wherever they are on the continent
- Available across key African markets including Kenya, Uganda, Mauritius, Tanzania, Nigeria, Ghana, Mozambique, DRC, Morocco and Zambia
- Access to 24/7/365 multilingual customer service and dedicated local claims support teams

Key decisions for employers

When choosing or reviewing your employee health plan, consider:

Where your employees live and work?

Are they based in one country or spread across multiple African markets? The Cigna Africa Plan is designed for multi-country workforces, with consistent coverage across the continent.

How much financial protection do you want to provide?

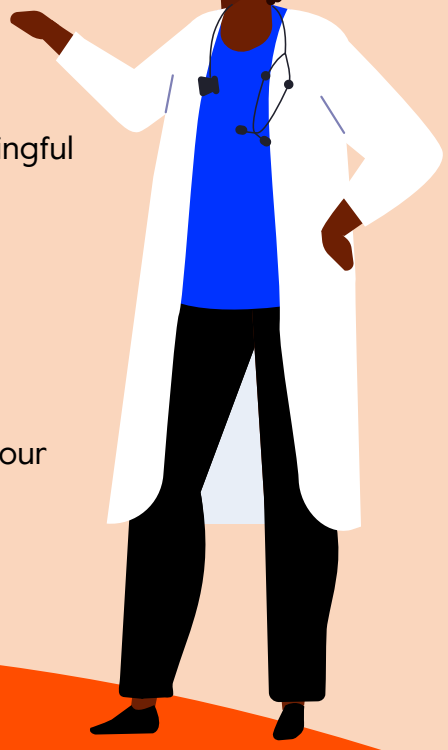
Select from 8 plan levels and 5 areas of cover to match your risk appetite, workforce profile, and budget.

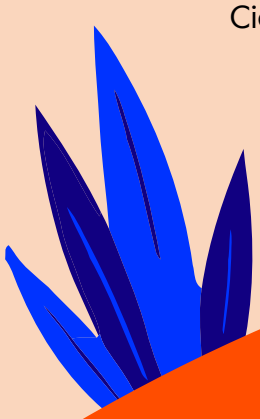
How do you share costs with employees?

Set co-pays and co-insurance to balance affordability for the business with meaningful protection for staff.

Which additional benefits matter most?

Maternity care, wellness programmes, the Employee Assistance Programme (EAP), telehealth, chronic condition support, and preventative care can all be built into your Cigna Africa Plan solution.





Managing your plan with Cigna Healthcare

Cigna Healthcare supports employers with tools and services that reduce admin and increase visibility.

Cigna Envoy® employer and member portal

- Manage enrolments and eligibility
- View and download plan and utilisation reports
- Give employees easy access to their digital ID, benefits, and claims

Digital tools for employees

The Cigna Envoy® app enables employees to find in-network providers across Africa, access free telehealth consultations, submit and track claims, and manage their health and well-being on the go.

Clinical and case management support

Nurse and medical teams to help manage complex or high-cost cases, support return-to-work, and guide employees through serious diagnoses — supported by Cigna Healthcare's clinical expertise and local African knowledge.

Practical steps to build or review your plan

Map your workforce

List employee locations, roles, nationalities, and any high-risk or high-travel groups who may need broader cover across African markets.

Select benefit levels and add-ons

Work with Cigna Healthcare or your broker to align your chosen plan level (from 8 available), areas of cover, and optional benefits with your budget and HR strategy.

Choose the right configuration for families

Consider whether dependant cover is needed and how to extend the Cigna Africa Plan to meet the needs of diverse, cross-border families.

Plan employee communication

Use Cigna Healthcare's Health Insurance Literacy resources, the Cigna Envoy® app, and welcome materials to help employees understand and value their cover.

Review performance regularly

Use Cigna Healthcare's reporting and insights to monitor utilisation, claims trends, and employee feedback — enabling you to refine your plan over time and ensure it continues to meet your workforce's evolving needs.

Policy services are provided by Cigna International Health Services Kenya Limited (Company Registration Number CPR/2015/178985) directly or through a member of its group. Cigna Healthcare Africa operates across the continent including Kenya, Nigeria, Ghana, Tanzania, Uganda, South Africa, Mauritius, Mozambique, Morocco, Zambia, and the DRC. For queries, contact us at: africa@cignahealthcare.com