

Your health coverage explained: A closer look at what's covered in the Cigna Africa Plan



The Cigna Africa Plan is built for the unique healthcare needs of individuals and organisations across the continent. When you know what's covered and where limits are, it's easier to choose care and avoid unexpected costs.

Types of care your Cigna Africa Plan can offer



In-patient and day-patient care

Planned or emergency hospital admissions, surgery, and procedures — covered across our network of 3,000+ providers in Africa, subject to your plan limits and approvals.



Out-Patient-Care

GP and specialist consultations, diagnostic tests, scans, and prescriptions, as outlined in your Cigna Africa benefits table.



Maternity and family care

Maternity services, newborn care, and paediatrics are included in the Cigna Africa plan, often with specific limits or waiting periods. Medical evacuation for maternity emergencies is available where applicable.



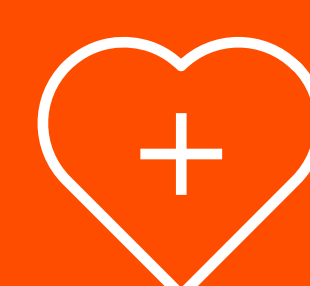
Mind and body support

Mental health services, rehabilitation, and Employee Assistance Programme (EAP) support — including access to the ConnectForHealth platform — where experts share their knowledge and advice on topics that can help you manage your well-being and establish healthy habits.



Wellness and preventive care

Preventative care and wellness programmes aimed at promoting healthy lifestyles, reducing chronic disease risk, and supporting overall well-being across your workforce.



Medical Evacuation

Emergency medical evacuation services facilitated by Healix, ensuring you can access the right care even in remote or under-served regions of Africa.

Checking the limitations of your care plan

- Services beyond your eligible plan level, area of cover, or annual maximum.
- Non-medically necessary or cosmetic treatments.
- Dental and vision benefits, unless selected as an optional add-on to your plan.
- Pre-existing conditions, during any applicable waiting period.
- Treatment sought outside your chosen area of cover (Africa, Africa+, Europe, Worldwide excluding USA, or Worldwide).

A quick check in advance helps you plan better and avoid unexpected costs.

A simple way to read your benefits

What is covered?

Review the full list of services — in-patient, out-patient, maternity, medical evacuation, mental health, wellness, and optional dental and vision — and note any "included," "limited," or "not covered" markers.

How much is covered?

Check annual limits, per-visit caps, room types, and any special sub-limits (for example, for physiotherapy or alternative therapies). The Cigna Africa plan offers eight plan levels, so limits will vary by tier.

How you share the cost?

Identify co-pays, deductibles, and coinsurance percentages, along with differences between in-network and out-of-network care across your area of cover.

Next steps to understand your plan better

- Match your needs to your cover:** Planning a procedure? Expecting a baby? Working across multiple African countries? Check how these appear in your Cigna Africa Plan and confirm your area of cover.
- Use your digital tools:** Log in to the Cigna Envoy® app or portal to view your cover details, locate nearby providers across Africa, submit claims, and access Telehealth consultations — 24/7, from anywhere.
- Ask before you proceed:** For comprehensive tests or treatments, confirm with your provider and Cigna Healthcare Africa that the service is covered under your plan and area of cover before you proceed.
- Review once a year:** Life changes: new job, new country, growing family. Take another look at your Cigna Africa Plan to make sure it still fits your needs.