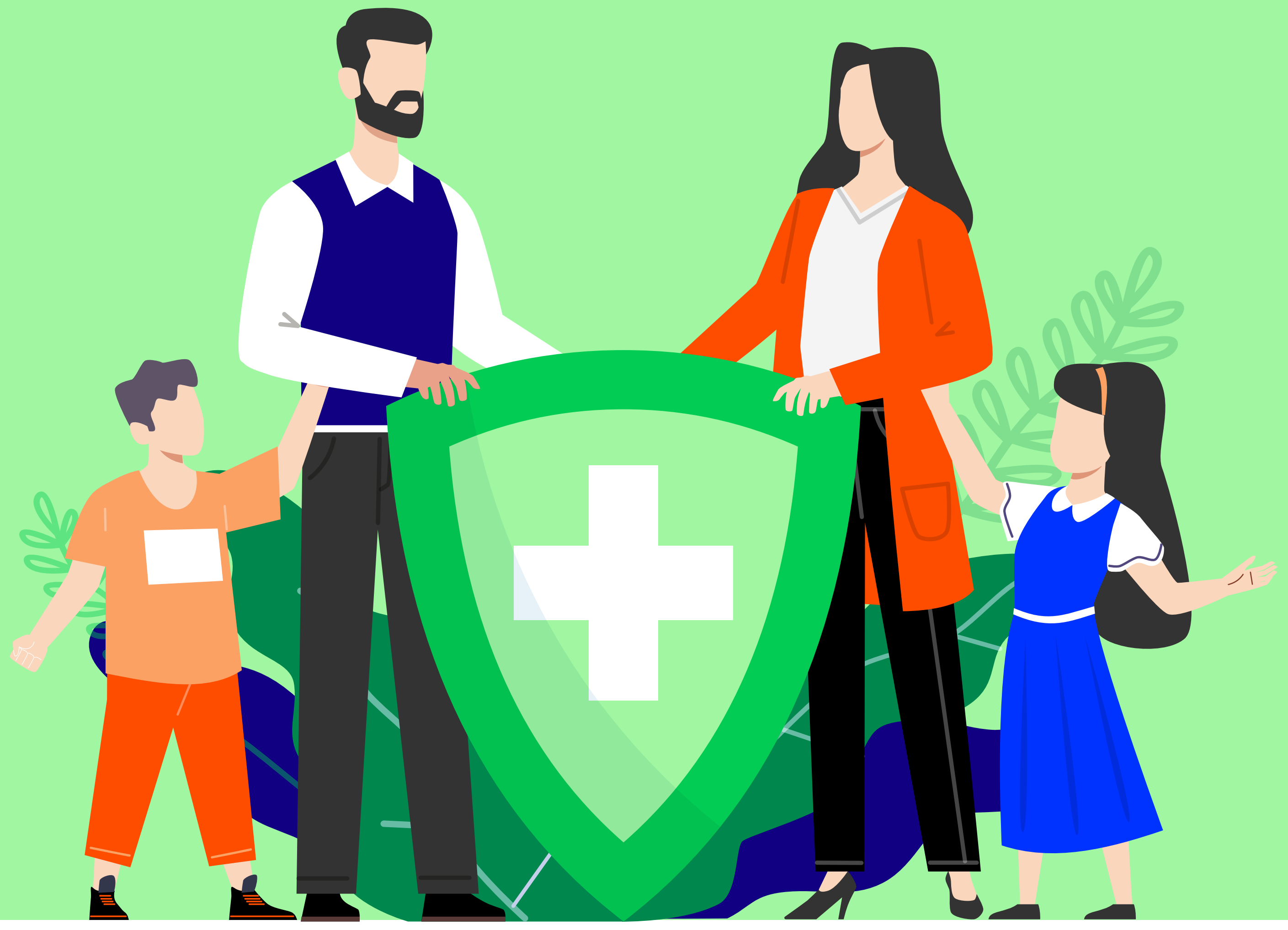


Your health coverage explained: A closer look at what's covered.

Each health plan works differently. When you know what's covered and where limits are, it's easier to choose care and avoid unexpected costs.

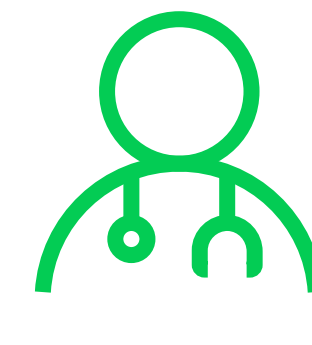


Types of care your plan can offer



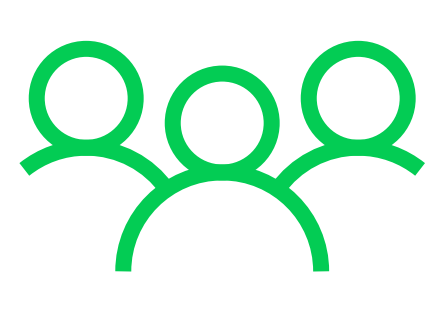
Everyday care

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



Hospital and day-patient care

Planned or emergency admissions, surgery, and procedures, subject to your plan limits, approvals and network.



Maternity and family care

Maternity services, newborn care and paediatrics if included in your plan, often with specific limits or waiting periods.



Mind and body support

Mental health services, rehabilitation, and other supportive therapies where covered, sometimes with visit or amount caps.

Checking the limitations of your care plan

- ✓ Services beyond your eligible room category, benefits, or annual maximum.
- ✓ Non-medically necessary or cosmetic treatments.
- ✓ Some dental, vision or fertility services if they are not part of your plan.
- ✓ Pre-existing conditions, during any waiting period.

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



A simple way to read your benefits

What is covered?

Look at the list of services (in-patient, out-patient, maternity, emergency, mental health and others) 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).

How you share the cost?

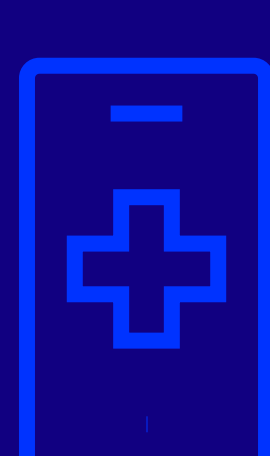
Identify co-pays, deductibles, and coinsurance percentages, along with differences between in-network and out-of-network care.

Next steps to understand your plan better



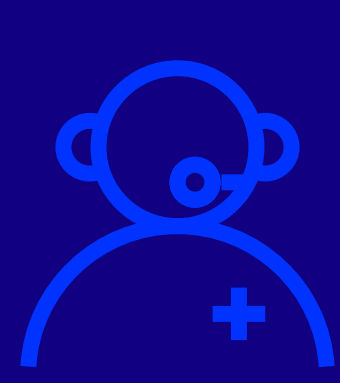
Match your needs to your cover

Taking a daily medication? Have a planned procedure? Or expecting a baby? Check how these appear in your plan.



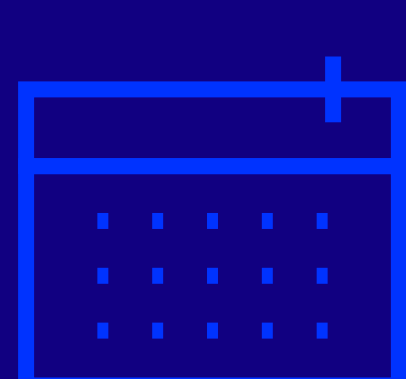
Use your digital tools

Log in to Cigna Envoy or SmartCare by Cigna app or portal to see your cover details, network options, and any approvals you may need.



Ask before you proceed

For comprehensive tests or treatments, check with your provider and Cigna Healthcare to confirm what's covered and any costs you might need to consider.



Review once a year

Life changes: new job, new country, a growing family. Take another look at your coverage to make sure it still fits your needs.