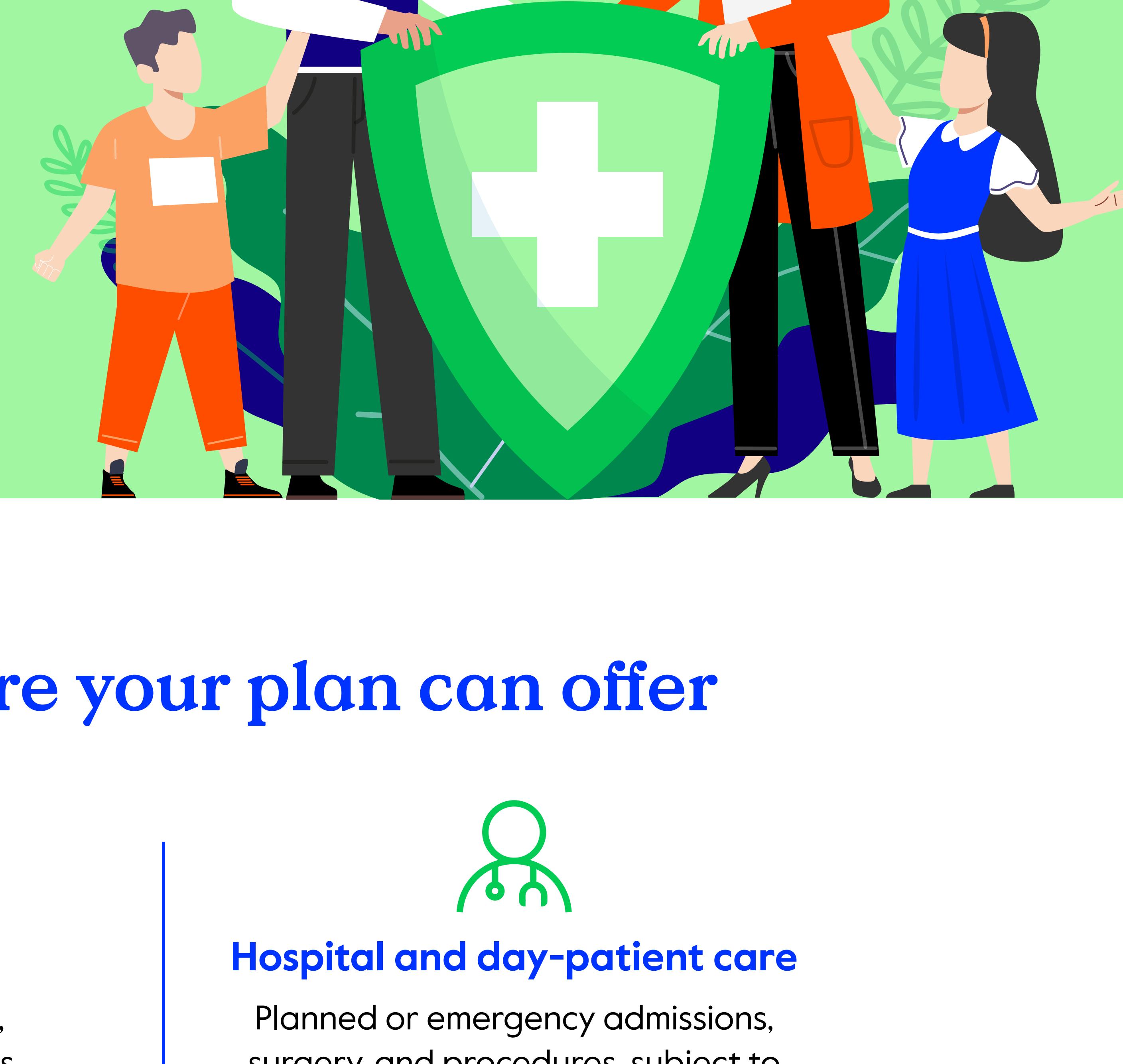
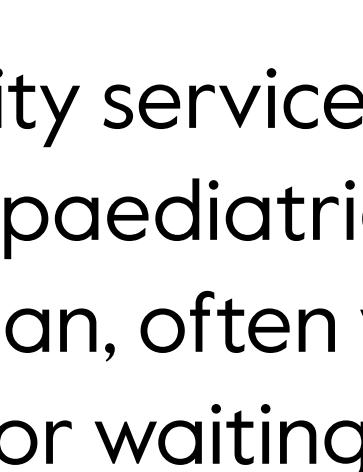


# Your health coverage explained: A closer look at what's covered.

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



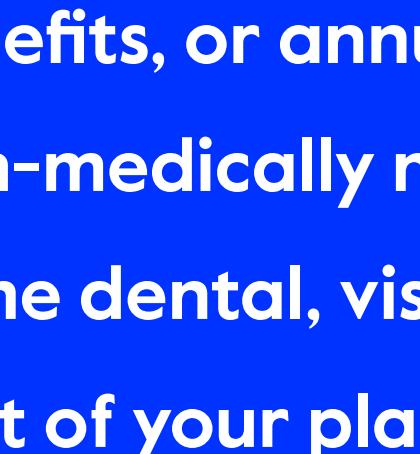
### Everyday care

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



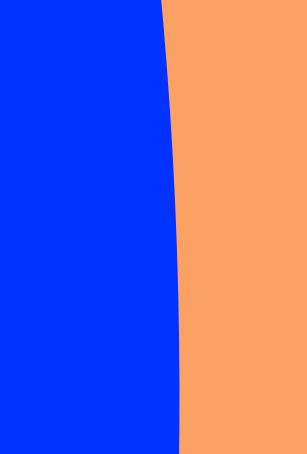
### Hospital and day-patient care

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.



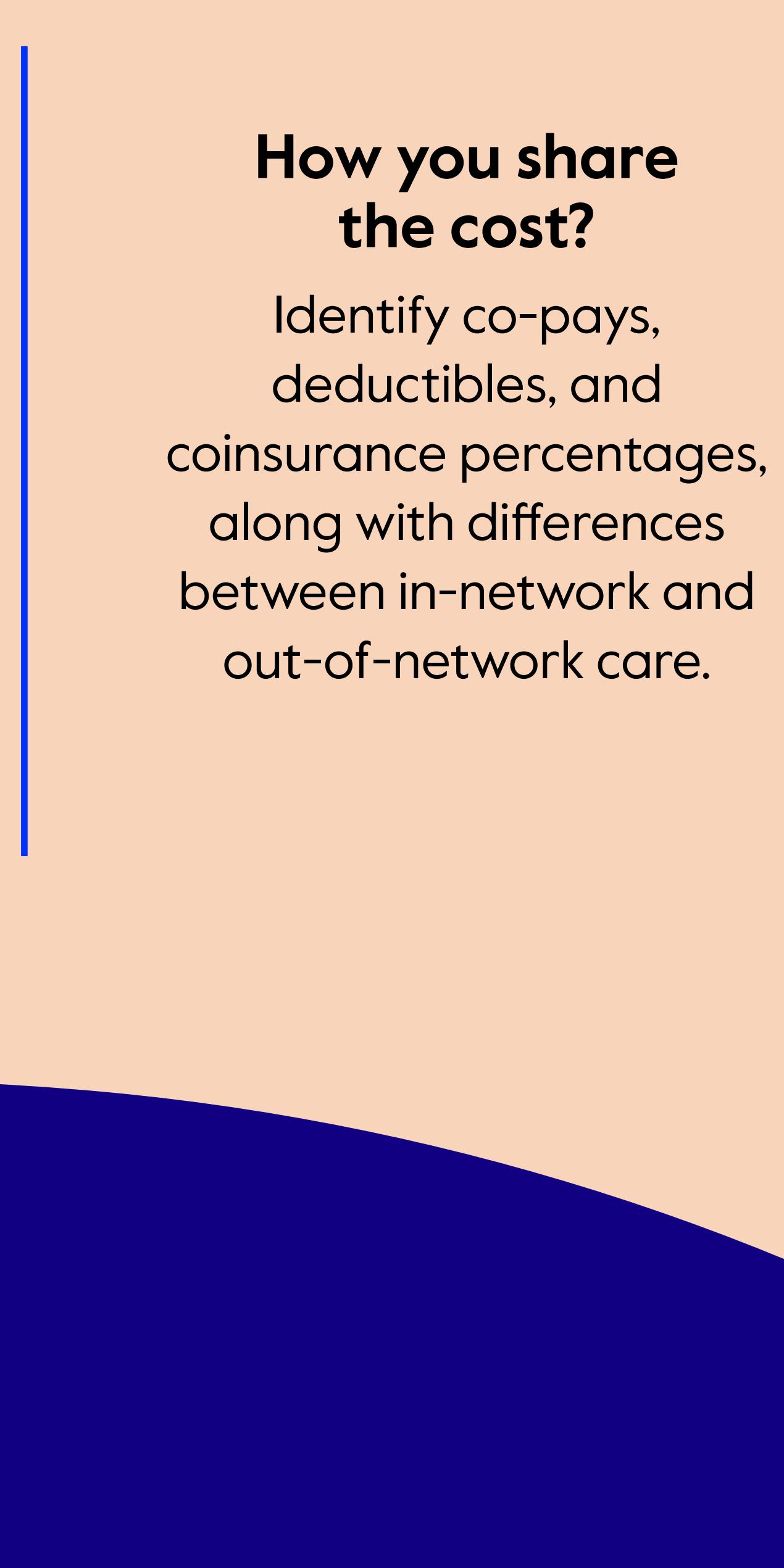
### Mind and body support

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?

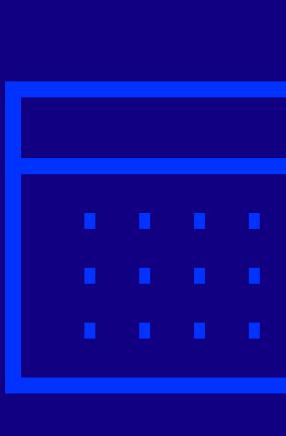
Identify co-pays, deductibles, and coinsurance percentages, along with differences between in-network and out-of-network care.

## 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.