



**PARTNERING TO PROTECT YOUR
EMPLOYEES. NO MATTER WHAT.**

**Life and Protection solutions to support
your employees through all risks in life.**

Together, all the way.SM





AN INTEGRATED, BORDERLESS GLOBAL HEALTH SERVICES COMPANY

Cigna Corporation is a global health services company dedicated to helping improve the health, wellbeing and peace of mind of the people it serves. Cigna benefits from unrivalled scale, expertise and global reach with almost 230 years of experience in the insurance field and 74,000 employees around the world, trained to understand cultural diversity.

Within Cigna's international division, **a dedicated unit focuses on the needs of International Organisations (IOs)**. This unit, headquartered in Antwerp, Belgium, has over **60 years of experience** in designing, implementing and managing international group health insurance and **employee benefits programmes** for international and locally recruited staff from international organisations.



49 BILLION USD IN REVENUES



74,000 EMPLOYEES WORLDWIDE



**+100 MILLION GLOBAL
CUSTOMER RELATIONSHIPS**



GLOBAL NETWORK
Includes 1.5 million partnerships with health care professionals, clinics and facilities.

WHY CHOOSE CIGNA?

We understand that the success of your organisation is aligned with the wellbeing of your employees. That's why we create solutions to help your employees be healthy, productive and financially protected.



We know **IOs**



Global markets,
Local expertise



We provide you with
a **one-stop shop**
experience



We partner with you
for the **long-term**



You and your employees have
complete **peace of mind**

PROTECT YOUR MOST IMPORTANT ASSET

At Cigna, we understand the emotional stress when a loved one passes away or becomes injured can be debilitating. People with no life insurance or inadequate coverage can experience severe financial stress as well. In the workplace, this financial stress can lead to increased absenteeism, loss of productivity and higher health care costs.

As an employer, you can help your employees – and their families – recover financially as well as physically, emotionally and socially. You can help protect their whole health by offering complete coverage that includes life and protection plans.

To allow you do just that, we offer three core Life & Protection solutions:

1. Life Protection

Pays a lump sum in case of natural (health related) death as well as in case of death due to an accident.

2. Accidental Death & Disability Protection

Pays a lump sum in case of death or disability caused by an accident.

3. Permanent Disability Protection

Pays a lump sum in case of a permanent (total or partial) disability resulting from an illness or accident.

Cigna's Life & Protection solutions offer a wide range of **advantages** and the **flexibility** to customise your plan to your unique requirements.

- › A plan tailored to your specific needs
- › Whole health protection
- › Responsive and caring customer service
- › Easy administration



Life Protection

Life Protection offers financial security for loved ones in the event of a natural (health related) death or a death due to an accident.

- › The Life Protection pays a lump sum to the insured person's named beneficiary.
- › The maximum sum insured is 2,000,000 USD or 10x gross annual salary.
- › This cover is available to all employees.
- › Spouses or partners can be covered for up to 50% of the employee's benefit.





Accidental Death & Disability Protection

Accidental Death & Disability (AD&D) offers financial security following an accident leading to a permanent disability or death.

- › The maximum sum insured is 1,000,000 USD or 5x gross annual salary.
- › The maximum combined Life and AD&D sum insured is 2,000,000 USD or 10x gross annual salary.
- › This protection is only available to employees.



ACCIDENTAL DEATH

The AD&D Protection pays a lump sum to the insured's beneficiaries in the event of a death caused by an accident and occurring within 12 months of the accident.

The Accidental Death benefit will be reduced by any amount already paid towards a disability caused by the same accident.

ACCIDENTAL DISABILITY

The AD&D Protection pays a lump sum in the event of a disability caused by an accident and occurring within 12 months of that accident.

The degree of permanent disability must exceed 25% according to the table of disability.

The amount of the benefit paid will be equal to the sum insured multiplied by the degree of disability according to the table of disability.



Permanent Disability Protection

Permanent Disability Protection offers financial security for insured employees who are unable to fully or partially continue their occupation due to an illness or injury, leading to a total or partial loss of income.

Permanent means the disability is definitive and irreversible, and that continuing treatment will not improve the state of health.

- › The maximum sum insured is 1,000,000 USD or 5x gross annual salary.
- › The lump sum benefit will be determined by the degree of disability and calculated as a percentage of the sum insured.
- › The degree of disability must exceed 25%.
- › If the degree of disability exceeds 66.66%, the full sum insured will be paid to the insured employee.
- › This protection is only available to employees.



HOW IT WORKS FOR PLAN MEMBERS

HOW TO CLAIM



The claimant should **declare the incident** in writing to Cigna at benefits@cigna.com or by post to Cigna, Life & Protection Solutions, Plantin & Moretuslei 299, 2140 Antwerp, Belgium.



The written declaration must include the **member's personal reference number**.



On receipt of all required information, **Cigna will release the payment** to the insured person, designated beneficiary, or policyholder within 31 days.

INFORMATION NEEDED TO CLAIM

IN THE EVENT OF DEATH

A complete claim for natural (health related) or accidental death requires:

- › Notice and Declaration of Death
- › Birth certificate or civil status certificate
- › Death certificate
- › Detailed medical certificate by a medical practitioner stating cause of death (sent to Cigna's Medical Team)
- › Police or accident report (in the event of an accident)
- › Verification of the identity of beneficiaries, including bank account details and a copy of the beneficiary's passport or identification card
- › Any additional documentation and evidence requested by Cigna to evaluate the claim
- › Completed discharge form signed by the beneficiary

IN THE EVENT OF DISABILITY

A complete claim for permanent disability or accidental disability requires:

- › Completed notification of accident form
- › Birth certificate or a certificate of civil status
- › Detailed medical certificate by a medical practitioner stating the cause of disability (sent to Cigna's Medical Team)
- › Police or accident report (in the event of an accident)
- › Verification of the identity of the insured person, including bank account details and a copy of the insured's passport or identification card
- › Any additional documentation and evidence requested by Cigna to evaluate the claim



GOOD TO KNOW

WHO IS ELIGIBLE?

Your organisation can take out Life and Protection Services for any employee provided they are:

- › in active service, and
- › 67 years of age or younger,

Enrolment on Cigna's Medical Plan is required for groups of fewer than 150 lives.

WHAT ARE THE MAIN EXCLUSIONS?

The main exclusions are:

- › active participation in war or an act of terrorism;
- › self-inflicted injury, self-mutilation, suicide;
- › illness, injury or accidents caused by intentional harm; and
- › harm caused from the disintegration of an atomic core.

The terms and conditions of each product will include a full list of exclusions.



Send us an email at **IOSalesSupport@cigna.com**.
Our team of qualified sales representatives is happy to help you with any questions you may have.

Consult our website for more about who we are and what we do: www.cignahealthbenefits.com.

WOULD YOU
LIKE TO KNOW
MORE?

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