

A photograph of three people sitting around a wooden table in a modern office or meeting space. A woman with long dark hair is smiling broadly, looking at a laptop screen. A man with glasses and a denim jacket is also smiling, looking towards the woman. A third person is partially visible on the left, looking towards the others. The table has two laptops, a notebook, and a glass of water. The background is a textured wall with some plants.

**CIGNA SELECT**

**The inclusive  
healthcare choice  
for a diverse  
workforce**



# Cigna: An integrated, borderless global health services company

For more than 225 years, Cigna has continued to innovate, expand, and grow globally. We look after more than 180 million customer and patient relationships around the world. Our global reach helps us gain deeper insights and drive better health outcomes for employees everywhere. Backed by our extensive global network of over 1.5 million healthcare providers, clinics and facilities, we make it easy for your employees to access the care they need, when they need it. With dedicated knowledge and capabilities to support both the physical and mental health needs of our customers, our vision is to become the Whole Health partner of choice to those we serve throughout their lives.

Our international team focuses on the needs of International Organisations (IOs) and has over 60 years of experience in designing, implementing and managing international group health insurance. The team also have extensive experience in designing employee benefits programmes for international and locally recruited staff from Intergovernmental Organisations (IGO).

## Cigna at a glance:

- **70,000+ EMPLOYEES**  
WORLDWIDE
- **+180 MILLION** GLOBAL  
CUSTOMER RELATIONSHIPS
- **GLOBAL NETWORK OF**  
**1.5 MILLION** HEALTHCARE  
PROFESSIONALS, CLINICS  
AND FACILITIES.
- **RANKED #13** ON THE 2020  
FORTUNE 500 LIST

# Why choose Cigna

We know that the success of your organisation is aligned with the health and well-being of your employees. That's why we have created solutions to help your employees be healthy, productive and better protected.



**We know IGOs**



**We work in global markets with local expertise**



**We make it simple**



**We satisfy your unique health insurance needs**



**We work collaboratively to develop your long-term whole health strategy**

# Choose more ways to look after your talent

The workplace is changing. As work becomes more flexible, and with the gig economy on the rise, more people than ever are enjoying the freedom to move between contracts, projects and employers.

Working flexibly, remotely, or part time is the new normal – but the healthcare options that most companies provide have yet to catch up. Set and inflexible, many are designed for full-time staff, without recognising the diverse needs of the workforce.

Today's talent look for more support from their workplace. People increasingly recognise the importance of protecting their mental as well as their physical health.

**Employees want more choice**, and the freedom to fit their plan around their lives. That means they need more cover than perhaps their employers can offer with most traditional health plans.

**Employers want more choice too**. As their workforce becomes more diverse, they want to be able to look after everyone in their care, from interns to senior leadership, but without putting extra pressures on budgets. They want flexible health cover that they can adapt to their needs.

## CIGNA SELECT

Our latest product innovation, Cigna Select, has been developed for this changing world and presents the following key features:

**Inclusive healthcare.** No one in the workplace is left unsupported.

**Built for tomorrow.** Designed to meet the needs of a flexible workforce.

**Freedom to choose.** Add-on features make it easy to build the perfect cover.

**Everyone wins.** Adaptable solutions that keep everyone's budget in mind.

# What is Cigna Select?

Cigna Select means more choice and flexibility. It offers a number of plan options and solutions that allow employers to provide standalone as well as top-up cover for all their employees – whether they are permanent, temporary, flexible, contractors, or leaving the organisation.

Cigna Select plans are competitively priced and provide peace of mind that the whole health needs of your employees and their families will be taken care of.

## Who does Cigna select cover?



### **Flexi employees**

Covers contractors, whether time-limited or with a view to become permanent: consultants, interns and short-termers for specific projects.



### **Fixed employees**

Covers permanent employees, who may feel their current level of cover doesn't fully meet their or their family's needs, and want the ability to top up their benefits.



### **Further employees**

Covers employees leaving the organisation who are between healthcare providers and want to be supported as they transition from your organisation.

# How does Cigna Select work?

Cigna Select covers a wide range of client needs thanks to two new and innovative plan options.

Traditionally, when an employer looked to cover specific populations within their workforce, they were faced with one option: a mandatory group plan. Today, with the workforce changing and evolving, healthcare solutions need to adapt.

With Cigna Select, we are expanding your choices beyond a mandatory group plan to include individual plans, and voluntary plans.

**OPTION 1  
INDIVIDUAL**

**Individual plans** offer flexibility to the individual member to pick all the features of their plan without involvement from their employer.



**OPTION 2  
VOLUNTARY**

**Voluntary plans** offer flexibility to the employer to select flexible cover options while allowing individuals to decide whether or not they want to enrol.



**With these new plan options, we can ensure the best fit for your workforce while keeping your budget and resources in mind.**

# Your Cigna Select Benefits



**Flexible options** make it easier for your organisation to cover a wide range of individual needs, positioning you as an employer of choice.



**Protect your employees** during their time with your organisation and beyond, for peace of mind at every stage of life.



Access to our **preferential pricing and guidelines** ensure effective risk management and sustainable budgets year after year.



Members have access to a **seamless customer journey** from the moment they on-board to the moment they leave and beyond.

# WOULD YOU LIKE TO KNOW MORE?



Focus on one (or more) customer segment(s)  
(i.e. flexi, fixed, further)



Choose your preferred plan option  
(i.e. voluntary or individual plans)



Co-design the optimum product(s)  
(i.e. top-ups or stand-alone solutions)

Whether you already know exactly what you want for your members or whether you're just at the start of your journey, our team of qualified Cigna representatives can help you find the best Cigna Select proposition for your members.

Contact your client manager or one of our representatives at [IOSalesSupport@cigna.com](mailto:IOSalesSupport@cigna.com)