

# COVERN'GO BENEFITS OVERVIEW

	ARIES	LIBRA	PHOENIX	ORION	PEGASUS
<b>Maximum reimbursement per insured and per insurance year <sup>1</sup></b>	€ 30,000 £ 20,000 \$ 38,000 CHF 45,000	€ 50,000 £ 33,000 \$ 62,500 CHF 75,000	€ 1,000,000 £ 650,000 \$ 1,250,000 CHF 1,500,000	€ 1,500,000 £ 1,000,000 \$ 1,875,000 CHF 2,250,000	€ 3,000,000 £ 2,000,000 \$ 3,750,000 CHF 4,500,000
<b>Area of cover <sup>2</sup></b>	Africa	Africa	1. Africa 2. Worldwide Excluding USA, Russia, Switzerland, UK, China, Japan, Singapore & Hong Kong 3. Worldwide Excluding USA & Hong Kong 4. Worldwide excluding the USA 5. Worldwide		
<b>Deductible for outpatient treatment per insured and per insurance year</b>	€ 0 - £ 0 - \$ 0 - CHF 0	€ 0 - £ 0 - \$ 0 - CHF 0	€ 0 - £ 0 - \$ 0 - CHF 0 € 100 - £ 65 - \$ 125 - CHF 150 € 300 - £ 200 - \$ 375 - CHF 450 € 1,000 - £ 650 - \$ 1,250 - CHF 1,500	€ 0 - £ 0 - \$ 0 - CHF 0 € 100 - £ 65 - \$ 125 - CHF 150 € 300 - £ 200 - \$ 375 - CHF 450 € 1,000 - £ 650 - \$ 1,250 - CHF 1,500	€ 0 - £ 0 - \$ 0 - CHF 0 € 300 - £ 200 - \$ 375 - CHF 450 € 500 - £ 325 - \$ 625 - CHF 750 € 1,000 - £ 650 - \$ 1,250 - CHF 1,500

## 1. Inpatient treatment (day-patient and treatment with overnight stay in hospital)

<b>Maximum annual reimbursement for inpatient treatment</b>	€ 28,000 £ 18,700 \$ 35,500 CHF 42,000	€ 47,000 £ 31,000 \$ 58,750 CHF 70,500	NA - up to overall maximum per annum	NA - up to overall maximum per annum	NA - up to overall maximum per annum
<b>Hospital room &amp; board (pre-certification required)</b>	100% of semi-private room	100% of semi-private room	100% of semi-private or 80% of standard private room	100% of standard private room	100% of standard private room
<b>Doctor's fees (surgeon, anaesthetist)</b>	100%	100%	100%	100%	100%
<b>Other medical expenses (medical imaging, drugs and dressings and use of operating room)</b>	100%	100%	100%	100%	100%
<b>Hospital accommodation in intensive care unit (ICU)</b>	100%	100%	100%	100%	100%
<b>Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation)</b>	Not covered	Not covered	Not covered	Not covered	100% (max. 28 days)
<b>Parent accommodation of one parent for child &lt; 16</b>	Not covered	Not covered	100% up to € 1,500 100% up to £ 1,000 100% up to \$ 1,875 100% up to CHF 2,250	100% up to € 1,500 100% up to £ 1,000 100% up to \$ 1,875 100% up to CHF 2,250	100% up to € 1,500 100% up to £ 1,000 100% up to \$ 1,875 100% up to CHF 2,250

## 2. Outpatient treatment

<b>Maximum annual reimbursement for outpatient treatment</b>	€ 2,000 £ 1,300 \$ 2,500 CHF 3,000	€ 3,000 £ 2,000 \$ 3,750 CHF 4,500	NA - up to overall maximum per annum	NA - up to overall maximum per annum	NA - up to overall maximum per annum
<b>Doctor's fees (generalist, specialist)</b>	100%	100%	80%	90%	100%

<sup>1</sup> All benefits are valid per insurance person, per insurance year (unless specifically stated). For full benefit details and definitions, please consult the General Conditions.

<sup>2</sup> In case of accident and emergency treatment outside your region of cover you are covered up to 90 days during each insurance year (only applicable for plan levels Phoenix, Orion & Pegasus)

	ARIES	LIBRA	PHOENIX	ORION	PEGASUS
<b>Diagnostic tests, lab tests, medical imaging (x-ray, MRI- and CT-scans)</b>	100%	100%	80%	90%	100%
<b>Prescribed drugs</b>	100% up to € 160 100% up to £ 104 100% up to \$ 200 100% up to CHF 240	100% up to €250 100% up to £ 162 100% up to \$ 310 100% up to CHF 375	80%	90%	100%
<b>Physiotherapy</b>	Not covered	Not covered	80% up to € 1,000 80% up to £ 650 80% up to \$ 1,250 80% up to CHF 1,500	90% up to € 2,000 90% up to £ 1,300 90% up to \$ 2,500 90% up to CHF 3,000	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
<b>Preventive care</b> ▶ Yearly check-up ▶ Eye test ▶ Mammogram ▶ Pap-smear test ▶ PSA-test	100%	100%	100% up to € 600 100% up to £ 400 100% up to \$ 750 100% up to CHF 900	100% up to € 800 100% up to £ 535 100% up to \$ 1,000 100% up to CHF 1,200	100% up to € 1,000 100% up to £ 650 100% up to \$ 1,250 100% up to CHF 1,500
<b>Vaccinations / preventive medication (e.g. against malaria)</b>	100%	100%	100% up to € 200 100% up to £ 130 100% up to \$ 250 100% up to CHF 300	100% up to € 400 100% up to £ 270 100% up to \$ 500 100% up to CHF 600	100% up to € 600 100% up to £ 400 100% up to \$ 750 100% up to CHF 900
<b>Alternative medicines such as homeopathy, acupuncture, chiropraxis and osteopathy</b>	100%	100%	80% up to € 1,000 80% up to £ 650 80% up to \$ 1,250 80% up to CHF 1,500	90% up to € 2,000 90% up to £ 1,300 90% up to \$ 2,500 90% up to CHF 3,000	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
<b>Therapies</b> ▶ Ergotherapy ▶ Logopaedics and speech therapy ▶ Psychiatric outpatient care	Not covered	Not covered	Not covered	50% up to € 1,000 50% up to £ 650 50% up to \$ 1,250 50% up to CHF 1,500	50% up to € 2,000 50% up to £ 1,300 50% up to \$ 2,500 50% up to CHF 3,000

### 3. Other medical treatment

<b>Pregnancy and childbirth (a waiting period of 10 months is applied<sup>3</sup>)</b> ▶ Pregnancy	Reimbursement according to type of Outpatient Treatment	Reimbursement according to type of Outpatient Treatment	Reimbursement according to type of Outpatient Treatment	Reimbursement according to type of Outpatient Treatment	Reimbursement according to type of Outpatient Treatment
▶ Infertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments) (limit per lifetime)	Not covered	Not covered	Not covered	Not covered	100% up to € 16,800 (4x € 4,200) 100% up to £ 11,200 (4x £ 2,800) 100% up to \$ 21,000 (4x \$ 5,250) 100% up to CHF 25,200 (4x CHF 6,300)
▶ Childbirth (without complications)	100% up to € 2,000 100% up to £ 1,300 100% up to \$ 2,500 100% up to CHF 3,000	100% up to € 3,200 100% up to £ 2,080 100% up to \$ 3,125 100% up to CHF 4,500	80% up to € 5,000 80% up to £ 3,250 80% up to \$ 6,250 80% up to CHF 7,500 (100% if home confinement)	100% up to € 7,500 100% up to £ 5,000 100% up to \$ 9,375 100% up to CHF 11,250	100% up to € 10,000 100% up to £ 6,500 100% up to \$ 12,500 100% up to CHF 15,000
▶ Childbirth (with complications)	(benefit limit combined amount for childbirth with and without complications)	(benefit limit combined amount for childbirth with and without complications)	see 1. Inpatient Treatment	see 1. Inpatient Treatment	see 1. Inpatient Treatment

3 For organisations with full medical underwriting.

	ARIES	LIBRA	PHOENIX	ORION	PEGASUS
<b>Cancer treatment (excluding experimental treatments)</b> ▶ Hospitalisation and chemo- or radiotherapy  ▶ Other costs	100% up to the inpatient annual maximum of € 28,000 £ 18,700 \$ 35,500 CHF 42,000  see 2. Outpatient Treatment	100% up to the inpatient annual maximum of € 47,000 £ 31,000 \$ 58,750 CHF 70,500  see 2. Outpatient Treatment	100%  see 2. Outpatient Treatment	100%  see 2. Outpatient Treatment	100%  see 2. Outpatient Treatment
<b>Chronic and pre-existing conditions<sup>4</sup></b>	Covered	Covered	Covered	Covered	Covered
<b>AIDS/HIV treatment</b> ▶ Inpatient treatment  ▶ Outpatient treatment	100% up to annual Inpatient max. of € 28,000 £ 18,700 \$ 35,500 CHF 42,000  see 2. Outpatient Treatment	100% up to annual Inpatient max. of € 47,000 £ 31,000 \$ 58,750 CHF 70,500  see 2. Outpatient Treatment	100%  80%	100%  90%	100%  100%
<b>Nursing at home</b>	100% up to € 160 / day 100% up to £ 110 / day 100% up to \$ 200 / day 100% up to CHF 240 / day (max. 28 days and up to Inpatient annual max. of € 28,000 £ 18,700 \$ 35,500 CHF 42,000)	100% up to € 160 / day 100% up to £ 110 / day 100% up to \$ 200 / day 100% up to CHF 240 / day (max. 28 days and up to Inpatient annual max. of € 47,000 £ 31,000 \$ 58,750 CHF 70,500)	80% up to € 160 / day 80% up to £ 110 / day 80% up to \$ 200 / day 80% up to CHF 240 / day (max. 60 days)	90% up to € 180 / day 90% up to £ 120 / day 90% up to \$ 225 / day 90% up to CHF 270 / day (max. 60 days)	100% up to € 200 / day 100% up to £ 135 / day 100% up to \$ 250 / day 100% up to CHF 300 / day (max. 100 days)
<b>Organ transplant (excluding costs for donor - prior approval required)</b> ▶ Inpatient treatment  ▶ Outpatient treatment	100% up to Inpatient annual max. of € 28,000 £ 18,700 \$ 35,500 CHF 42,000  see 2. Outpatient Treatment	100% up to Inpatient annual max. of € 47,000 £ 31,000 \$ 58,750 CHF 70,500  see 2. Outpatient Treatment	100% up to € 100,000 100% up to £ 65,000 100% up to \$ 125,000 100% up to CHF 150,000	100% up to € 125,000 100% up to £ 83,500 100% up to \$ 156,250 100% up to CHF 187,500	100% up to € 150,000 100% up to £ 100,000 100% up to \$ 187,500 100% up to CHF 225,000
<b>Kidney dialysis (excluding experimental treatments)</b> ▶ Inpatient treatment  ▶ Outpatient treatment	100% up to Inpatient annual max. of € 28,000 £ 18,700 \$ 35,500 CHF 42,000  see 2. Outpatient Treatment	100% up to Inpatient annual max. of € 47,000 £ 31,000 \$ 58,750 CHF 70,500  see 2. Outpatient Treatment	100%	100%	100%
<b>Local ambulance (to nearest hospital)</b>	100% up to € 900 100% up to £ 585 100% up to \$ 1,125 100% up to CHF 1,350 (up to Inpatient annual max. of € 28,000 £ 18,700 \$ 35,500 CHF 42,000)	100% up to € 1,440 100% up to £ 935 100% up to \$ 1,400 100% up to CHF 2,025 (up to Inpatient annual max. of € 47,000 £ 31,000 \$ 58,750 CHF 70,500)	100% up to € 1,500 100% up to £ 975 100% up to \$ 1,875 100% up to CHF 2,250	100% up to € 3,000 100% up to £ 1,950 100% up to \$ 3,750 100% up to CHF 4,500	100% up to € 4,500 100% up to £ 3,000 100% up to \$ 5,625 100% up to CHF 6,750

4 For organisations with full medical underwriting, acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

	ARIES	LIBRA	PHOENIX	ORION	PEGASUS
<b>Accident related dental treatment</b> <ul style="list-style-type: none"> <li>▶ Emergency dental treatment</li> <li>▶ Dental surgery</li> </ul>	Not covered	Not covered	100% up to € 750 100% up to £ 500 100% up to \$ 950 100% up to CHF 1,125  100% up to € 2,000 100% up to £ 1,300 100% up to \$ 2,500 100% up to CHF 3,000	100% up to € 1,000 100% up to £ 650 100% up to \$ 1,250 100% up to CHF 1,500  100% up to € 2,500 100% up to £ 1,625 100% up to \$ 3,125 100% up to CHF 3,750	100% up to € 1,250 100% up to £ 850 100% up to \$ 1,575 100% up to CHF 1,875  100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
<b>Psychiatric care</b> <ul style="list-style-type: none"> <li>▶ Inpatient treatment</li> <li>▶ Outpatient treatment</li> </ul>	Not covered	Not covered	Not covered  see 2. Outpatient treatment: Therapies	90% up to € 10,000 90% up to £ 6,500 90% up to \$ 12,500 90% up to CHF 15,000  see 2. Outpatient treatment: Therapies	100% up to € 20,000 100% up to £ 13,500 100% up to \$ 25,000 100% up to CHF 30,000  see 2. Outpatient treatment: Therapies
<b>Vision care (glasses, frames, contact lenses)</b>	Not covered	Not covered	80% up to € 100 80% up to £ 65 80% up to \$ 125 80% up to CHF 150	90% up to € 200 90% up to £ 135 90% up to \$ 250 90% up to CHF 300	100% up to € 300 100% up to £ 200 100% up to \$ 375 100% up to CHF 450
<b>Medical aids (hearing aids and orthopaedic appliances)</b>	Not covered	Not covered	80% up to € 1,500 80% up to £ 1,000 80% up to \$ 1,875 80% up to CHF 2,250	90% up to € 2,500 90% up to £ 1,650 90% up to \$ 3,125 90% up to CHF 3,750	100% up to € 3,000 100% up to £ 2,000 100% up to \$ 3,750 100% up to CHF 4,500
<b>Palliative care</b>	Not covered	Not covered	80% up to € 40,000 80% up to £ 26,600 80% up to \$ 50,000 80% up to CHF 60,000	90% up to € 45,000 90% up to £ 30,000 90% up to \$ 56,000 90% up to CHF 67,000	100% up to € 50,000 100% up to £ 33,300 100% up to \$ 62,500 100% up to CHF 75,000

#### 4. Medical evacuation and assistance services <sup>5</sup>

<b>Optional or standard product</b>	Optional	Optional	Included as standard	Included as standard	Included as standard
<b>Area of Cover</b>	Africa (based on nearest location where treatment is available in Africa)	Africa (based on nearest location where treatment is available in Africa)	Nearest worldwide location where treatment is available	Nearest worldwide location where treatment is available	Nearest worldwide location where treatment is available
<b>Medical evacuation and assistance annual maximum limit</b>	€ 20,000 £ 13,000 \$ 25,000 CHF 30,000	€ 20,000 £ 13,000 \$ 25,000 CHF 30,000	100%	100%	100%
<b>Repatriation assistance</b> <ul style="list-style-type: none"> <li>▶ organising and paying the cost of your return or transportation to a hospital</li> <li>▶ organising and paying the cost of an insured travel companion and minor children</li> <li>▶ reimbursement of your accommodation costs and those incurred by the insured members of your family or an insured person travelling with you</li> </ul>	100%	100%	100%	100%	100%
	Not covered	Not covered	100%	100%	100%
	Not covered	Not covered	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days

<sup>5</sup> The benefits of Medical Evacuation and Assistance Services apply per insured person and per insurance year, unless mentioned otherwise.

	ARIES	LIBRA	PHOENIX	ORION	PEGASUS
<b>Hospitalisation in situ paying the costs that enable a member of your family to get to you in hospital:</b> <ul style="list-style-type: none"> <li>▶ outward/return journey</li> <li>▶ cost of accommodation locally until you are repatriated</li> </ul>	Not covered	Not covered	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days	100% up to € 100 / £ 65 / \$ 125 / CHF 150 / day for a maximum of 10 days
<b>Search and/or Rescue costs</b>	Not covered	Not covered	€ 1,500 / £ 1,000 / \$ 1,875 / CHF 2,250	€ 1,500 / £ 1,000 / \$ 1,875 / CHF 2,250	€ 1,500 / £ 1,000 / \$ 1,875 / CHF 2,250
<b>Early return assistance:</b> organising and paying transportation costs	Not covered	Not covered	100%	100%	100%
<b>Assistance in the event of your organisation assignment being curtailed:</b> paying the travel costs of your replacement colleague	Not covered	Not covered	100%	100%	100%
<b>Despatch of medicines unavailable locally</b>	100%	100%	100%	100%	100%
<b>Unforeseen assistance</b> <ul style="list-style-type: none"> <li>▶ communication with your family or</li> <li>▶ your company theft of your identity documents, credit cards, travel tickets or business documents:</li> <li>▶ advance of funds abroad</li> </ul>	Not covered	Not covered	100% up to € 400 / £ 260 / \$ 500 / CHF 600	100% up to € 400 / £ 260 / \$ 500 / CHF 600	100% up to € 400 / £ 260 / \$ 500 / CHF 600
<b>Psychological support:</b> in the event of severe trauma as a result of a covered 'illness or accident'	two telephone calls per insured person and per insurance year	two telephone calls per insured person and per insurance year	two telephone calls per insured person and per insurance year	two telephone calls per insured person and per insurance year	two telephone calls per insured person and per insurance year
<b>Assistance in the event of an insured person's death</b> <ul style="list-style-type: none"> <li>▶ transporting the body</li> <li>▶ funeral costs necessary for transportation</li> <li>▶ additional costs for the transportation of the insured members of the deceased's family or an insured person</li> <li>▶ burial at the location</li> </ul>	100% € 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500  Not covered  Not covered	100% € 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500  Not covered  Not covered	100% € 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500  100%  100%	100% € 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500  100%  100%	100% € 3,000 / £ 2,000 / \$ 3,750 / CHF 5,500  100%  100%

	ARIES	LIBRA	PHOENIX	ORION	PEGASUS
<b>5. Health and well-being</b>					
<b>Country guides</b> Guides that focus on general health information, give a detailed assessment of medical infrastructure and the local medical capabilities for a variety of countries	Not included	Not included	Included	Included	Included
<b>E-Cleveland 2nd opinion programme</b> Cigna will provide access to the E-Cleveland secure customer website where you can obtain a second opinion from the e-Cleveland Clinic.	Included	Included	Included	Included	Included
<b>Health risk assessment</b> access to online Health Risk Assessments and Health Education, together with web-based coaching programmes.	Not included	Not included	Included	Included	Included
<b>Employee Assistance Programme:</b> telephone counselling access to our Employee Assistance Programme, providing 24/7 telephonic counselling to answer the personal concerns of your employees and their dependants, discuss and develop an action plan to support them in times of need.	Not included	Not included	Included	Included	Included
<b>Pre-Assignment Assistance</b> Advice for your employees and their families while preparing for their assignment.	Not included	Not included	Included	Included	Included