

COVERN'GO REGIONAL PLAN

A health plan that suits your unique needs and budget

The success of your NGO and your employees' assignment depends on the wellbeing and safety of your employees. Cigna is committed to supporting their work by providing your employees and their families with adequate cover to ensure peace of mind.



Based on almost 60 years of market leadership in providing worldwide medical insurance to workers from international organisations, Cigna understands the challenges NGOs face when it comes to providing health benefits. Operational costs are increasing and organisations are hiring more and more key local national employees and third-country nationals (TCNs). That's why we developed a fully integrated solution that prepares your organisation for all eventualities, while keeping your budget under control.

Our CoverN'GO regional plan is an innovative and sustainable insurance solution, specifically designed for your organisation's key local nationals and third-country nationals (TCN) staff in Africa. What makes this plan unique is that it's supported by Cigna's first rate services and specialist local knowledge.

CORE PLAN OPTIONS

Region of cover: Africa	ARIES	LIBRA
Maximum reimbursement per insured and per insurance year	€ 30,000 £ 20,000 \$ 38,000 CHF 45,000	€ 50,000 £ 33,000 \$ 62,500 CHF 75,000
Inpatient treatment	100%	100%
Outpatient treatment	100%	100%
Other benefits (AIDS/HIV treatment, cancer treatment, organ transplant, local ambulance (to nearest hospital), vaccinations /preventive medication (e.g. against malaria))	100%	100%
Medical evacuation and assistance services	Optional	Optional

Please refer to the Benefits overview for detailed information on benefits. Reimbursement ceilings apply.

OPTIONAL DENTAL AND VISION BENEFITS

DENTAL	
Maximum annual reimbursement per insured	€ 350 £ 250 \$ 450 CHF 500
Basic dental care (check-ups, basic treatments)	80%
Major dentistry <ul style="list-style-type: none"> ▶ (orthodontic, prostheses, bridges, implants) ▶ Orthodontic treatment is only covered if started before age 15 ▶ A waiting period of 12 months applies to all major dentistry* 	80%

* For organisations with full medical underwriting.

VISION	
Maximum annual reimbursement per insured	€ 80 £ 50 \$ 100 CHF 120
One eye examination per year of insurance by an Optometrist or an Ophthalmologist	100%
Expenses for: <ul style="list-style-type: none"> ▶ Lenses to correct vision ▶ Eyeglass frames ▶ Prescription sunglasses 	100%

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What makes us different?

At your service

› 24/7 multilingual customer service

- › Local customer service offices in Miami, Antwerp, Madrid, Kuala Lumpur and Nairobi covering +50 languages in-house.



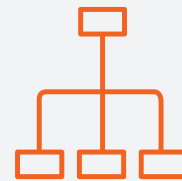
› Extensive global network of more than 11,500 health care providers

- › Easy access to quality health care, also in remote regions.
- › Several price agreements to ensure high-quality medical care at competitive prices.

› Direct payment for all inpatient treatment in provider network¹

- › No need to worry about administration and payment of invoices.

¹ Direct payment is not possible in sanctioned countries.



› Your health plan in your pocket

- › The Cigna Health Benefits app gives our plan members an easy way to manage their health plan and access our services anytime, anywhere.

› Local support, also in remote regions

- › Clinical case managers in Kenya, South Africa, Chile, USA, Belgium, Spain and Malaysia.
- › Local representatives in Switzerland, France, DRC, Ethiopia, Lebanon and Senegal.
- › 180 local medical consultants worldwide, in 100 countries (such as Senegal, South Africa, DRC, Kenya, Egypt and Tanzania).
- › International Medical board, with members employed full-time by Cigna, in Belgium, Chile, Malaysia, Philippines, Afghanistan, India, Senegal and Brazil.



Get in touch to find out more

Our local representatives are only a call away. Feel free to contact them with all your questions about CoverN'GO. Contact us today via phone + 32 3 217 67 39 or send an email to info@ngohealthbenefits.com

www.ngohealthbenefits.com

