



Hollard Cigna Health

We Are Stronger Together



WORLD-CLASS HEALTH INSURANCE WITH A LOCAL HEARTBEAT

Hollard Cigna Health is a collaboration between a leading African insurance company and one of the largest health insurers in the world.

We provide health insurance for local companies who want to insure key resources and multinationals looking to harmonize their health insurance across Africa.

We know that people are your most important assets and that a healthy team is an engaged and productive team.

Having Hollard Cigna Health as your partner in health insurance says you are investing in the power, efficacy and well-being of your workforce.



TWO WORLDS COMING TOGETHER

WHY HOLLARD AND CIGNA?

Hollard and Cigna share a common desire: the perfection of a comprehensive healthcare solution for the international assignees, regional expatriates and local management of multinational corporations operating across Africa. Having operated separately within the African health insurance market for a number of years, each identified the other as the ideal partner for a venture that would transform the way Pan-African multinationals think about health care.

As the first Pan-African and fully locally admitted group health solution, Hollard Cigna Health combines Hollard's strong regional brand, local knowledge and robust risk management capabilities with Cigna's qualitative African network of doctors and hospitals, state-of-the-art global fraud detection, clinical capabilities and comprehensive digital services.

Just like the Baobab, an African symbol of strength and change, Hollard Cigna Health will change the health insurance landscape across Africa, forever.





WHAT MAKES US UNIQUE



We enable **access**
to **quality healthcare**
in Africa.



We know **Africa**.



We make it **easy**
for you.



We satisfy your
unique health
insurance needs.



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



www.hollardcignahealth.com

WHY CHOOSE HOLLARD CIGNA HEALTH?

We enable access to quality healthcare in Africa



Your **people** are your most important asset. And when they're ill or injured, they **deserve the best possible healthcare**, regardless of the state of medical infrastructure in the country in which they find themselves. That's why we harness our **extensive African provider network** to optimise their access to local and international care. Our proprietary technology solutions help improve the **speed and quality of healthcare** delivery and our passionate support teams are committed to getting your people back on track, **healthier** and even more **productive** than before.

We know Africa



Our deep-rooted **understanding** of each **African** country's **healthcare** environment, combined with a strong **"on-the-ground" presence** developed over **60 years** of operating on the continent, give us profound insights into what makes for a successful African health insurance plan. We also proudly maintain full **compliance with local regulations** in each country in which we operate, ensuring that your health insurance plan contributes to the **development of local economies and communities** and sparing you the legal complications associated with non-compliance.

We make it easy for you



No matter how highly you **value your employees' wellbeing**, daunting administrative requirements can make implementing a high-quality health insurance plan seem impossible. Our **seamless onboarding** process, **easy-to-understand** documentation and **dedicated client management** teams change all that. But we go one step further and make it easy for your employees too. Through **quick and simple** resolution of **claims**, access to a **24/7** call centre and an industry-leading set of **digital tools** to deal with any queries, we ensure they're always 100% behind your choice of health insurer.

WHY CHOOSE HOLLARD CIGNA HEALTH?

We satisfy your unique health insurance needs



Whether you're operating in **one African country or many**, and whether you're looking to cover **key local staff or expatriates** or both, Hollard Cigna Health offers you a combination of health insurance plans that provides you with **optimised coverage for your budget**. From plans that provide expatriates with cover wherever they are in the world, to plans combining local and best-in-Africa cover, our **premium product** suite covers **all eventualities** when it comes to addressing your particular health insurance requirements. But no matter what combination you choose, you'll always get access to the most **experienced and committed** health insurance **professionals** in Africa.

We partner with you for the long term



The only thing worse than having to change healthcare insurance providers every year, is putting up with unpredictable and unexpected annual premium increases. By combining **world-class clinical management** with **best-of-breed cost management** practices, we eliminate unnecessary cost escalation in order to **keep your plan viable**. We're able to do this thanks to our extensive global cost database, substantial **supplier negotiating power** and industry-leading **fraud management** practices, all informed by our unique insights into African healthcare. Because we know the real benefits of health insurance come with time.



www.hollardcignahealth.com

DESIGN YOUR HOLLARD CIGNA HEALTH PLAN



CHOOSE YOUR CORE PLAN

YOU CAN CHOOSE FROM 6 PLANS:

Core Care | Standard Care | Select Care | Essential Care | Executive Care | Elite Care

Your core plan includes inpatient and outpatient treatment, medical evacuation and repatriation benefits, AIDS / HIV treatment, childbirth benefits, cancer treatment and travel vaccinations / preventive medication (e.g. against malaria).

YOU CAN CHOOSE FROM 5 AREAS OF COVER:

- › Area of cover 1. Africa
- › Area of cover 2. Africa + (including India, Pakistan, Sri Lanka, Bangladesh and Lebanon)
- › Area of cover 3. Europe (including Africa, India, Pakistan, Sri Lanka, Bangladesh and Lebanon)
- › Area of cover 4. Worldwide excluding USA
- › Area of cover 5. Worldwide *

* Cover in the USA is not available on the Core, Standard and Select Care plans.

Worldwide out of area emergency treatment is included on all 6 plan designs.

BENEFITS SUMMARY

	Core Care	Standard Care	Select Care	Essential Care	Executive Care	Elite Care
Overall Annual Maximum Benefit	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 4,000,000 per insurance year	Up to \$ 6,000,000 per insurance year
Inpatient	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 4,000,000 per insurance year	Up to \$ 6,000,000 per insurance year
Inpatient & Outpatient treatment methods	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 4,000,000 per insurance year	Up to \$ 6,000,000 per insurance year
Outpatient	Up to \$ 1,500 per insurance year	Up to \$ 2,500 per insurance year	Up to \$ 3,000 per insurance year	Up to \$ 4,000 Per insurance year	Up to policy annual maximum benefit	Up to policy annual maximum benefit
Maternity	Up to \$ 2,500 per insurance year	Up to \$ 3,500 per insurance year	Up to \$ 5,000 per insurance year	Up to \$ 8,000 per insurance year	Paid in full	Paid in full
Preventative Care and Wellness	Up to \$200 per insurance year	Up to \$300 per insurance year	Up to \$500 per insurance year	Up to \$500 per insurance year	Up to \$1,000 per insurance year	Up to \$2,000 per insurance year
Medical evacuation & out of country assistance	Up to \$ 50,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 50,000 per insurance year	Up to policy annual maximum benefit	Up to policy annual maximum benefit	Up to policy annual maximum benefit

Notes:

1. All of the above limits are the annual maximum benefit per Insured Person and subject to the Overall Annual Maximum Benefit
2. For Inpatient Treatments the Hospital Room type will be a standard private room
3. The conditions included in Inpatient and Outpatient treatment methods are Cancer, Kidney Failure, Serious Illnesses (chronic conditions) and HIV / Aids
4. Vaccinations are included under the Outpatient benefits
5. A waiting period of 10 months applies for Maternity and 12 months for HIV and Aids, however these may be waived



**MAKE A STATEMENT BY
INVESTING IN YOUR PEOPLE**



ADDITIONAL COVER FOR YOUR HOLLARD CIGNA HEALTH PLAN

DENTAL & VISION

We make sure to look after regular medical expenses as well. That's why we've created optional Dental & Vision plans that will complement your overall benefits, to provide truly comprehensive health care coverage.

	Standard	Extra	Booster
Dental Treatment			
Dental Treatment Annual Maximum Benefit	Up to \$ 500	Up to \$ 1,000	Up to \$ 2,000
Investigative and Preventative Dental Treatment	Paid in full	Paid in full	Paid in full
Basic Restorative Treatment and Minor Periodontal Treatment	80% reimbursement	80% reimbursement	80% reimbursement
Major Restorative Treatment and Major Periodontal Treatment	50% reimbursement	50% reimbursement	50% reimbursement
Vision Care			
One eye examination per insurance year	Paid in full	Paid in full	Paid in full
Vision Expenses for: > Lenses to correct vision > Eyeglass frames > Prescription sunglasses	Up to \$ 100 per insurance year	Up to \$ 200 per insurance year	Up to \$ 200 per insurance year



**YOUR CHOICE IN HEALTH
INSURANCE SAYS YOUR
PEOPLE'S WELL BEING
MATTERS**

GLOBAL WELLBEING SOLUTIONS

MULTI-LINGUAL. MULTI-CULTURAL. LOCALISED. INTEGRATED.

Peace of mind may be hard to come by when helping your employees balance the demands of their work and personal lives.

That's where we can help. Our health and wellbeing programmes offer a comprehensive, integrated wellness approach to create a healthier, more engaged and more productive workforce.

WORKPLACE WELLBEING EVALUATION:

Assesses the organisation's current culture of wellbeing and provides a health and wellbeing strategy framework for the future.

ONLINE WELLBEING PORTAL

- › [Online Health and Wellbeing Assessment](#): establishes the current health status of an individual and provides an instant and highly personalised report that highlights areas of strength and areas in need of improvement.
- › [Online Targeted Health Assessments](#): four in depth assessments in the areas of sleep, stress, nutrition and physical activity each with an instant and highly personalised report.
- › [Online Library](#): access to a wealth of wellbeing articles and to various healthy recipes written by a qualified nutritionist.
- › [Engagement Strategy and Launch Kit](#): the launch campaign kit accompanies the online portal to ensure the successful launch and ongoing engagement with the online wellbeing programmes.

ADDITIONAL PROGRAMMES:

- › Online Reporting Portal
- › Online Lifestyle Coaching
- › Telephonic Wellness Coaching
- › International EAP
- › Wellness Seminars
- › Health Campaigns and Challenges
- › Biometric Screenings



**THE CIGNA HEALTH
BENEFITS APP IS FREE TO
DOWNLOAD FROM THE APP
STORESM OR GOOGLE PLAYTM.**

CIGNA HEALTH BENEFITS APP

INTRODUCING OUR MOBILE APP

LITTLE APP. BIG FEATURES.

We want to make sure that our customers worldwide have quick and easy access to our services anytime and anywhere they need them.

That's why we created the Cigna Health Benefits mobile app, so they can manage their health plan right from their smartphone.

HEALTH CARE PROVIDER SEARCH

- › Search for a doctor, hospital or facility
- › Easy to locate using Google maps
- › Download and save search results

MEMBERSHIP CARDS

- › Download or send electronic membership cards

CLAIMS

- › File a new claim by taking a picture of your invoice
- › View past claims
- › Review and check the status of claims instantly

CONTACT DETAILS

- › Contact us with the tap of a finger



**HEALTHY AND
HAPPY EMPLOYEES.**

**THAT'S OUR WAY
OF HELPING YOU
ACHIEVE YOUR
MISSION.**

YOUR PERSONAL WEBPAGES

In today's world you expect the services and information you need to be available online. We feel the same way. That's why we've created an easy to use, fast and secure online platform, providing employees with access to all the essentials of your plan, anywhere, anytime.

A WEALTH OF INFORMATION AND TOOLS TO MANAGE YOUR PLAN

Our personal webpages are the go-to place if employees want to:

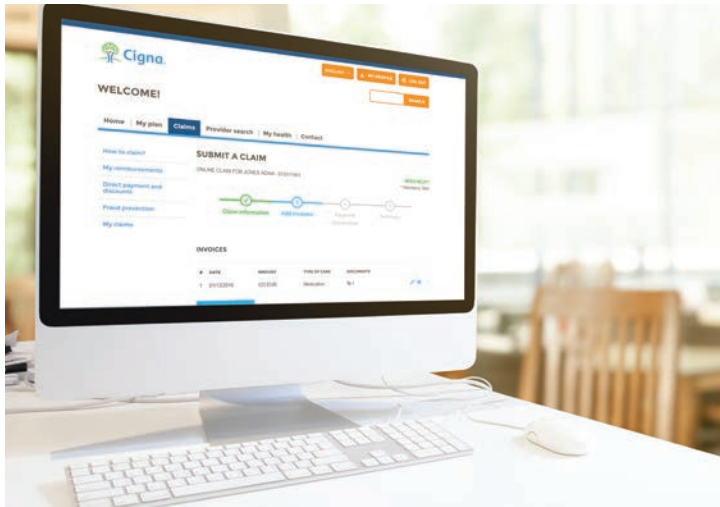
- › Submit claims online
- › Consult our worldwide network of health care providers,
- › Have a complete understanding of their coverage,
- › Know the status of their claim,
- › Check Online settlements,
- › Update their personal details.



A man and a woman are smiling and working together at a desk. The man, on the left, is wearing a white button-down shirt and is leaning over the desk, pointing at a document. The woman, on the right, has curly hair and is wearing a blue and white striped button-down shirt. She is also smiling and looking at the document. They are both holding pens. In the background, there are bookshelves filled with books. The overall atmosphere is positive and collaborative.

**RETHINKING
THE CLAIMING
EXPERIENCE.**

ONLINE CLAIMING



Submitting a claim for medical expenses has never been easier. Your plan members now have access to a new claiming tool that automatically fills out personal and payment details, guides them through the process, and reminds them which documents to attach.

Why wait till home? The updated Cigna Health Benefits app allows plan members to take a photo of the supporting document with a smartphone or tablet. Fast and easy.

THE MOST IMPORTANT FEATURES



Tool gives advice on which original documents to add



Personal and payment details are pre-filled



Improved claims tracking overview and archiving options



Save a claim and pick up on it later



Photo claim with the Cigna Health Benefits app



Unlimited number of lines on claim form



**PARTNERING TO BUILD
BETTER FUTURES THROUGH
BETTER HEALTH, WELLBEING
AND A SENSE OF SECURITY**

A LITTLE MORE ABOUT HOLLARD AND CIGNA

Hollard.

With its head office in Johannesburg, Hollard is South Africa's largest independent insurance company, known throughout the African continent for its innovative approach and customer-centric brand.

Brave, challenging and inventive, the worldwide Hollard group has interests in insurance operations in eighteen countries across four continents. Serving over 6 million policyholders through more than 100 hand-picked partnerships, the group enjoys an 'AA' global credit rating.

Part of an increasing number of companies advocating an inclusive growth model, Hollard seeks to enable more people to create and secure a better future, and measures its social impact alongside its financial dividends.



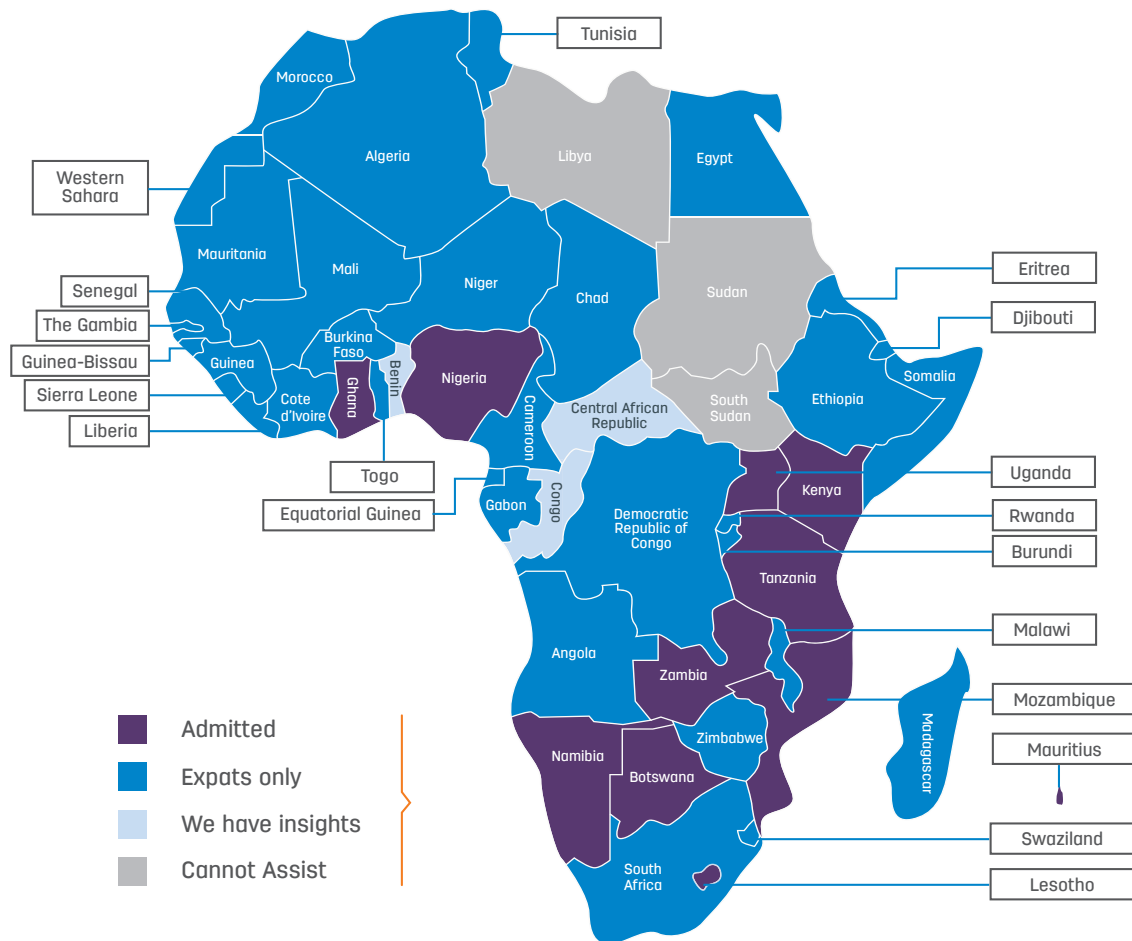
Cigna is a Fortune 500 company based in Connecticut, USA, with 41,000 employees' worldwide and sales capabilities in 30 countries.

With almost 60 years of experience on the continent, a regional office in Nairobi and a strong widespread presence, Cigna is no stranger to Africa. Its presence includes an established infrastructure with Africa-dedicated claims teams, medical board and fraud unit.

For more than 200 years, Cigna has been helping people all over the world live healthier, more secure lives – physically, mentally and financially. Over 90 million customers around the world seek Cigna's guidance and rely on them for a wide range of programs and services designed to meet their unique needs.

Recognised as one of the world's leading providers of health benefits and related services, Cigna is dedicated to helping the people they serve improve their health, wellbeing and sense of security.

OUR PAN-AFRICAN FOOTPRINT



CONTACT US

Make a statement by investing in quality health insurance for your people. Contact our sales team with all your questions on: info@hollandcignahealth.com

Holland Health International, is a cell in Manzillo Insurance (PCC) Limited, with its registered offices at: Maison Trinity, Trinity Square, St Peter Port, Guernsey GY1 4AT and is regulated by the Guernsey Financial Services Commission. (Registration No. 35007).

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