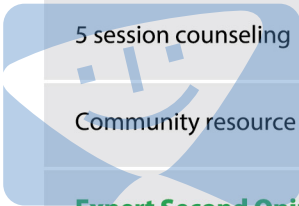




Cigna Care+ (Core plan)

Health and Well-Being Assessment	
Personal health profile report	√
International Employee Assistance Program (IEAP)	
Crisis intervention	√
5 session counseling	√
Community resource referrals	√
Expert Second Opinions	√



Smile

*Buy-up plan is also available. For details please consult your sales consultant.

Cigna Care+ (Core plan)

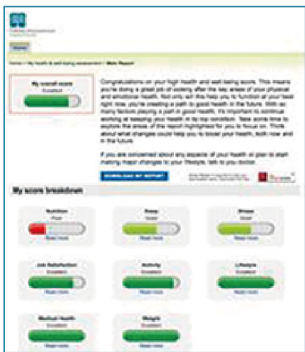
Health and Well-Being Assessment

Keep your health in check with the Health and Well-Being Assessment

Discover how to build healthy habits into your lifestyle.

Evaluate your current health status. **Monitor** your health over time.

Cigna Worldwide Life Insurance Company Limited ("Cigna") offers a Health and Well-Being Assessment for you through CignaEnvoy. The questionnaire is free, confidential and will provide you with immediate feedback and a score based on your health status.



Why is taking the Health and Well-Being Assessment important?

Taking the Health and Well-Being Assessment generates a report that will provide you with information that will help you get healthy and stay healthy. It considers many aspects of your health and may be able to assist you with identifying future health issues.

When you have information about health risks, you will have more control and can start making simple changes to improve your health.

Consider taking the Health and Well-Being Assessment once a year to get more accurate assessment of your health status. Your health risks may change over time, and it's important to know on which specific areas to focus so you can make small changes that produce long-lasting, positive impacts on your health.

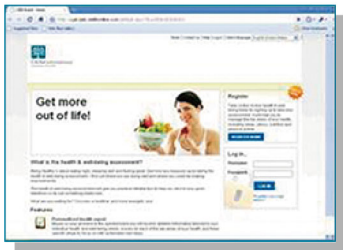
To access the health assessment, log in to [CignaEnvoy](#) and click the "Health and Wellness" button in the menu bar; on the next page, select the Health and Well-Being Assessment link under the "Healthy Living" section of the "Programs & Services" box.

At the Health and Well-Being Assessment homepage, click the "Register Now" button. Read and accept the Terms and Conditions of Use and confirm that you are 18 years or older by checking the boxes below the agreement – continue by clicking the "I Accept" button. Create your account details, including your username and password (make sure you include upper and lower case letters, numbers and at least eight characters for your password). After you're satisfied with the details you've entered, click the "Continue" button.

You can immediately get started and take your Health and Well-Being Assessment. The questionnaire accommodates multiple cultures and languages through translation and localization, so you can choose the language variation that's best for you in the top right corner of the screen.

The survey takes approximately 15 minutes. Based on your answers, the assessment generates a health and well-being score and a personalized report with details about your health risks and practical advice corresponding with the areas on which you need to focus to maintain good health.

What are you waiting for? Discover a healthier, more energetic you today!



International Employee Assistance Program

Whatever life throws at you—throw it our way.

Our professionals are always available.

With your Cigna International Employee Assistance Program, you have access to free, confidential assistance with any work, life or personal issue. Anytime, any day, you can contact us for assistance including short-term professional counseling, resources, referrals, and information.

No matter where the job takes you, we can help with any issue that matters to you. Topics include, but are not limited to:

- Balancing work and personal life
- Relationships
- Personal issues
- Stress
- Emotional support
- Grief, trauma, loss
- Anxiety, depression
- Substance abuse
- Workplace concerns
- Bullying and harassment
- Life transitions
- Relocation

You're supported worldwide.

- Available 24 hours a day, 7 days a week, 365 days a year
- Up to 5 face-to-face sessions with a professional counselor
- Provides information, resources, and counseling on any work, life, personal, or family issues
- No cost to you to use the service
- Unlimited telephonic support
- SMS texting—text the support you need and receive a call back
- Crisis support



FREE PHONE: refer to the IEAP global toll-free phone list

WEBSITE: available through www.CignaEnvoy.com

SMS TEXTING: +44 790 934 1229 (standard and international text messaging rates may apply)

EMAIL: globaleap@workplaceoptions.com

When emailing or texting, please include your name, your company, your country location, and the phone number where you can be reached.

Call us anytime, any day or go online for confidential assistance, information, or resources to help resolve life's challenges.

Expert Second Opinions

Cigna has a partnership with the world-renowned Cleveland Clinic to provide comprehensive expert online medical second opinions to you and covered family members, should someone receive a life-threatening or life-altering diagnosis. The confidential, easy-to-use service removes geographic barriers and connects you to trusted health care advice during a time of personal health crisis. The Cleveland Clinic has been one of America's most respected medical referral institutions for more than 85 years. Remote access to a trusted team of physicians can help you make firm decisions about your health care.

Each opinion is provided by a Cleveland Clinic doctor who specializes in the condition and provides a review of the diagnosis and prescribed medical treatment. Support from the Cleveland Clinic, in addition to the second opinion, includes a telephone consultation and secure email communication with a nurse. You can also view the biography of the lead physician assigned to your case and ask questions related to the diagnosis through the Cleveland Clinic's secure website. The Cleveland Clinic's secure website also allows you to monitor the status of your second opinion and, upon request, to send a copy of the opinion to your primary doctor.

● How to Use eCleveland Clinic

1. Register online through the link to eCleveland Clinic on [CignaEnvoy](#).
You will set up a username and password to ensure secure log-in.
2. Complete a condition-specific questionnaire and send all important medical records and original materials – such as X-rays, MRI scans, and pathology slides – to the clinic in Ohio, U.S.A. These records can be submitted by mail, fax transmission, or scanned email attachments. It is important to note that you must have a first opinion in order to complete this process.
3. The Cleveland Clinic physician will review all the submitted materials and publish a second opinion to the secure eCleveland website.
4. Review the second opinion and request that a copy be sent to your doctor.
5. A Cleveland Clinic nurse coordinator will follow up with you either by telephone or email to ensure that you understand the medical information provided. You also have the opportunity to raise questions and address concerns.



 **Learn More**

For further information about our product and service offerings, please contact:

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