



COVERN'GO

SUPPORTING YOUR PEOPLE AT
WORK, WHEREVER THEY ARE

A HEALTH PLAN

That suits your unique needs.



COVERN'GO IS A FLEXIBLE INSURANCE PRODUCT THAT ALLOWS YOUR NGO TO BUILD A VERSATILE PLAN TAILOR-MADE FOR ITS SPECIFIC NEEDS.

Cigna NGO Health Benefits has almost 60 years of market leadership in providing worldwide medical insurance to workers from international organisations. Our members are based in virtually every country in the world and as a result, we have acquired unmatched experience and knowledge of this industry.

Your employees and their families can be located in remote areas or near conflict zones, thus increasing their risk of injury. This not only brings the challenges of being in a foreign country, but also the importance of ease of access to quality health care, as well as medical/security evacuation in the event of an emergency.

The success of your NGO and your employees' assignment depends on the well-being 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.



Our CoverN'GO Global plan

CoverN'GO has been designed to offer your global employees and their families peace of mind. Your global employees deserve a fully integrated solution that prepares them for all eventualities, whether they are on short-term or long-term assignment.

Our CoverN'GO Regional plan

An innovative and sustainable insurance solution, specifically designed for your organisation's key local 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, while keeping your budget under control.

OUR TRUSTED SERVICE PROMISE:

We've got your employees covered.

Easy access to health care

When you sign up to CoverN'GO your employees can access the most extensive client-driven global network of health care providers. Whether your workers are active in populated cities or in remote field areas, they will always have easy access to health care through our global proprietary network in combination with local provider partnerships. Members can look for their preferred provider on the personal webpages or via the mobile app. They can also call our 24/7 Contact centre for further local advice.

Medical and security evacuation

Emergency situations and hostile environments are often an integral part of an NGO's day-to-day work. Thanks to our partnerships with renowned assistance companies, we can lessen the worry with respect to the safety of your employees. One single call is sufficient for us to organise a safe return if there is a medical emergency or safety risk. Throughout the entire process, our representatives will remain in contact with your teams either in the field or at home to continuously update you as the situation unfolds.

Whenever your employees have experienced severe trauma on assignment, their family and friends may not be present to offer them first-hand support to comfort them. That is why CoverN'GO includes two counselling sessions by phone for psychological support.

Expert local teams for reassurance

We recognise that it is difficult being far away from your home environment, and understanding local practices can be time consuming. Our local representatives worldwide can visit our clients' offices to ensure their employees receive one-on-one support and advice.

They are close to your employees and can assist them on the spot in case of hospitalisation or emergency repatriation and perform on-site case management.

Making a member's life easier through direct payment

With a single phone call, we will assist your employees whenever they need us most. We will arrange for the administration and payment of the invoices, leaving your employees to concentrate on a speedy recovery.

24/7 assistance

Your employees are fully supported 24/7 in their preferred language by our in-house Contact centres located in 3 time zones. Whether a plan member calls about an emergency, or simply to enquire about their benefits, our supportive and empathetic staff are there to help.

Make the most of Cigna's first rate services and specialist local knowledge with the CoverN'GO plan.

CASE STUDY

Our case manager based in Kenya, arranged home care for a 7-year old patient

A 7-year old boy, whose family is based in Kenya, suffers from recurrent left parietal cavernous angioma and requires constant monitoring and treatment which can involve very long admission periods.

Our senior case manager based in Nairobi assisted the family and patient by answering their medical and non-medical questions. She suggested the alternative of home care to the family, the patient and the treating physician, which they preferred over the prolonged hospital stay. Our case manager then arranged for the boy to be transferred home to receive nursing care and physiotherapy and coordinated the rental of necessary supplies, thus guaranteeing continuous high-quality medical care.



I would like to thank you all for your great support. Thank you very much for your help and great professionalism. it was not easy but I had a very good team supporting me that I could always count on.

- Better quality of life for the patient and family
- Cost savings 500 USD per day
- Avoided subsequent admissions

The total cost of home care amounted to 150 USD per day (nursing care, doctors' visits, medication, physiotherapy and the cost of the medical equipment) whereas the average price per day for inpatient admission would have been 650 USD, saving 500 USD a day. Also, other inpatient admissions were avoided thanks to the home care alternative.

But above all, the quality of life of the entire family improved, saving the parents the daily travel to the hospital and having their son treated by professionals within the comfort of their own home.



OUR EXPERTISE MAKES MANAGING YOUR HEALTH PLAN EASY

What makes us different?

At your service

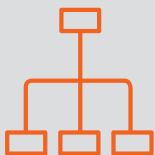


› 24/7 multilingual contact centre

- › We are located in 3 time zones (Miami, Antwerp, Madrid, Kuala Lumpur) and cover 50 languages in-house.

› Local support in remote regions

- › 180 local medical consultants worldwide, in 100 countries (such as Bangladesh, Cameroon, Haiti, South Africa and Colombia)
- › 13 Case managers in Kenya, South Africa, Chile, Miami, Antwerp, Madrid and Kuala Lumpur
- › International Medical board, with members employed by Cigna, in Belgium, Chile, Malaysia, Philippines, Afghanistan, India, Senegal and Brazil



› 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.

› Extensive global network of more than 11,000 health care providers

- › Including several price agreements to ensure high-quality medical care at competitive prices.





› **Full health and well-being programme automatically included on CoverN'GO Global plan**

- › Health risk assessment
- › Pre-assignment assistance
- › Country guides
- › Employee assistance programme
- › Second medical opinion

› **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.

With the app, plan members can:

- › search for a doctor, hospital or facility, and save the search results;
- › download or send an electronic version of their membership card;
- › consult past claims or track the status of pending claims;
- › contact us with the tap of a finger.



› **CoverN'GO Global plan**
= Full coverage including

- › inpatient and outpatient treatment
- › medical evacuation and repatriation
- › AIDS/HIV treatment
- › yearly check-up
- › vaccinations / preventive medication (e.g. against malaria)
- › pregnancy and childbirth
- › cancer treatment
- › accident-related dental treatment
- › vision care
- › health and well-being programme

› **CoverN'GO Regional plan**
= Full coverage including

- › inpatient and outpatient treatment
- › AIDS/HIV treatment
- › yearly check-up
- › vaccinations / preventive medication (e.g. against malaria)
- › pregnancy and childbirth
- › cancer treatment
- › second medical opinion

DESIGN YOUR COVER'GO GLOBAL PLAN

The insurance cover specifically designed for your global employees in the world.

Choose your core plan



You can choose from 3 plans:
Phoenix | Orion | Pegasus

Your core plan automatically includes health, AIDS/HIV, childbirth, medical evacuation, local ambulance (to nearest hospital), vaccinations / preventive medication (e.g. against malaria).

You can select your deductible:

(= the amount your employees have to pay out of their own pocket for medical expenses before the insurance company starts covering the expenses):

- › € 0, £ 0, \$ 0 and CHF 0
- › € 100, £ 65, \$ 125 and CHF 150 (Phoenix and Orion only)
- › € 300, £ 200, \$ 375 and CHF 450
- › € 500, £ 325, \$ 625 and CHF 750 (Pegasus only)
- › € 1,000, £ 650, \$ 1,250 and CHF 1,500

Choose your additional cover



- › Dental care
- › Life cover
- › Accidental death and invalidity
- › Temporary incapacity
- › Permanent disability
- › Travel insurance
- › Security evacuation and/or kidnap and ransom services

You can choose from 5 areas of cover:

- › Region 1. – Africa
- › Region 2. – Worldwide Excluding USA, Russia, Switzerland, UK, China, Japan, Singapore & Hong Kong
- › Region 3. – Worldwide excluding USA & Hong Kong
- › Region 4. – Worldwide excluding USA
- › Region 5. – Worldwide

	PHOENIX	ORION	PEGASUS
Maximum reimbursement per insured and per insurance year	€ 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
Inpatient treatment	100%	100%	100%
Outpatient treatment	80%	90%	100%
Other benefits (AIDS/HIV treatment, cancer treatment, organ transplant, local ambulance (to nearest hospital), vaccinations /preventive medication (e.g. against malaria))	100%	100%	100%
Medical evacuation and assistance services	100%	100%	100%

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

DESIGN YOUR COVER'GO REGIONAL PLAN

The insurance plan specifically designed for your key local and third-country nationals (TCNs) employees based in Africa.

Choose your core plan



You can choose from 2 plans:
Aries | Libra

Your core plan automatically includes inpatient and outpatient treatment, AIDS/HIV, childbirth, local ambulance (to nearest hospital), vaccinations / preventive medication (e.g. against malaria) / second medical opinion.



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.

ADDITIONAL COVER FOR COVERN'GO GLOBAL PLAN

Dental care

You can take out an additional insurance for Dental care. Select from 2 formulas: **Basic** or **Comprehensive**.

	BASIC	COMPREHENSIVE
Maximum annual reimbursement per insured	€ 3,000 £ 2,000 \$ 3,750 CHF 4,500	€ 5,000 £ 3,250 \$ 6,250 CHF 7,500
Basic dental care (check-ups, basic treatments)	80% up to € 1,500 80% up to £ 1,000 80% up to \$ 1,875 80% up to CHF 2,250	100% up to € 2,500 100% up to £ 1,625 100% up to \$ 3,125 100% up to CHF 3,750
Major dentistry (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 ² .	60% up to € 1,500 60% up to £ 1,000 60% up to \$ 1,875 60% up to CHF 2,250	80% up to € 2,500 80% up to £ 1,625 80% up to \$ 3,125 80% up to CHF 3,750

² For organisations with full medical underwriting.

Life Cover

The Life cover benefit offers financial protection to your employee's dependants in the unfortunate event of your employee's death (or his/her spouse's death). You can choose a sum to protect their financial future up to a maximum of € 500,000 / £ 325,000 / \$ 625,000 / CHF 750,000.

Accidental death and invalidity

The Accidental death and invalidity cover protects your expats and their family from the financial implications of an accident, by paying out a lump sum. You define the amount of this sum, but it is subject to a minimum of € 50,000 / £ 32,500 / \$ 62,500 / CHF 75,000 and a maximum of € 500,000 / £ 325,000 / \$ 625,000 / CHF 750,000.

- › In case of **death** caused by an accident, the **beneficiaries** will be paid an amount that is equal to the sum insured.
- › In case of **permanent invalidity** of at least 20% caused by an accident, the employee will receive an amount that is equal to the sum insured, multiplied by the degree of invalidity.

Your CoverN'GO Global plan, which includes health, accidental dental, medical evacuation and repatriation insurance can be supplemented with 7 additional covers, enabling you to create the insurance plan that best suits the specific needs of your employees.



Temporary incapacity

If your employee is unable to work for a period of time due to an illness or an accident, the Temporary incapacity cover can guarantee a fixed monthly allowance.

- › After a waiting period of 90 days, the employee will receive a **monthly allowance** of maximum € 10,000 / £ 6,500 / \$ 12,500 / CHF 15,000 and minimum € 500 / £ 325 / \$ 625 / CHF 750. The maximum monthly allowance is 80% of the gross monthly salary.
- › The monthly allowance will be paid out during a maximum **period of 24 months**. If the employee is still unable to resume work after 2 years, the Permanent disability insurance can offer a solution.

Permanent disability

The Permanent disability insurance guarantees a **monthly allowance** if your employee is unable to resume work due to an accident or illness (after two years of Temporary incapacity).

- › You can choose the level of the monthly allowance that is appropriate for your employee. This amount may not exceed a maximum of 80% of the gross monthly salary, with a minimum of € 500 / £ 325 / \$ 625 / CHF 750 and a maximum of € 10,000 / £ 6,500 / \$ 12,500 / CHF 15,000.
- › If the degree of disability is lower than 33.33%, no allowance will be paid.
- › If the degree of disability lies between 33.33%

and 66.67%, the allowance will be calculated proportional to the actual disability.

- › If the degree of disability is 66.67% or more, the full allowance will be paid. Furthermore, an **additional one-off sum** of € 25,000 / £ 16,250 / \$ 31,250 / CHF 37,500 will be paid on top of the monthly allowance, in case your employee needs the assistance from a third party to perform the basic activities of daily living.
- › The allowance will be paid to your employee for as long as he/she is unable to resume his/her activities, and **at the latest** until he/she becomes **65 years** old.

Travel insurance

The worldwide Travel insurance protects your employees against adverse events such as loss or damage of property and compensates for luggage delay and delay of flight or train. The premium covers any number of trips and all insured can travel independently.

Security evacuation & kidnap and ransom

When your employees face critical situations, guaranteeing their safety is vital. Please advise your sales person that you are interested in these services, so they may direct you to someone who can assist with coverage for these needs².

² This benefit is provided by Drum Cussac RMS Limited with insurance cover underwritten at Lloyd's.

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

Cigna

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Belgium

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We refer to our policy terms and conditions for a complete list of benefits, exclusions and limitations. Cover may not be available where prohibited by local law.

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The following companies provide the insurance cover:

Cigna Life Insurance Company of Europe SA/NV, 52, Avenue de Cortenbergh 1000 Brussels, Belgium

Cigna Europe Insurance Company SA/NV, 52, Avenue de Cortenbergh 1000 Brussels, Belgium

Cigna Global Insurance Company Limited, St Martin's House, Le Bordage, St Peter Port, Guernsey GY1 4AU

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