

Gold Plan	
<b>Lifetime Maximum</b>	Unlimited
<b>Coinsurance</b> (paid by Cigna)	80% of the Maximum Reimbursable Charge
<b>Deductible</b>	<i>Individual</i> \$0
	<i>Family</i> \$0
<b>Out of Pocket Limit</b>	<i>Individual</i> \$1,000
	<i>Family</i> \$3,000
<b>Preventive Care &amp; Screenings</b>	There is no calendar year maximum for all Preventative Care & Screenings
Periodic Health Exams; Well - Woman Exams*	
Pap Smear	
Well Child Care ( <i>including developmental screenings</i> )	100%
Mammogram	
Routine Immunizations / Injections	
<b>Other Screenings</b>	
Colorectal Cancer ( <i>for persons age 50 or older, or for any person deemed at high risk of colon cancer</i> )	100%
Prostate Specific-Antigen (PSA)	
Lead Poisoning Test ( <i>for children under age 6</i> )	
<b>Travel Immunizations</b>	
For employee and dependent immunizations required for travel	100%
<b>Physician Services</b>	
Office Visits	80%
Surgery Performed in the Physician's Office	
Second Opinion Consultants	
Allergy Treatment / Injections / Serum	
<b>Emergency Care</b>	
Hospital Emergency Room	80%
Urgent Care Facility	
Ambulance	80% International / 100% within the U.S.
<b>Inpatient Hospital Services</b>	80%
Inpatient Hospital Services	
Semi-Private Room and Board	Limited to the semi-private room rate
Private Room	Limited to the semi-private room rate
Special Care Units (ICU / CCU)	Limited to the ICU/CCU daily room rate
<b>Outpatient Hospital Services</b>	
Operating Room, Recovery Room, Procedures Room, Treatment Room, and Observation Room	80%
<b>Mental Health and Substance Use Disorder</b>	
Inpatient Facility	80%
Outpatient - Office Visits	
Outpatient - All Other Services	
<b>Autism</b>	Coverage for screening, diagnosis, and treatment of autism spectrum disorder and medications as prescribed by licensed providers.

**Gold Plan**

**Maternity Care**

Initial Visit to Confirm Pregnancy 80%  
Pre-and Post-Natal, Exams, and Delivery

**Family Planning - Women's Services**

Annual well-woman visits  
Gestational diabetes screening  
HPV DNA testing for women 30 years and older 100%  
Sexually-transmitted infection counseling including HIV screening and counseling  
Domestic violence screening and counseling

Breast Feeding Equipment and Supplies Limited to one rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies and counseling.

**Family Planning - Men's Services**

80%

**Chiropractic Care**

80%

Office Visit

**Temporomandibular Joint Disorder (TMJ)**

80%

Benefit Lifetime maximum: \$1,000

**Outpatient Short-Term Rehabilitative Therapy**

80%

Includes: Cardiac, Physical, Speech, Occupational, Pulmonary, and Cognitive Therapies.  
The maximum does not apply to the treatment of autism and/or Mental Health conditions.  
The limit is not applicable to Physical Therapy for the treatment of back pain.

60 day calendar year maximum for all therapies combined.

**Home Health Care**

Calendar Year Maximum: 120 days *(includes outpatient private nursing when approved as medically necessary.)* The limit is not applicable to Mental Health and Substance Use Disorder conditions. 80%

**Hospice**

Inpatient 80%  
Outpatient 80%

**Hearing Exams: Routine**

One exam per 24 month period 80%

**Hearing Aids For Dependents to Age 24**

Maximum Benefit: \$1,000 per hearing aid unit as necessary for each ear, every three years. 80%

**Vision**

One exam per 24 month period 80%

Hardware

100%

One pair of frames or lenses per 24 month period - Maximum benefits \$250

Gold Plan				
Prescription Drugs		International (Outside the U.S.)	Cigna Pharmacy Management	
			Participating	Non Participating
Retail (each 30 day supply)	Generic	80%	90%	70%
	Brand Name Non-Preferred		80%	
Mail Order (each 90 day supply)	*Generic	n/a	90%	n/a
	*Brand Name		80%	
	*Non-Preferred		70%	
Dispense as Written (DAW)/Member Pay Difference		n/a	If a customer receives a brand name drug when there is a generic equivalent, the customer pays the generic copay, plus the cost difference between the brand and generic drug. However, if the prescribing physician indicates, "Dispense as Written – DAW" on the prescription, the penalty does not apply, and the brand copay applies.	

\*Mail Order service is only available In-Network U.S.

### International Employee Assistance Program

Level 1  
Telephonic Assistance

Direct Dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Up to 5 calls to resolve a behavioral issue.

### Crisis Assistance Plus™ (CAP) a worldwide crisis assistance program

Crisis Assistance Plus

Includes crisis consulting at no dollar limit per person per covered expense. The number of physical responses/evacuations incurring in a year are limited to two per person per year. It provides time sensitive advice and coordinated in-country crisis assistance for ten different risk that impact or have the potential to impact employees while traveling (terrorism, pandemic, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom\* and wrongful detentions).

\*Ransom Payments are not covered

## Gold Plan

### Global Wellness Programs

#### Pre-Departure Medical Assessment

Cigna Global Health Benefits' pre-departure medical assessment program is a unique clinical program that offers comprehensive case management, care coordination, impatient management, evacuation assistance, and online expert second opinions for employees and dependents either in the U.S. or abroad. The tool can be accessed prior to or during assignment through Cigna's secure web portal, [www.cignaenvoy.com](http://www.cignaenvoy.com). Employees that utilize the pre-assignment assistance program are more likely to have a successful assignment.

#### Health Assessment and Targeted Risk Assessment

Our health assessment (HA) provides employees the opportunity to find which areas of health they are doing really well in and which need attention. After completion of the online assessment via Cigna's secure online portal, Cigna Envoy, every participant gets their own highly personalize report that provides practical tips and advice on making relevant lifestyle improvements.

Based on an employee's answers to the Health Assessment, an invitation to complete a Targeted Risk Assessment (TRA) for each identified risk factor is immediately sent online. These lifestyle risk factors include sleep, stress, nutrition, and physical activity. TRAs provide an in-depth assessment for each lifestyle risk and a highly personalized report with actionable recommendations

"My Library" the online library which supports these assessments, provides articles and recipes tied to assessment results. The articles are evidence based, and recipes are written by a qualified nutritionist. These materials are translated and culturally adapted in 38 localizations. Additionally, employees will now have access to an engagement kit that allows for a four week campaign, encouraging participation and education around health and wellbeing. Afterwards there will be ongoing communication featuring articles on health and wellness.

The Health Assessment, Targeted Assessments and "My Library" are all mobile friendly.

#### Cigna Wellbeing App™

As part of our overall value proposition, we are including access to our Cigna Wellbeing App™. Global Telehealth services are included. Your employees and their dependents will have access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from the Cigna Wellbeing App™. Appointments are often scheduled for the same day you contact us. There may be limitations regarding the type of care that can be provided through Telehealth as opposed to a traditional face-to-face visit.