

COVERN'GO GLOBAL PLAN

Global health cover for NGO workers

CoverN'GO = Full coverage including

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

CORE PLAN OPTIONS

A health plan that suits your unique needs and budget

	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%

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

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

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

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

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	€ 40,000 £ 26,000 \$ 50,000 CHF 60,000	€ 80,000 £ 53,000 \$ 100,000 CHF 120,000
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		VISION	
Maximum annual reimbursement per insured	€ 350 £ 250 \$ 450 CHF 500	Maximum annual reimbursement per insured	€ 80 £ 50 \$ 100 CHF 120
Basic dental care (check-ups, basic treatments)	80%	One eye examination per year of insurance by an Optometrist or an Ophthalmologist	100%
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*	80%	Expenses for: ▶ Lenses to correct vision ▶ Eyeglass frames ▶ Prescription sunglasses	100%

* For organisations with full medical underwriting.