



CATERPILLAR SINGAPORE

International Health Care Plan

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INTERNATIONAL HEALTH CARE BENEFITS

1. Annual Benefit

Maximum per *employee* or *dependant*.

Benefit Limit - **Up to £5,000,000 per year of insurance**

In-Patient/Day Case Health Care Benefits

2. Hospital Charges for:

- › nursing and accommodation for *in-patient treatment*;
- › *day case treatment*;
- › operating theatre and recovery room;
- › prescribed medicines, drugs and dressings for *in-patient* and *day case treatment*.

Benefit Limit - **Paid in Full**

3. Parental Accommodation

This applies to dependent children under the age of 18.

Cigna will pay reasonable costs for a parent staying in the same *hospital* with the child.

Benefit Limit - **Paid in Full up to 30 days per year of insurance**

4. Surgeon's and Anaesthetist's Fees

Benefit Limit - **Paid in Full**

5. Specialist Physician's Fees

This *benefit* is paid in full for regular visits by a *specialist* physician during stays in *hospital* including intensive care by a *specialist* physician for as long as is required by *medical necessity*.

Benefit Limit - **Paid in Full**

6. Surgical Procedures

Benefit Limit - **Paid in Full**

7. Cancer Treatment

Includes consultations, surgery, drugs, diagnostic tests, oncology, radiotherapy and chemotherapy.

Benefit Limit - **Paid in Full**

8. Rehabilitation and Physiotherapy

Treatment in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.

Benefit Limit - **Paid in Full**

9. Diagnostic Tests

Includes pathology, X-rays, radiology, CAT scan (Computed Tomography), MRI scan (Magnetic Resonance Imaging) and PET scan (Positron Emission Tomography).

Benefit Limit - **Paid in Full**

10. In-patient Cash Benefit

- › Payable for *treatment* and accommodation for each overnight stay spent in a *hospital* for *treatment* received on an *in-patient* basis free of charge. An overnight stay must commence before midnight.

This *benefit* requires prior approval.

Benefit Limit - **£100 each night up to 30 nights per year of insurance**

11. Home Nursing Charges

This *benefit* will be paid:

- › if recommended by a *specialist* immediately after *hospital treatment* for as long as is required by *medical necessity*;
- › on a full-time basis for as long as is required by *medical necessity* for *treatment* which would normally be provided in a *hospital*.

Benefit Limit - **Paid in Full**

12. Surgical Appliance and/or Medical Appliance

This *benefit* will be paid in respect of:

- › an artificial limb, prosthesis or device which is inserted during surgery;
- › an artificial prosthesis or device which is a necessary part of the *treatment* immediately following surgery for as long as is required by *medical necessity*;
- › a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis.

Benefit Limit - **Paid in Full**

13. Hospice and Palliative Care

- › Palliative care for *in-patient*, day case or *out-patient treatment* following the diagnosis that the condition is terminal with a life expectancy of less than six (6) months, and *treatment*

can no longer be expected to cure the condition;

- › *Cigna* will pay for the *patient's* physical care, psychological care as well as *hospital* or hospice accommodation, nursing care and prescription drugs.

This *benefit* requires prior approval.

Benefit Limit - **£40,000 per year of insurance**

14. Organ Transplant

Cigna will consider charges made for or in connection with approved organ transplant services, including immunosuppressive medications, organ procurement costs, and donor's medical costs. The amount payable for donor's medical costs is reduced by the amount payable for those costs from any other plan or source. Certain transplants will not be covered based on general limitations (i.e. experimental procedures). The *member/dependant* must contact *Cigna* before incurring any costs relating to organ donation.

Benefit Limit - **Up to £700,000 per lifetime**

15. Psychiatric Care

This *benefit* will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions.

Benefit Limit - **Up to £7,000 per year of insurance**





16. Private Ambulance

This *benefit* is payable for transport to or from a *hospital* when ordered for medical reasons.

Benefit Limit - **Paid in Full**

Out-Patient Health Care Benefits

17. Non-surgical and Minor Surgical Procedures and Treatment

Benefit Limit - **Paid in Full**

18. Consultations with Medical Practitioners and Specialists

Benefit Limit - **Paid in Full**

19. Diagnostic Tests

Includes pathology, X-rays, radiology, CAT scan (Computed Tomography), MRI scan (Magnetic Resonance Imaging) and PET scan (Positron Emission Tomography).

Benefit Limit - **Paid in Full**

20. Cancer Treatment

Includes consultations, surgery, drugs, diagnostic tests, oncology, radiotherapy and chemotherapy.

Benefit Limit - **Paid in Full**

21. Prescribed Medicines, Drugs and Dressings

Includes prescribed oral and injectable contraceptives and IUCD (coils)

Benefit Limit - **Paid in Full if within CignaLinks otherwise, Up to £7,000 per year of insurance if outside of CignaLinks.**

22. Complimentary Medicine (including Chinese Medicine)

Benefit Limit - **Paid in Full**

23. Physiotherapy, Chiropractic, Osteopathy and Chiropody Treatment

* see details below regarding the allocation of this *benefit*.

Benefit Limit - **Paid in Full**

* Physiotherapy sessions are monitored by Cigna and will be allocated according to medical condition. In the event of on-going conditions a medical report may be required.

24. Alternative Therapies

Includes acupuncture and homeopathy.

Benefit Limit - Paid in Full

25. Annual Routine Tests

One eye test and hearing test for children under the age of 15.

Benefit Limit - Paid in Full

26. Well Child Tests

This *benefit* will be payable for *dependant* children aged 6 and under, with immunisation covered for all dependants.

Benefit Limit - Paid in Full

27. Vaccinations

This *benefit* will be payable for vaccinations related to travel.

Benefit Limit - Paid in Full

28. Emergency Dental Treatment

This *benefit* will be payable for *treatment* received during the emergency visit immediately after accidental damage to natural teeth.

Benefit Limit - Paid in Full

29. Psychiatric Care

Cigna will pay 50% of valid expenses per *treatment*.

Benefit Limit - Up to £7,000 per year of insurance

Maternity Benefits

30. Routine Maternity Cover

This *benefit* is available to *eligible females* covered under the *plan*, defined as a female *member* or a female *spouse* or *partner* of a *member*, and will be payable for *in-patient*, *day case* or

out-patient routine maternity expenses. Includes elective caesarean sections.

Benefit Limit - Paid in Full if within CignaLinks, otherwise, Up to £14,000 per year of insurance if outside of CignaLinks

31. Complicated Maternity Cover

This *benefit* is available to *eligible females* covered under the *plan*, defined as a female *member* or a female *spouse* or *partner* of a *member*, and will be payable for *in-patient*, *day case* or *out-patient* complicated maternity expenses.

Benefit Limit - Paid in Full

Other Benefits

32. International Emergency Services

Evacuation and repatriation.

Benefit Limit - Paid in Full

Wellness Benefits

33. Pap Smear

Cigna will pay charges for an annual Papanicolaou screening.

Benefit Limit - Paid in Full

34. Prostate Cancer Screening

Cigna will pay charges for an annual prostate cancer screening for eligible males over 50 years old.

Benefit Limit - Paid in Full

35. Mammograms for Breast Cancer Screening or Diagnostic Purposes

This *benefit* will be paid in respect of:

- › one baseline mammogram for asymptomatic women aged 35-39;
- › a mammogram for asymptomatic women aged 40-49 every two years

or more if medically necessary;

- › a mammogram every year for women aged 50 and over.

Benefit Limit - Paid in Full

Additional Assistance Services

36. Local provider assistance

Cigna will provide access, through our secure customer website, to find the nearest medical provider.

37. Country Guides

Cigna will provide access, through our secure customer website, to country guides providing useful information for your assignment.

38. E-Cleveland 2nd Opinion Programme

Cigna will provide access to the E-Cleveland secure customer website where you can obtain a second opinion from the e-Cleveland Clinic.

39. Health Risk Assessment

Cigna will provide access to online Health Education, Health Risk Assessments and web-based coaching programmes.

40. Employee Assistance Programme: Telephone Counselling

Cigna will provide access to telephone counselling which is available 24/7 in more than 170 countries through a toll-free line. The multilingual team of qualified counsellors answers plan *members'* questions, assesses the problem, whether big or small, discusses and develops an action plan together with them. Plan *members* have unlimited access to telephonic support.

Exclusions

Cigna will not pay *benefit* for the following *treatments* and extras:

- Treatment* that arises from or is in any way connected with attempted suicide or any injury or illness that *you* inflict upon *yourself* which exceeds an upper lifetime limit of £100,000 per *patient*.
- Treatment* for or in connection with speech and/or occupational therapy unless it:
 - › is recommended by a *specialist*, and;
 - › is intended to restore skills which previously existed and have been lost as a result of an acute medical condition, or;
 - › has a reasonable likelihood of being restored.



- c. Dental or orthodontic *treatment* unless *benefit* is specifically provided in the *list of benefits*.
- d. *Treatment* in nature cure clinics, health spas and nursing homes.
- e. Charges for residential stays in a *hospital* which are arranged wholly or partly for domestic reasons or where *treatment* is not required or where the *hospital* has effectively become the place of domicile or permanent abode.
- f. *Hospital* accommodation costs that are more expensive than those of a standard private room at the same *hospital*. Deluxe, executive rooms or VIP suites are not covered.
- g. *Treatment* directly related to surrogacy. *Cigna* will not pay maternity benefits to:
 - › an *eligible female* who acts as a surrogate; or
 - › anyone else acting as a surrogate for an *eligible female*.
- h. *Treatment* needed because of or relating to male or female birth control.
- i. *Treatment* needed because of or relating to infertility or any type of fertility *treatment*, including complications arising out of such *treatment*, with the exception of the investigation of infertility to the point of diagnosis.
- j. *Treatment* by way of the intentional termination of pregnancy, unless two *medical practitioners* certify in writing that the pregnancy were to endanger the life or mental stability of the mother.
- k. *Treatment* for kidney dialysis will be covered if such *treatment* is available in the location of assignment or if not available, *treatment* will be covered in the *patient's country of domicile* or centre of excellence nearest the location of assignment. Only *treatment* costs for kidney dialysis will be covered; travel and accommodation expenses in connection with such *treatment* will not be covered.
- l. *Treatment* to change the refraction of one or both eyes, including refractive keratotomy (RK) and photorefractive keratectomy (PRK), unless *Cigna* agrees in writing.
- m. *Injury* or disability directly or indirectly caused or contributed to whilst engaging in or taking part in war, invasion, act of terrorist activities, rebellion (whether war be declared or not), civil war, commotion, military or usurped power, martial law, riot or the act of any lawfully constituted authority, or while you or your *dependants* are carrying out army, naval or air services operations, whether or not war has been declared.
- n. *Treatment* outside the *selected area of coverage* if one of the reasons the *patient* travelled was for that *treatment*, except if the *medical assistance service* has arranged emergency evacuation or medical repatriation.
- o. Any form of non-emergency travel costs.
- p. Any expenses for international emergency services which were not approved in advance by the *medical assistance service*.
- q. *International services* expenses for emergency evacuation, medical repatriation and transportation costs for third parties where the *treatment* needed is not covered under the *plan*.
- r. *International services* expenses related to repatriation and evacuation for:
 - › non-emergency, routine or minor

- › any form of plastic, cosmetic or reconstructive surgery or *treatment*, even for psychological reasons, unless it is of *medical necessity* as a direct result of the *patient* having an accident or because of other surgery, which itself would have been covered under the *plan*;
 - › appliances (including spectacles unless the vision *benefit* has been selected and hearing aids) which do not fall within Cigna's definition of surgical appliance and/or medical appliance;
 - › hearing tests, except for one hearing test *per year of insurance* for a *dependant* child under the age of 15 years;
 - › incidental costs including newspapers, taxi fares, telephone calls, guests' meals and hotel accommodation;
 - › routine examinations or tests including health screens and medical examinations except for Well Child Tests at the appropriate age intervals and those specifically included under the *list of benefits*;
 - › eye tests except for one eye test *per year of insurance* for a *dependant* child under the age of 15 years;
 - › costs or fees for filling in a claim form or other administration charges.
 - › costs that have been or can be paid by another insurance company, person, organisation or public programme. If you are covered by other insurance, *Cigna* will only pay its part of your *benefit*. If another person, organisation or public programme is responsible for paying the costs of *treatment*, *Cigna* may claim back any of these costs it has paid.
- › costs for *treatment* that has not yet taken place irrespective of whether advance authorisation has been given or a guarantee of payment has been put in place.
- z.** *Cigna* will not offer cover or pay *benefit* when it is illegal to do so under applicable laws. Examples include but are not limited to, exchange controls, local licensing regulations, sanctions, anti-corruption or trade embargo.
- aa.** *Cigna* will not pay for routine physical exams for *employees* or *dependants* 18 years or older.

DENTAL PLAN

Class One

Investigative and Preventative *Treatment*.
Benefits include:

- › examinations, x-rays, scale & polish.

Class Two

Basic Restorative *Treatment*, Periodontal *Treatment* and *Treatment of Dental Injury*.
Benefits include:

- › root canal *treatment*, extractions, surgical procedures, occasional *treatment*, anaesthetics, periodontal *treatment*.

Benefit Limit - **Combined Limit for Class One & Class Two**
80% Reimbursement, up to £2,000 per year of insurance

Class Three

Major Restorative *Treatment*.
Benefits include:

- › dentures - acrylic/synthetic, metal and metal/acrylic;
- › crowns, inlays, mouthguard or occlusal splint.

Orthodontic *Treatment* for *dependant* children under the age of 18.

Benefit Limit - **Combined Limit for Class Three & Orthodontic**
50% Reimbursement, up to £2,000 per year of insurance



Notes

1. Examinations and Scale and Polish will both be limited to 2 visits per *year of insurance*.
2. Full case assessment will be limited to one per *year of insurance*.
3. X-rays will be limited to four Bitewings and six Intra Oral per *year of insurance* and OPG every 3 years.
4. Prolonged periodontal *treatment* limit of one course per *year of insurance*.

Exclusions

Cigna will not pay *benefit* for the following *treatments* and extras:

- a. *Benefit* is not payable for *treatment* which:
 - › is directly or indirectly caused or contributed to whilst engaging in or taking part in war, invasion, act of terrorist activities, rebellion, (whether war be declared or not), civil war, commotion, military or usurped power, marital law, riot or the act or any lawfully constituted authority, or while you or your *dependants* are carrying out army, naval or air services operations, whether or not war has been declared;
 - › is purely *cosmetic*;
 - › is not necessary for continued *oral health*;
 - › is in any way caused by the *patient* carrying out an illegal act.
- b. *Benefit* is not payable for refunding costs which:
 - › are fees for filling in a claim form or other administration charges;
- c. *Benefit* is not payable for the following procedures, services or items:
 - › replacing any dental appliance which is lost or stolen;
 - › replacing a bridge, crown or denture which is or can be made usable according to a standard acceptable to a *dentist* of ordinary competence and skill in the *United Kingdom*;
 - › replacing a bridge, crown or denture within five years of original fitting unless:
 - › the replacement is needed because of the placement of an original opposing full denture or extraction of natural teeth is needed; or
 - › the bridge, crown or denture, while in the mouth, has been damaged beyond repair because of an *injury* you or your *dependant* receives while covered under the *plan*.
 - › porcelain or acrylic veneers on the upper and lower first, second and third molars and premolars;
 - › crowns or pontics on or replacing the upper and lower first, second and third molars unless:
 - › they are constructed of either porcelain bonded-to-metal or metal alone, e.g. gold alloy crown; or



- › a temporary crown or pontic is required as part of routine or emergency dental *treatment*.
- › surgical implants of any type including any attaching prosthetic device;
- › procedures and materials which are experimental or which do not meet accepted dental standards.
- › instruction for plaque control, oral hygiene and diet;
- › procedures, services and supplies which are deemed by *Cigna* to be medical procedures, services and supplies including mouthwashes and also including services and supplies provided in a *hospital* (except where dental *treatment* is neither wholly nor partly the reason for the stay in *hospital*);
- › orthodontic *treatment* for *members* and *dependants* who are over the age of 18 (orthodontic *treatment* will only be paid for *dependant* children who are under the age of 18). In this case, you or your *dependant* must send the following information prepared by the *dentist* who is to carry out the proposed *treatment* to *Cigna* before *treatment* starts, so that *Cigna* can confirm how much *benefit* will be payable (benefit will be payable only if *Cigna* has confirmed cover before *treatment* starts):
 - › a full description of the proposed *treatment*;
 - › X-rays and study models;
 - › an estimate of the cost of the *treatment*.
- › bite registration, precision or semi-precision attachments;
- › procedures, appliances or restorations (except full dentures) whose main purpose is to:
 - › change vertical dimensions; or
 - › diagnose or treat conditions or dysfunction of the temporomandibular joint; or
 - › stabilise periodontally involved teeth; or
 - › restore occlusion.
- › major *treatment* on deciduous or baby teeth for *dependant* children.

VISION PLAN

Vision Care

One eye examination per *year of insurance* by an Optometrist or an Ophthalmologist.

Benefit Limit - Paid in Full

Expenses for:

- › lenses to correct vision;
- › eyeglass frames;
- › prescription sunglasses.

Benefit Limit - Up to £150 per year of insurance

Exclusions

Cigna will not pay *benefit* for the following:

- › more than one eye examination in any one *year of insurance*;
- › sunglasses, unless medically prescribed;
- › medical or surgical *treatment* of the eye;
- › lenses which are not a *medical necessity* and are not prescribed by an Optometrist or Ophthalmologist or frames for such lenses.





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