



Hollard Cigna Health

Stronger Together

www.hollardcignahealth.com

A partnership between **Hollard.** and 



WORLD-CLASS HEALTHCARE WITH A LOCAL HEARTBEAT

Hollard Cigna Health represents the coming together of Africa's leading independent insurance group and one of the world's largest health insurance companies to create a fully locally admitted, Pan-African health insurance solution for multinationals operating in Africa.

Hollard Cigna Health provides local management, regional expatriates and globally mobile staff with access to the finest quality health care available in modern Africa, ensuring a first-class customer experience.

Hollard Cigna Health helps multinational operations in Africa establish a culture of health, through industry-leading risk management and world-class administration, and builds workforces that are able to perform at peak levels for sustained periods throughout the continent.

**TWO WORLDS
COMING TOGETHER**

WHY HOLLARD AND CIGNA?

Hollard and Cigna share a common desire: the perfection of a comprehensive healthcare solution for the international assignees, regional expatriates and local management of multinational corporations operating across Africa. Having operated separately within the African health insurance market for a number of years, each identified the other as the ideal partner for a venture that would transform the way Pan-African multinationals think about health care.

As the first Pan-African and fully locally admitted group health solution, Hollard Cigna Health combines Hollard's strong regional brand, local knowledge and robust risk management capabilities with Cigna's qualitative African network of doctors and hospitals, state-of-the-art global fraud detection, clinical capabilities and comprehensive digital services.

Just like the Baobab, an African symbol of strength and change, Hollard Cigna Health will change the health insurance landscape across Africa, forever.





WHAT IS HOLLARD CIGNA HEALTH?

Hollard Cigna Health is an affordable, locally admitted (and therefore compliant), internationally-administered healthcare insurance solution covering key local management staff, regional expatriates and globally mobile staff from multinationals operating in Africa.

OUR UNIQUE VALUE PROPOSITION:

- › We are known for our strong brands and financial strength
- › Our product is both locally admitted and Pan-African
- › Our unique approach offers you value for money
- › We manage risk
- › We facilitate access to quality healthcare in Africa
- › Our customer service is exceptional

HOLLARD CIGNA HEALTH OFFERS:

- › Dedicated service teams
- › 24/7 in-house Contact Centre
- › Personal webpages
- › Mobile app including photo claiming
- › E-membership card
- › Location-based health care provider search
- › Swift administration
- › Case management
- › Decision support program (2nd opinion)
- › Chronic condition management
- › Dedicated client team
- › Hassle free implementation

WHY CHOOSE HOLLARD CIGNA HEALTH?



Healthier and more productive employees. Lower sickness costs.
Lower claims expenditure. Doesn't that sound like a solid return on your investment?
Here's how we take you there.



STRONG BALANCE SHEET

The combined financial strength of Hollard and Cigna means that local providers cannot compete with us on this score. Our financial powerhouse status puts us in a strong position to ensure the most comprehensive international cover and to negotiate the best supplier deals possible, in creating a reliable, quality product.



BOTH BRANDS ARE LOVED, AND WITH GOOD REASON

Hollard Cigna Health combines Hollard's strong local expertise and loved consumer brand with Cigna's well-earned global reputation as a provider of world-class health benefits and related services.



OUR PRODUCT IS BOTH LOCALLY ADMITTED AND PAN-AFRICAN

While our product is harmonised across African territories to provide easy administration and reporting, we carefully ensure that our plans fully comply with the regulations in each country in which we operate, to ensure that bureaucracy does not get in the way of providing healthcare services.



VALUE FOR MONEY

Hollard Cigna Health provides cover for regional expats, key local staff and globally mobile team members in multinational corporations and is high in quality, comprehensive in cover and rich in benefits, but surprisingly affordable. We service Multinational corporations with Pan-African footprints who care for the health and wellbeing of their employees.



UNIQUE APPROACH

We've done our homework. Through significant work and market testing we've managed to design a comprehensive, flexible product, rich in benefits. Our product offers good value with options for the employer to cater for a wide range of staff levels.



WE MANAGE RISK

We pay great attention to pricing, cost containment, forensic investigations, reasonable and customary provider fees, fraud management and provider negotiations to ensure that our business model is robust and sustainable.

We spread our underwriting risk – leading to a more sustainable and predictable healthcare cost across a Pan-African staff base. We believe this approach will lead to a more balanced renewal strategy.



EASY ACCESS TO A HIGH QUALITY PROVIDER NETWORK

Our medical providers have all been handpicked for their level of expertise, focus on service delivery and ability to meet international standards. While selection as a provider is considered prestigious in the industry, we do have almost 2,000 directly contacted healthcare providers in Africa. Several price agreements ensure that we're able to offer high quality medical care at competitive prices.



TOP-DRAWER CUSTOMER SERVICE

Our customer journey from beginning to end has been designed to be seamless, effortless and transparent. This includes a multi-channel communication strategy and a dedicated customer support team.

We don't think it's enough to provide round-the-clock customer service. We want every member to feel that he or she can reach out to us – in good or bad health – and find a caring person on the other end.



WE KNOW AFRICA

We have a strong footprint on the continent, backed by two internationally renowned brands and significant infrastructure. Our presence on the continent is deep-rooted and based on a keen understanding of each country's unique and shared challenges.

DESIGN YOUR HOLLARD CIGNA HEALTH PLAN



CHOOSE YOUR CORE PLAN

YOU CAN CHOOSE FROM 6 PLANS:

Core Care | Standard Care | Select Care | Essential Care | Executive Care | Elite Care

Your core plan includes inpatient and outpatient treatment, medical evacuation and repatriation benefits, AIDS / HIV treatment, childbirth benefits, cancer treatment and vaccinations / preventive medication (e.g. against malaria).

YOU CAN CHOOSE FROM 5 AREAS OF COVER:

- › Area of cover 1. Africa
- › Area of cover 2. Africa+ (including India, Pakistan, Sri Lanka, Bangladesh and Lebanon)
- › Area of cover 3. Europe (including Africa)
- › Area of cover 4. Worldwide (excluding US)
- › Area of cover 5. Worldwide *

* Cover in the US is not available on Core Care and Standard Care

WORLDWIDE OUT OF AREA EMERGENCY TREATMENT IS INCLUDED ON ALL 6 PLAN DESIGNS.

BENEFITS SUMMARY

	Core Care	Standard Care	Select Care	Essential Care	Executive Care	Elite Care
Annual maximum benefit per member	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 4,000,000 per insurance year	Up to \$ 6,000,000 per insurance year
Inpatient annual maximum benefit per member	Up to \$ 50,000 per insurance year	Up to \$ 100,000 per insurance year	Up to \$ 500,000 per insurance year	Up to \$ 2,000,000 per insurance year	Up to \$ 4,000,000 per insurance year	Up to \$ 6,000,000 per insurance year
Outpatient annual maximum benefit per member	Up to \$ 1,500 per insurance year	Up to \$ 2,500 per insurance year	Up to \$ 3,000 per insurance year	Up to \$ 4,000 per insurance year	Up to policy annual benefit	Up to policy annual benefit
Room type	Standard private room	Standard private room	Standard private room	Standard private room	Standard private room	Standard private room
Cancer treatment	Up to inpatient annual benefit	Up to inpatient annual benefit	Up to \$ 100,000 per insurance year	Up to inpatient annual benefit	Paid in full	Paid in full
Chronic care	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
AIDS/HIV treatment	Paid in full ¹	Paid in full ¹	Paid in full ¹			
Routine maternity and complicated maternity	Up to \$ 2,500 per insurance year	Up to \$ 3,500 per insurance year	Up to \$ 3,500 per insurance year	Up to \$ 5,000 per insurance year	Paid in full	Paid in full
Vaccinations and preventive medication e.g. against malaria	Paid in full up to outpatient annual maximum benefit	Paid in full up to outpatient annual maximum benefit	Paid in full up to outpatient annual maximum benefit	Paid in full up to outpatient annual maximum benefit	Paid in full	Paid in full
Medical evacuation and repatriation benefits						
Medical evacuation and repatriation annual maximum benefit per member	Up to \$ 50,000 per insurance year	Up to \$ 50,000 per insurance year	Up to \$ 50,000 per insurance year	Up to policy annual benefit	Up to policy annual benefit	Up to policy annual benefit

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

¹ A waiting period of 12 months applies. Under certain conditions however, this waiting period may be waived.



**CARING FOR YOUR EMPLOYEES
MEANS: CARING FOR
YOUR COMPANY.**



ADDITIONAL COVER FOR YOUR HOLLARD CIGNA HEALTH PLAN

DENTAL & VISION

We make sure to look after regular medical expenses as well. That's why we've created optional Dental & Vision plans that will complement your overall benefits, to provide truly comprehensive health care coverage.

	Standard	Extra
Annual benefit – per member	Up to \$ 500 per insurance year	Up to \$ 1,000 per insurance year
Class I - Investigative & preventative treatment Benefits include: X-rays, scale & polish.	Paid in full	Paid in full
Class II - Basic restorative treatment, periodontal treatment and treatment of dental injury Benefits include: Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment.	80% reimbursement	80% reimbursement
Class III - Major restorative treatment Benefits include: Dentures –acrylic/synthetic, metal and metal/acrylic; Crowns, inlays, mouthguard or occlusal splint.	50% reimbursement	50% reimbursement
Orthodontic treatment for dependant children under the age of 18.	50% reimbursement	50% reimbursement
One eye examination per insurance year by an Optometrist or an Ophthalmologist.	Paid in full	Paid in full
Expenses for: <ul style="list-style-type: none"> › Lenses to correct vision › Eyeglass frames › Prescription sunglasses 	Up to \$ 100 per insurance year	Up to \$ 200 per insurance year



**A COMPREHENSIVE HEALTH
AND WELLBEING APPROACH
FOR GLOBAL EMPLOYERS.**

GLOBAL WELLBEING SOLUTIONS

MULTI-LINGUAL. MULTI-CULTURAL. LOCALISED. INTEGRATED.

Peace of mind may be hard to come by when helping your employees balance the demands of their work and personal lives.

That's where we can help. Our health and wellbeing programmes offer a comprehensive, integrated wellness approach to create a healthier, more engaged and more productive workforce.

WORKPLACE WELLBEING EVALUATION:

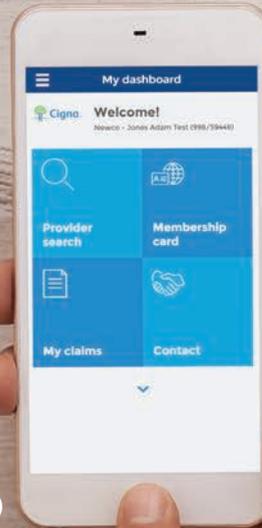
Assesses the company's current culture of wellbeing and provides a health and wellbeing strategy framework for the future.

ONLINE WELLBEING PORTAL

- › [Online Health and Wellbeing Assessment](#): establishes the current health status of an individual and provides an instant and highly personalised report that highlights areas of strength and areas in need of improvement.
- › [Online Targeted Health Assessments](#): four in depth assessments in the areas of sleep, stress, nutrition and physical activity each with an instant and highly personalised report.
- › [Online Library](#): access to a wealth of wellbeing articles and to various healthy recipes written by a qualified nutritionist.
- › [Engagement Strategy and Launch Kit](#): the launch campaign kit accompanies the online portal to ensure the successful launch and ongoing engagement with the online wellbeing programmes.

ADDITIONAL PROGRAMMES:

- › Online Reporting Portal
- › Online Lifestyle Coaching
- › Telephonic Wellness Coaching
- › International EAP
- › Wellness Seminars
- › Health Campaigns and Challenges
- › Biometric Screenings



**THE CIGNA HEALTH
BENEFITS APP IS FREE TO
DOWNLOAD FROM THE APP
STORESM OR GOOGLE PLAYTM.**

CIGNA HEALTH BENEFITS APP

INTRODUCING OUR MOBILE APP

LITTLE APP. BIG FEATURES.

We want to make sure that our customers worldwide have quick and easy access to our services anytime and anywhere they need them.

That's why we created the Cigna Health Benefits mobile app, so they can manage their health plan right from their smartphone.

HEALTH CARE PROVIDER SEARCH

- › Search for a doctor, hospital or facility
- › Easy to locate using Google maps
- › Download and save search results

MEMBERSHIP CARDS

- › Download or send electronic membership cards

CLAIMS

- › File a new claim by taking a picture of your invoice
- › View past claims
- › Review and check the status of claims instantly

CONTACT DETAILS

- › Contact us with the tap of a finger

**HEALTHY AND
HAPPY EMPLOYEES.**

**THAT'S OUR WAY
OF HELPING YOU
ACHIEVE YOUR
MISSION.**

YOUR PERSONAL WEBPAGES

In today's world you expect the services and information you need to be available online. We feel the same way. That's why we've created an easy to use, fast and secure online platform, providing employees with access to all the essentials of your plan, anywhere, anytime.

A WEALTH OF INFORMATION AND TOOLS TO MANAGE YOUR PLAN

Our personal webpages are the go-to place if employees want to:

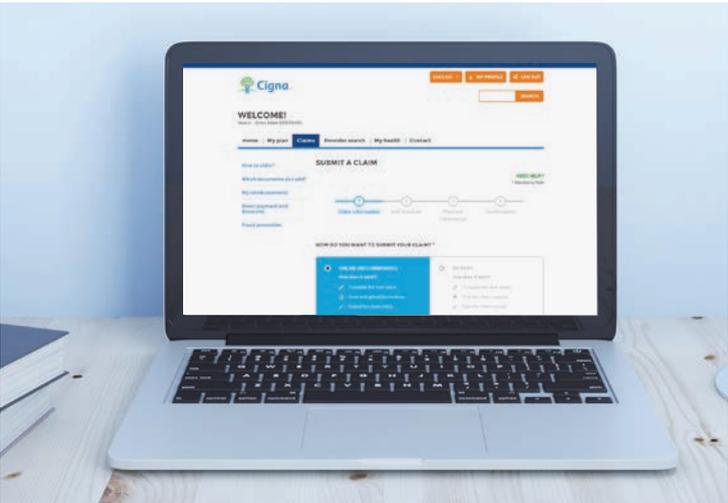
- › Submit claims online
- › Consult our worldwide network of health care providers,
- › Have a complete understanding of their coverage,
- › Know the status of their claim,
- › Check Online settlements,
- › Update their personal details.





**RETHINKING
THE CLAIMING
EXPERIENCE.**

ONLINE CLAIMING



Submitting a claim for medical expenses has never been easier. Your plan members now have access to a new claiming tool that automatically fills out personal and payment details, guides them through the process, and reminds them which documents to attach.

Why wait till home? The updated Cigna Health Benefits app allows plan members to take a photo of the supporting document with a smartphone or tablet. Fast and easy.

THE MOST IMPORTANT FEATURES



Tool gives advice on which original documents to add



Personal and payment details are pre-filled



Improved claims tracking overview and archiving options



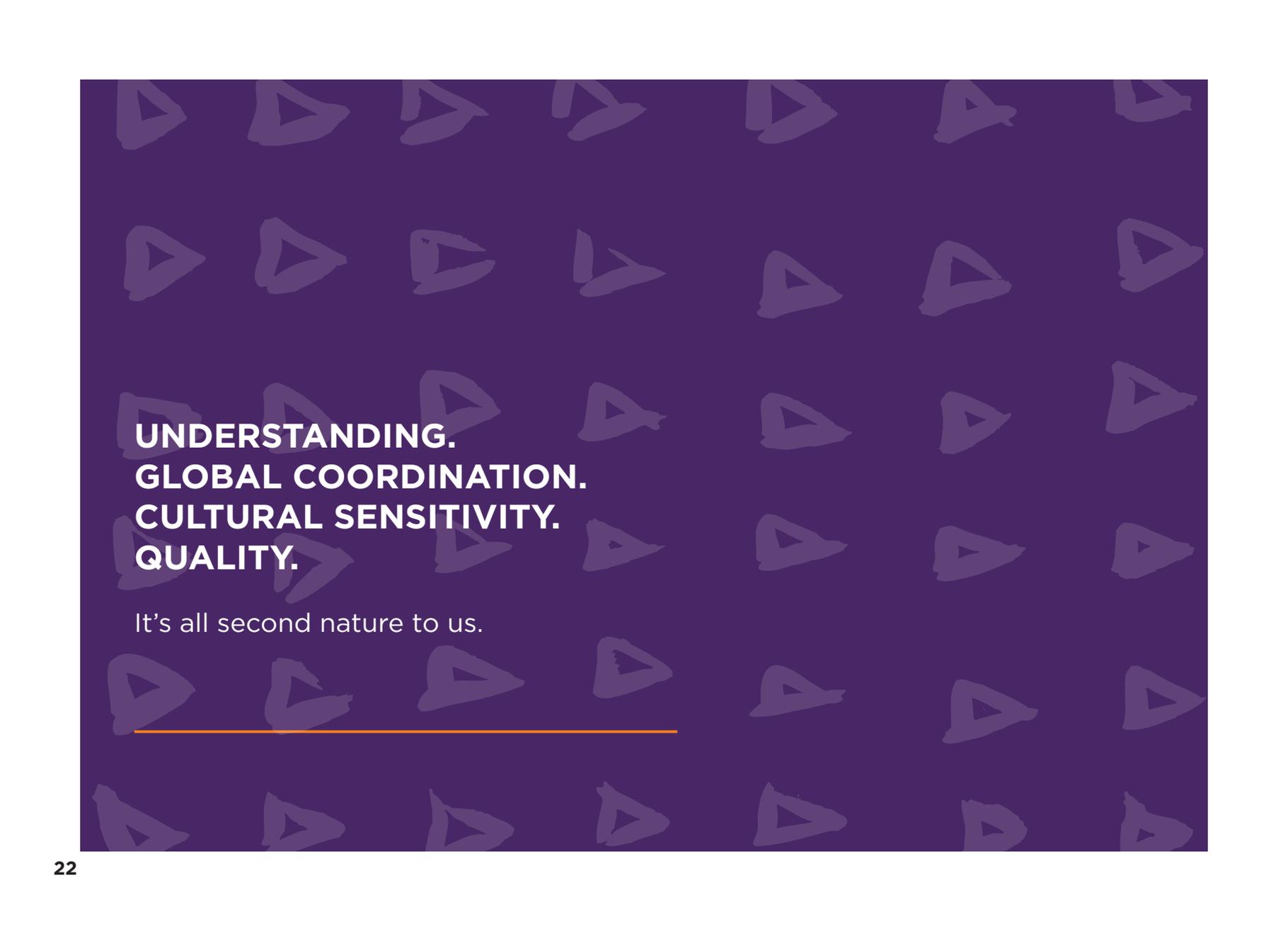
Save a claim and pick up on it later



Photo claim with the Cigna Health Benefits app



Unlimited number of lines on claim form



**UNDERSTANDING.
GLOBAL COORDINATION.
CULTURAL SENSITIVITY.
QUALITY.**

It's all second nature to us.

A LITTLE MORE ABOUT HOLLARD AND CIGNA

Hollard.

With its head office in Johannesburg, Hollard is South Africa's largest independent insurance company, known throughout the African continent for its innovative approach and customer-centric brand.

Brave, challenging and inventive, the worldwide Hollard group has interests in insurance operations in 18 countries across 4 continents. Serving over 6 million policyholders through more than 100 hand-picked partnerships, the group enjoys an 'AA' global credit rating.

Part of an increasing number of companies advocating an inclusive growth model, Hollard seeks to enable more people to create and secure a better future, and measures its social impact alongside its financial dividends.



Cigna is a Fortune 500 company based in Connecticut, USA, with 41,000 employees worldwide and sales capabilities in 30 countries.

With almost 60 years of experience on the continent, a regional office in Nairobi and a strong widespread presence, Cigna is no stranger to Africa. Its presence includes an established infrastructure with Africa-dedicated claims teams, medical board and fraud unit.

For more than 200 years, Cigna has been helping people all over the world live healthier, more secure lives – physically, mentally and financially. Over 90 million customers around the world seek Cigna's guidance and rely on them for a wide range of programs and services designed to meet their unique needs.

Recognised as one of the world's leading providers of health benefits and related services, Cigna is dedicated to helping the people they serve improve their health, wellbeing and sense of security.

Get in touch to find out more

Choosing Hollard Cigna Health is a sound business decision. Feel free to contact our sales team with all your questions about Hollard Cigna Health via info@hollardcignahealth.com.

Hollard and Cigna are dedicated to providing employees throughout sub-Saharan Africa with world-class health insurance.

The Hollard Cigna Health plan will enable these employees to secure a healthier future.



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