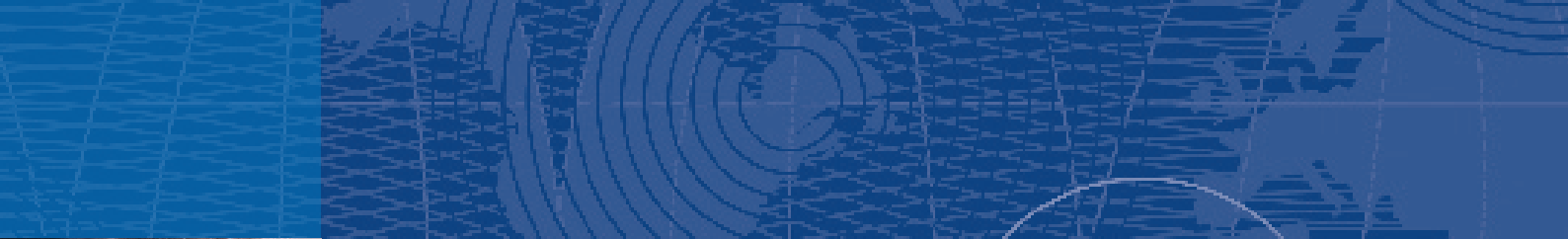
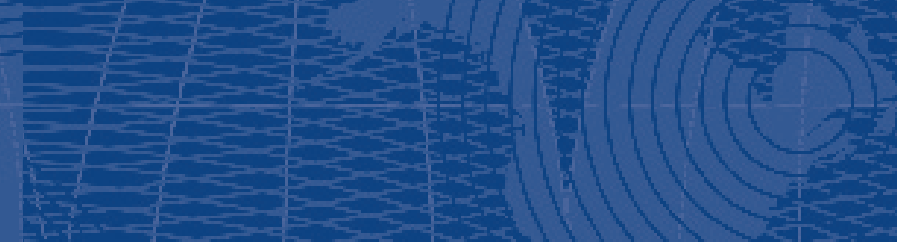


CIGNA & CMC  
International Employee Healthcare Plan





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## About CIGNA & CMC

CIGNA & CMC Life Insurance Co. Ltd. (“CIGNA & CMC”) was established by CIGNA Corporation and a China Merchants Group affiliate in 2003.

Founded in 1792, CIGNA Corporation is a global health company that provides medical, dental, behavioural health, pharmacy and vision care benefits, as well as group and individual life, accident and disability insurance to approximately 47 million people around the world. As the largest provider of employer sponsored international benefits and services, we’ve been operating in China since 1897 with a CIGNA predecessor company being the first American insurance company to be granted a license by the Qing Dynasty Government.

Established in 1872, China Merchants Group (CMG) is one of the earliest banks in Chinese enterprise and has investments in over 250 ventures including 14 listed companies.

CIGNA & CMC provides life, accident and supplemental health insurance products & services in China. CIGNA & CMC operates business in Guangdong province, Hubei province, Sichuan province, Zhejiang province, Jiangsu province, Beijing, Shanghai and Shenzhen at present, with nearly 2,000 employees and 600,000 policies in-force. The relationships we have fostered in China are deep rooted and we’re well positioned for ongoing and lasting success in this market.

CIGNA & CMC provides the Chinese market with a fully compliant healthcare product that delivers the same best-in-class services which have made CIGNA the world’s leading global benefits provider.

Our healthcare products are managed through a unique local and global delivery structure that leverages CIGNA & CMC’s local practices and CIGNA’s worldwide capabilities, to ensure the best service in China. We have accomplished this by establishing local service operations in China that are linked to CIGNA’s global healthcare service centres and networks. By doing so, our clients and members can be assured of a seamless, quality service in China and throughout the world.

## Global Health Solutions

Your expatriate and key local national employees and their eligible family members have access to the health care they need, wherever they are in China and while travelling or assigned outside of China.

- Physician-directed access to local doctors and hospitals worldwide, 24 hours a day, 7 days a week, just by calling our multilingual Customer Service Contact Centre, 24/7/365.
- 24-hour assistance for providers to verify members’ benefits and obtain guarantees of payment, as needed, when they call our Contact Centre, 24/7/365.
- Clinical resources at CIGNA headquarters, in China, and around the world for outreach, coordination and intervention.
- A secure Member Website for access to a wealth of information and self-service capabilities.
- Local claims adjudication resulting in timely reimbursement of claims.
- The option for worldwide coverage for all members, just by showing their CIGNA & CMC membership card.
- Cost savings to you and those employees who are in countries where CIGNALinks® local administrator programmes have been implemented.
- Access to high quality network of providers around the world.
- Expansion of our provider networks in China providing a wider access to quality services such as doctors, hospitals and clinics.

*Combined knowledgeable local and global care at the right cost.*





## **CIGNALinks® Coverage: Service, Simplicity, Strength on Several Continents**

CIGNALinks® is an exciting approach to healthcare coverage for expatriates and key local nationals. Under the CIGNALinks® programme, we work with local healthcare companies in selected host countries, integrating our global medical plans with the administrative services and provider networks of the local firm.

This programme is a part of our standard service offering and in selected countries provides access to a local healthcare administrator, whilst maintaining the benefits of a global insurance plan. The main drivers for evolving our service in this way are to maximise the opportunity to gain good discounts with established medical networks in a member's location and ensure that we are in compliance with local legislation or tax issues that may have in the past, been a barrier to providing adequate cover.

### **What do we offer**

We have a complete range of comprehensive and flexible products available to the corporate buyer:

#### **Core Benefits:**

- Medical Options - we have three standard medical plan options available, and will customize for groups with greater than 50 employees. Each providing comprehensive coverage, including inpatient and outpatient benefits, acute and chronic conditions, primary care, and emergency services.

#### **Supplemental Benefits:**

- Maternity Benefits - covering routine and complicated maternity.
- Wellness Benefits - offering physical examinations, pap smear, mammogram and prostate cancer screening.
- Standard Dental Plan - providing cover for investigative and restorative dental treatment with no waiting period.

- Our vision benefit provides coverage for an eye examination and additional optical expenses that may be incurred, such as prescription sunglasses/contact lenses.

### **Optional Cost Containment Features**

- Some employers find that granting access to coverage anywhere in the world is unnecessary for subsets of their key employee populations. While the alternative is always there for employers to select truly global coverage, in order to meet the needs of more cost conscious employers CIGNA & CMC offers the option to exclude non-emergency care in North America and the Caribbean. In an emergency situation; however, your employees will always be covered.
- Regardless of the employer's core and supplemental benefits selection, CIGNA & CMC's Healthcare Plan offers employers the choice between one of two network alternatives. Under both networks, employees are always welcome to seek services at any facility they choose within their area of coverage; however, our Gold Network\* product creates financial incentives for enrolled members to make more cost effective choices on where to seek care while in China, HK or the US. Our Platinum Network product eliminates such incentives for employers who wish to grant their employees maximum flexibility to seek care wherever they wish.

### **To Learn More**

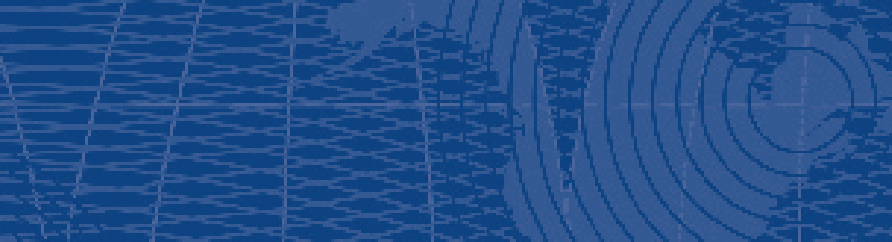
For further information about our products and service offering, contact your sales representative on : +86 21 6086 3101 or email: [healthcareinfo@cmc-xinnuo.com](mailto:healthcareinfo@cmc-xinnuo.com).

*The relationships we have fostered in China are deep rooted and we're well positioned for ongoing and lasting success.*

## Core Benefits

Pre-existing conditions may apply. Supplemental Benefits are available to all groups of 2 employees and above.

	OPTION 1	OPTION 2	OPTION 3
<b>Annual Benefit – Maximum per member or dependant per year of insurance</b>	RMB 15,000,000 per year of insurance	RMB 15,000,000 per year of insurance	RMB 15,000,000 per year of insurance
<b>Deductible</b> Deductible is the amount that the member or dependant is responsible for paying in any one year of insurance before any benefit is paid under the plan. The deductible is due from the first time the member or dependant makes a claim. The amount will be deducted from the cost of each relevant claim until the deductible limit for the year of insurance, if applicable, is reached.			
■ Individual Deductible	None	None	None
■ Family Deductible	None	None	None
<b>Coinsurance</b> Coinsurance is the percentage of charges for covered expenses that the member or dependant will be required to pay under the plan after satisfying the required deductible.			
	20%	10%	None
<b>Out-of-Pocket Limit</b> Out-of-Pocket expenses are covered expenses incurred for charges that are not paid by the plan because of any coinsurance. Charges will not accumulate toward the out-of-pocket limit for covered expenses incurred for: ■ Mental health treatment; ■ Non-compliance penalties; or ■ Provider charges in excess of the maximum reimbursable charge. When the out-of-pocket limit is reached, no further coinsurance will be applied to covered expenses for that year of insurance except for mental health treatment. Benefits will continue to be subject to individual benefit limits which may involve the member or dependant being responsible for a proportion of the cost of the claim.			
■ Individual Out-of-Pocket Limit	RMB 15,000	RMB 7,500	None
■ Family Out-of-Pocket Limit Family members are only required to meet their individual out-of-pocket limit. If the family out-of-pocket is met prior to their individual out-of-pocket being met, then no coinsurance will be applied except for mental health treatment.	RMB 30,000	RMB 22,500	None



## Core Benefits

IN-PATIENT/DAY CASE HEALTHCARE BENEFITS	OPTION 1	OPTION 2	OPTION 3
<b>Hospital Charges for:</b> <ul style="list-style-type: none"> <li>Nursing and accommodation for <i>in-patient treatment</i>;</li> <li><i>Day case treatment</i>;</li> <li>Operating theatre and recovery room;</li> <li>Prescribed medicines, drugs and dressings for <i>in-patient</i> or <i>day case treatment</i>.</li> </ul>	80% Refund	90% Refund	100% Refund
<b>Parental Accommodation</b> This applies to dependent children under the age of 18. <i>CIGNA &amp; CMC</i> will pay for reasonable costs for a parent staying in the same <i>hospital</i> with the child.	80% Refund	90% Refund	100% Refund
<b>Surgeons' and Anaesthetists' Fees</b>	80% Refund	90% Refund	100% Refund
<b>Specialist Physician's Fees</b> This <i>benefit</i> is payable for regular visits by a <i>specialist</i> physician during stays in <i>hospital</i> including intensive care by a <i>specialist</i> physician for as long as is required by <i>medical necessity</i> .	80% Refund	90% Refund	100% Refund
<b>Surgical Procedures</b>	80% Refund	90% Refund	100% Refund
<b>Radiotherapy, Chemotherapy, Oncology and Physiotherapy</b>	80% Refund	90% Refund	100% Refund
<b>Radiology, Pathology</b>	80% Refund	90% Refund	100% Refund
<b>Home nursing charges</b> This <i>benefit</i> will be paid: <ul style="list-style-type: none"> <li>If recommended by a <i>specialist</i> immediately after <i>hospital treatment</i> for as long as is required by <i>medical necessity</i>;</li> <li>On a full time basis for as long as is required by <i>medical necessity</i> for treatment which would normally be provided in a <i>hospital</i>.</li> </ul>	80% Refund up to 30 days per year of insurance	90% Refund up to 30 days per year of insurance	100% Refund up to 30 days per year of insurance
<b>Surgical Appliance and/or Medical Appliance</b> This <i>benefit</i> will be paid in respect of: <ul style="list-style-type: none"> <li>An artificial limb, prosthesis or device which is inserted during surgery;</li> <li>An artificial prosthesis or device which is a necessary part of the <i>treatment</i> immediately following surgery for as long as is required by medical necessity;</li> <li>A prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis.</li> </ul>	80% Refund	90% Refund	100% Refund
<b>Psychiatric care</b> This <i>benefit</i> will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions for a maximum of 30 days in any one <i>year of insurance</i> .	80% Refund up to 30 days per year of insurance	90% Refund up to 30 days per year of insurance	100% Refund up to 30 days per year of insurance
<b>International emergency services</b> This <i>benefit</i> requires pre-approval.	100% Refund	100% Refund	100% Refund
<b>Private ambulance</b> This <i>benefit</i> is payable for transport to or from a hospital when ordered for medical reasons.	80% Refund	90% Refund	100% Refund

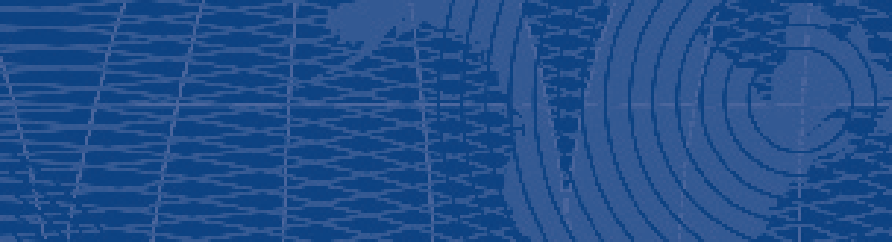
Note: Words in *italics* are defined in the Terms and Conditions.

*CIGNA & CMC* 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 & CMC* before incurring costs relating to organ donation.

## Core Benefits

OUT-PATIENT HEALTHCARE BENEFITS	OPTION 1	OPTION 2	OPTION 3
Consultations with <i>medical practitioners</i> and <i>specialists</i>	80% Refund	90% Refund	100% Refund
Pathology, Radiography, Radiology, Chemotherapy	80% Refund	90% Refund	100% Refund
Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy	80% Refund up to RMB 800 per visit and up to 20 visits per year of insurance	90% Refund up to RMB 800 per visit and up to 20 visits per year of insurance	100% Refund up to RMB 800 per visit and up to 20 visits per year of insurance
Non-surgical and minor surgical procedures and <i>treatment</i>	80% Refund	90% Refund	100% Refund
Prescribed Medicines, Drugs and Dressings	80% Refund	90% Refund	100% Refund
<b>Annual Routine Tests</b> One eye test and hearing test for children under the age of 15.	100% Refund	100% Refund	100% Refund
<b>Adult Travel Vaccinations</b> This <i>benefit</i> will be payable for vaccinations related to travel.	80% Refund	90% Refund	100% Refund
<b>Emergency dental <i>treatment</i></b> This <i>benefit</i> will be payable for <i>treatment</i> received during the emergency visit immediately after accidental damage to natural teeth.	80% Refund up to RMB 10,000 per year of insurance	90% Refund up to RMB 10,000 per year of insurance	100% Refund up to RMB 10,000 per year of insurance
<b>Psychiatric care</b> <i>CIGNA &amp; CMC</i> will pay 50% of valid expenses per <i>treatment</i> .	Payable at 50% up to RMB 10,000 per year of insurance	Payable at 50% up to RMB 10,000 per year of insurance	Payable at 50% up to RMB 10,000 per year of insurance
Chinese Medical Treatment	80% Refund up to RMB 240 per session up to 10 sessions per year of insurance	90% Refund up to RMB 240 per session up to 10 sessions per year of insurance	100% Refund up to RMB 240 per session up to 10 sessions per year of insurance





## Supplemental Benefits

WELLNESS BENEFITS		ALL OPTIONS		
<p><b>Routine Adult Physical Exams</b> This <i>benefit</i> will be paid for, or in connection with, routine physical examinations for <i>members/dependants</i> over 18 years old.</p>				Payable up to RMB 3,000 per year of insurance
<p><b>Well Child Tests</b> This <i>benefit</i> will be payable for dependent children aged 6 and under, with immunisation covered up to age 18. For full details, please contact <i>CIGNA &amp; CMC</i>.</p>				100% Refund
<p><b>Pap Smear</b> <i>CIGNA &amp; CMC</i> will pay charges for an annual Papanicolaou screening.</p>				100% Refund
<p><b>Prostate Cancer Screening</b> <i>CIGNA &amp; CMC</i> will pay charges for an annual prostate cancer screening for eligible males over 50 years old.</p>				100% Refund
<p><b>Mammograms for Breast Cancer Screening or Diagnostic Purposes</b> This <i>benefit</i> will be paid in respect of:</p> <ul style="list-style-type: none"> <li>■ One baseline mammogram for asymptomatic women aged 35-39;</li> <li>■ A mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary;</li> <li>■ A mammogram every year for women aged 50 and over.</li> </ul>				100% Refund
MATERNITY BENEFITS		OPTION 1	OPTION 2	OPTION 3
<p><b>Inpatient and Outpatient Maternity Cover</b> This <i>benefit</i> is payable to <i>eligible females</i> covered under the <i>plan</i>. It includes childbirth, pre-natal and post-natal exams, pre-natal vitamins.</p> <p>A 9-month waiting period applies to groups of 2-10 employees</p>	80% Refund (up to RMB 60,000 for normal delivery, unlimited if complications)	90% Refund (up to RMB 60,000 for normal delivery, unlimited if complications)	100% Refund (up to RMB 60,000 for normal delivery, unlimited if complications)	
VISION BENEFITS		BENEFIT LIMIT		
<p><b>One eye examination per year of insurance by an Optometrist or an Ophthalmologist</b></p> <p>Expenses for:</p> <ul style="list-style-type: none"> <li>■ Lenses to correct vision;</li> <li>■ Eyeglass frames</li> <li>■ Prescription sunglasses</li> </ul>				100% Refund  Payable up to RMB 1,000 per year of insurance
EMPLOYEE ASSISTANCE PROGRAMME BENEFITS		BENEFIT LIMIT TELEPHONIC ASSIST		
<p>Clinically-qualified staff can provide a confidential telephonic assessment of your concerns and provide you with information, support, and resources designed to help you cope with life's challenges. Services include:</p> <ul style="list-style-type: none"> <li>■ 24-hour/365-days telephonic access to confidential consultation regarding behavioural health issues</li> <li>■ Crisis response services and triage to emergency care</li> <li>■ Management consultations to assist managers with difficult workplace issues</li> <li>■ Issues resolution with one 20-minute consultation for each presenting issue; up to two additional follow up calls may be planned if necessary to resolve the presenting issue.</li> </ul>				Paid in Full

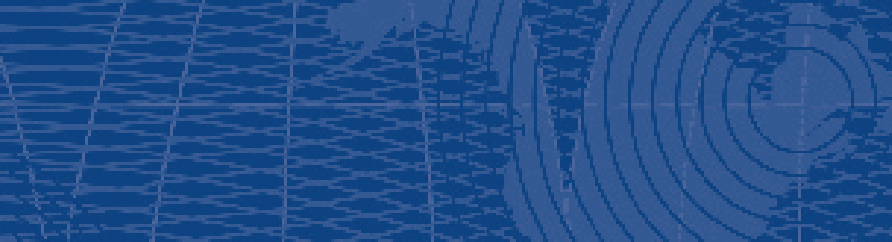
## Supplemental Benefits

### DENTAL BENEFITS

	BENEFIT LIMIT STANDARD PLAN <u>WITHOUT</u> ORTHO	BENEFIT LIMIT STANDARD PLAN <u>WITH</u> ORTHO
Maximum <i>Benefit per year of insurance</i> for Classes One, Two and Three	RMB 10,000 per <i>year of insurance</i>	RMB 10,000 per <i>year of insurance</i>
<b>Deductible</b>		
■ Individual	RMB 300	None
■ Family	RMB 900	None
<b>Class One</b> Investigative and Preventative <i>Treatment</i> <i>Benefits</i> include:	100% Refund after the deductible	100% Refund after the deductible
■ X-rays, scale and polish.		
<b>Class Two</b> Basic Restorative <i>Treatment</i> , Periodontal <i>Treatment</i> and <i>Treatment</i> of Dental injury. <i>Benefits</i> include:	80% Refund after the deductible	80% Refund after the deductible
■ Root canal <i>treatment</i> , extractions, surgical procedures, occasional <i>treatment</i> , anaesthetics, periodontal <i>treatment</i> .		
<b>Class Three</b> Major Restorative and Orthodontic <i>Treatment</i> . <i>Benefits</i> include:	50% Refund after the deductible	50% Refund after the deductible
■ Dentures - acrylic/synthetic, metal and metal/acrylic;		
■ Crowns, inlays, mouthguard or occlusal splint.		
<b>Orthodontic <i>Treatment</i> for dependant children under the age of 18</b>	None	50% Refund up to RMB 6,000 per <i>year of insurance</i>

#### Notes:

- Examination and Scale & Polish will both be limited to 2 visits per *year of insurance*.
- Full Case Assessment will be limited to one per *year of insurance*.
- X-rays will be limited to four Bitewings and six Intra Oral per year of insurance and OPG every 3 years.
- Prolonged Periodontal *Treatment* limit of one course per *year of insurance*.



## Notes

\* **Gold Network:**

Reimbursement level will be 20% lower if you choose the following hospitals in China/Hong Kong and out of CIGNA PPO network hospitals in the US for non-emergency medical treatments:

- ParkwayHealth Clinics (Shanghai)
- SinoUnited Health Medical Center (Shanghai)
- United Family Hospitals and Clinics (Beijing, Shanghai and other cities if any)
- Shanghai St.Michael Hospital
- Shanghai East International Medical Center
- International S.O.S Clinics (Beijing, Tianjin, Nanjing, Shenzhen)
- Hong Kong Adventist Hospital
- Matilda International Hospital (Hong Kong)
- Hong Kong Sanatorium & Hospital
- Beijing International Medical Centre (IMC)
- Asia Medical Specialist (Hong Kong) & Sport Performance (Hong Kong)





*Making a world  
of difference<sup>®</sup>*

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