

Premium Remittance: US Currency Only Cigna Health and Life Insurance Company 13680 Collection Center Drive Chicago, IL 60693 USA

Cigna Health and Life Insurance Company

Mailing Address: P.O. Box 15050 Wilmington, DE 19850

Prepaid / Medical Benefits Abroad, MBA APPLICATION FOR INSURANCE

Scan and email completed application to "sales@individualhealth.com" or Mail to: Application Processing P O Box 6374, Jackson, WY 83002-6374

It is agreed the insurance applied for will not become effective unless the application is received and approved by Cigna Health and Life Insurance Company (CH) prior to the Effective Date Requested. Acceptability of the application is determined by CH and is based on current underwriting rules and requirements.

Applicant (Full Legal Name):		Account Number : (For Internal Use Only)			
Contact Name:		Email:			
		Phone Num	her:		
Address:		Fax Numbe			
Nature of Business or Job Description:		T ax Numbe	1.		
	DDUCER INFORMATI	ON:			
Name of Firm:					
Broker's Name (if none, enter Direct):					
Bretter e Harrie (il rishe, shitor Birecty.	Phone Nu	ımber'			
Address:	Fax Number:				
	Tax ID Number:				
	Individual	License Number:			
Email Address:	Commiss	ion Rate:			
Effective Date Requested:	Effective Date Requested: Number of Employees Traveling:				
Country Destinations:					
PLAN DESIGN REQUESTED: (C	thoose a plan design a	and the number of we	eks of travel)		
FLAN DESIGN REQUESTED. (C	Elite	Premier Plus	Premier Plan	Standard Plan	
Benefit US Dollars	Plan	Plan	rieillei riali	Standard Flair	
Accidental Death & Dismemberment (Yes No)	\$200,000	\$100,000	\$100,000	\$100,000	
Evacuation / Repatriation	\$250,000	\$100,000	\$100,000	\$100,000	
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Calendar Year Benefit Medical Maximum	\$500,000	\$300,000	\$200,000	\$100,000	
Calendar Year Benefit Medical Maximum Calendar Year Deductible	\$500,000 \$0	\$300,000	\$200,000 \$25	\$100,000 \$50	
	\$0 100%	\$0 100%	\$25 100%	\$50 100%	
Calendar Year Deductible	\$0 100% 100% covered	\$0 100% 100% covered	\$25 100% 100% covered	\$50 100% 100% covered	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs	\$0 100% 100% covered expenses*	\$0 100%	\$25 100% 100% covered expenses*	\$50 100%	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident &	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year	\$0 100% 100% covered expenses* \$1,000 calendar	\$25 100% 100% covered expenses* \$1,000 calendar year	\$50 100% 100% covered expenses* \$1,000 calendar	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum	\$0 100% 100% covered expenses* \$1,000 calendar year maximum	\$25 100% 100% covered expenses* \$1,000 calendar year maximum	\$50 100% 100% covered expenses* \$1,000 calendar year maximum	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board Personal Deviation (Sojourn Travel)	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included None, subject to the	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP Not included None, subject to	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP Includes 7 days None, subject to the calendar year	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP Not included None, subject to the calendar	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included None, subject to the calendar year	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP Not included None, subject to the calendar year	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board Personal Deviation (Sojourn Travel)	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP Includes 7 days None, subject to the	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP Not included None, subject to	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included None, subject to the	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP Not included None, subject to	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board Personal Deviation (Sojourn Travel) Pre-Existing Condition *100% covered expenses when medically necessary while on a	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP Includes 7 days None, subject to the calendar year medical maximum	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP Not included None, subject to the calendar year medical maximum business trip – this ben	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included None, subject to the calendar year medical maximum	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP Not included None, subject to the calendar year medical maximum	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board Personal Deviation (Sojourn Travel) Pre-Existing Condition	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP Includes 7 days None, subject to the calendar year medical maximum	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP Not included None, subject to the calendar year medical maximum business trip – this ben	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included None, subject to the calendar year medical maximum	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP Not included None, subject to the calendar year medical maximum	
Calendar Year Deductible Coinsurance (paid by Cigna) Prescription Drugs Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain) Non-U.S. Room & Board U.S. Room & Board Personal Deviation (Sojourn Travel) Pre-Existing Condition *100% covered expenses when medically necessary while on a	\$0 100% 100% covered expenses* Unlimited – subject to the calendar year medical maximum \$1500 ASP Includes 7 days None, subject to the calendar year medical maximum	\$0 100% 100% covered expenses* \$1,000 calendar year maximum \$1,000 ASP Not included None, subject to the calendar year medical maximum business trip – this bengan international busines	\$25 100% 100% covered expenses* \$1,000 calendar year maximum \$700 ASP Not included None, subject to the calendar year medical maximum	\$50 100% 100% covered expenses* \$1,000 calendar year maximum \$500 ASP Not included None, subject to the calendar year medical maximum	

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Coverage is non-occupational only and war risk coverage is not included. A check made payable to Cigna Health and Life Insurance Company must accompany this Application Remittance address indicated at the top of this application.

ELIGIBILITY DEFINITION: All Full-time active employees who are traveling on the business of or at the expense of the Policyholder outside their country of residence or permanent assignment.

THE APPLICANT DECLARES that he/she has read the application and the answers to the above questions are complete and true. The applicant agrees that this application is offered as an inducement for the group insurance applied for and coverage, if accepted by the Insurance Company, at its Home Office will be issued based on the Plan Design specified above. Group Insurance will only be provided for persons eligible under the policy(s) issued.

HOME COUNTRY COVERAGE: The Policyholder certifies that for each individual employee traveler to be covered under this plan, Policyholder maintains or makes available comprehensive medical benefits to such employee in his or her country of permanent assignment in compliance with applicable laws and regulation, or if applicable, such employee maintains government sponsored comprehensive medical benefits. The Policyholder acknowledges that this coverage is not a substitute for such medical benefits in the employee's country of permanent assignment, and that expenses for medical services incurred in an employee's country of permanent assignment are not covered benefit under this plan.

FRAUD NOTICE: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act.

Authorized Signature:	Date:
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Title:	

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Contact Timothy Jennings (619) 435-6700 with question.

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