

Quarter 1, 2004



Welcome

During the latter half of 2003, we have been extremely busy at CIGNA International looking at various new initiatives to maintain our position as the international insurer of choice. We wanted to use this quarters newsletter, to let you know of one or two of these initiatives, along with confirmation of a

key benefit change effective from 1st January 2004, plus provide some additional background information on another element of our team. This time we are, explaining about our Underwriting team. In the past issues we have covered the UK Sales Team, European Sales Team and also Account Management.

Mark Coleman
CIGNA International

Plan Enhancement 1st January 2004

With effect from 1st January 2004 we have enhanced our cover in respect of Congenital Abnormalities.

Previous policy wording was "Treatment for congenital abnormalities present at birth or appearing within the first six weeks of life, except for expenses up to £10,000/\$15,000/€Euro 15,000 per patient in any one year of insurance. This exclusion will not apply to emergency operations carried out within 14 days of birth. Congenital abnormalities that present themselves later in life, and can be cured by treatment, surgery or therapy, will be covered."

This wording has been removed as benefit will now be paid in full.

International Mass Payment System

In order to continue to meet the service levels of our continually growing business, we have to continue to develop and expand our collection and disbursement process. To do this we have introduced a service called IMPS (International Mass Payment System), which essentially provides a single interface both to the international network of automated clearing houses and to other established global payment platforms. The real advantage for our members is the ability to have these payments issued with the settlement letter. Naturally this will all be invisible from our members' perspective but ensures that we provide an even quicker and more efficient settlement process.

Broker Web Portal



We have recently enhanced our C I G N A International Website so that as well as accommodating the needs of our members, who have access via a secure personal site, employers and brokers can now access more of the site. We have also given it a new “look and feel” for 2004.

We encourage you to take a look. Use the links in the middle of the page and the navigation on the left to move around the site. “Breadcrumbs” at the top of the page show you where you are within the site and offer a convenient way to navigate within a section. You’ll notice we now have content for



both North America and Europe. We’ve also added content specifically for members, employers, brokers and



providers.

Additional phases will roll out in 2004 which will include more content, more functionality and more tools.

To view the new site please visit www.cigna.com/expatriates



Underwriting Team

We have a dedicated Underwriting Team at CIGNA International, which now comprises of seven people headed up by our Underwriting Manager. We took a conscious decision from outset to have a dedicated resource as the requirements and risks associated with Expatriate plans vary considerably from the domestic market. The team is very aware of the anomalies of international risks, so if you do come across some unusual scenarios, chances are we have come across it ourselves previously!

And Finally.....

On 6th April we will be running, in conjunction with CIGNA UK, another of our Broker Induction days in Greenock, at our European Service Centre. Attendance during 2003 from the broker market has been excellent, with most days throughout 2003 being oversubscribed. Should yourself or any of your colleagues wish to attend one of these days (they will run quarterly), please can you notify either Mark Coleman, International Sales Director (mark.coleman@cigna.com) or Mike Lewars, UK Sales Manager (mike.lewars@cigna.com)

Next issue - we will be explaining more about our International EAP, which will provide even greater support and assistance to our members. Also we will provide detail of another service enhancement known as RXPrime. All will be revealed in the next issue!

CIGNA International Expatriate Benefits

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