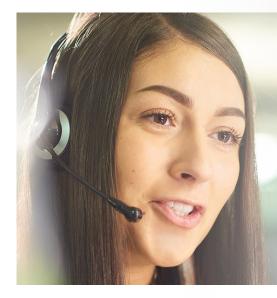


Cigna Global Health Benefits®



DECISION SUPPORT PROGRAM



Whether you have a serious medical diagnosis or a chronic condition, the Decision Support program can provide support and education that can help you manage your illness. Your Cigna case manager has nursing experience and can connect you to an expert physician to help answer questions you may have regarding your diagnosis and treatment plan.¹

As an extension of our global clinical support and case management services, the physician becomes a part of your Cigna Case Management team. In addition, a case manager may offer you:

- Coordinated, personalized and localized treatment decision support
- Access to clinical experts that can discuss treatment options and answer questions
- Assessment of whether local care is appropriate, or if travel care is necessary
- > Support, education and reassurance from clinical experts

When should I consider decision support?

- > Serious illness or condition diagnoses
- > Major surgery has been recommended
- > Rare disease has been diagnosed
- > Treatment is recommended that is excessively expensive
- When you want to learn more to help you make an informed decision about your health care and treatment

How to access

Your Cigna case manager can connect you to an expert physician to help answer questions you may have regarding your diagnosis and treatment plan.

Case Example²:

Kristi, chronic kidney failure patient on work assignment in the United Kingdom

After many years of problems with her kidneys, Kristi was diagnosed with chronic kidney failure at the age of 27. Her local physician's treatment plan consisted of a daily oral drug to prevent further damage to her kidneys. Kristi was concerned that the recommended treatment plan was not aggressive enough and looked to alternative treatments.

Kristi raised her concerns to her Cigna nurse case manager, who offered Kristi the option to speak with a physician who was also a kidney specialist. Kristi was able to speak with one of the experts to gain a greater understanding of her condition and treatment plan. While Kristi's treatment plan didn't change, it provided her reassurance that she had support at a critical time of need.

2. This is an example for illustrative purposes only. Not an actual customer experience.

REMOTE SECOND OPINION



If you would like a second opinion on a recent diagnosis or treatment plan, you have a helpful service available to you through the **Decision Support Program**. This service can help with concerns such as:

- > Is my diagnosis accurate?
- > I want to understand all my treatment options
- Are there any additional tests or procedures I should be considering?
- The treatment plan you've been given is not providing the desired results
- > For non-emergency issues and I have time to receive a remote second opinion

Through Remote Second Opinion,

You have confidential access to expert physicians that can provide an objective, evidence-based, and unbiased second opinion as well as answers to your personal questions regarding your diagnosis and treatment options.

Case Example³:

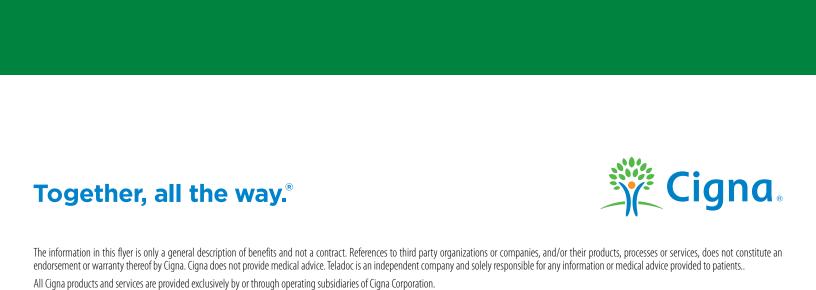
Andrea, a knee replacement candidate located in Dubai

Despite years of chronic knee pain, Andrea had always enjoyed an active lifestyle that included running daily. At age 52, it became too difficult for her to continue normal activities and she sought care from a local doctor who recommended replacement surgery for both knees.

Before moving ahead with the surgery, she wanted to be sure it was the best option. Andrea gathered all of her medical information, x-rays and records, and worked with her Cigna case manager for a remote second opinion. The expert physicians reviewed her information and agreed that surgery was the appropriate course of action. However, a less invasive knee surgery was suggested rather than a full knee replacement and would be equally effective resulting in significantly lower risk and much less recovery time. Additionally, a skilled Orthopedic Knee Specialist was identified in her assignment country.

Andrea decided to proceed with the minimally invasive treatment performed locally in her assignment country. Now, she enjoys her daily run without the pain.

3. This is an example for illustrative purposes only. Not an actual customer experience.



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