



Insured and/or administered by:
 Cigna Health and Life Insurance Company
 Delaware American Life Insurance Company

CBRE Government & Defense Services

Benefits at a Glance
 Global Plan for all covered Employees
 Policy # 03646D
 Plan Start Date January 1, 2026

This plan provides minimum essential coverage.

NOTE: This information is a general description of benefits and is not a contract. Refer to your certificate booklet for complete details of coverage and exclusions. If there is any difference between this summary and the certificate, the information in the certificate will apply. Please note that your plan does not cover expenses for services which are not medically necessary.

Cigna Healthcare, Global Health Benefits Customer Service		
Toll Free Telephone Number:	1.800.441.2668	
Direct Telephone:	1.302.797.3100 (collect calls accepted)	
Toll Free Fax Number:	1.800.243.6998	
Direct Fax Number:	001.302.797.3150	
Secure Website:	www.CignaEnvoy.com Registration is required (See member kit for registration information.) Secure email available at this site.	
Mail Delivery:	Cigna Healthcare P.O. Box 15050 Wilmington DE 19850-5050 U.S.A.	Cigna Healthcare 300 Bellevue Parkway Wilmington DE 19809 U.S.A.

General Plan Provisions - All Amounts in U.S. Dollars

Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Area of Cover	Worldwide		
U.S. Medical Network	OAP		
Eligibility	Refer to eligibility definition in the certificate		
Lifetime Maximum	Unlimited		
Calendar Year Deductible · Per Individual	\$0	\$300	\$600
· Per Family	\$0	\$600	\$1,800
Coinsurance (The percentage of covered expenses the plan pays)	100%	80%	60%
Out-of-Pocket Maximum (Excludes Deductible) · Per Individual	\$1,000	\$1,300	\$3,600
· Per Family	\$2,000	\$2,600	\$10,800



Global Medical Plan	
Deductible Calculation	Claims for a family member are covered at plan coinsurance: • When that family member satisfies the Individual Deductible -OR- • When the Family Deductible is satisfied regardless of whether or not the Individual Deductible is satisfied.
Out-of-Pocket Calculation	Claims for a family member are covered at 100% coinsurance: • When that family member satisfies the Individual Out-of-Pocket Maximum -OR- • When the Family Out-of-Pocket Maximum is satisfied regardless of whether or not the Individual Out-of-Pocket Maximum is satisfied. Out-of-Pocket will: Exclude deductible payments; Include copay payments; Include pharmacy copays; Include pharmacy coinsurance payments; Exclude Pre-Admission Certification/Continued Stay Review penalties.
Network Accumulation	Plan Deductible, Out-of-Pocket, maximums and service specific maximums (dollar and occurrence) will cross-accumulate across international and domestic networks.

Certification Requirements - For services rendered inside the United States

Precertification for inpatient and outpatient services received in the U.S. may be required.

- Providers must call our toll-free number, 1.800.441.2668 to pre-certify services.
- You or your dependents are responsible for ensuring that Out-of-Network providers pre-certify services.
- Failure to obtain precertification may affect Out-of-Pocket costs.
- This is a summary only and further details can be found in the certificate booklet.



	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Physician's Services			
· Physician's Office Visit	100%	80% after deductible	60% after deductible
· Surgery Performed In the Physician's Office	100%	80% after deductible	60% after deductible
Preventive Care			
· Routine Preventive Care - Adult	100%	100% not subject to deductible	100% not subject to deductible
· Immunizations - Adult	100%	100% not subject to deductible	100% not subject to deductible
· Routine Preventive Care - Child	100%	100% not subject to deductible	100% not subject to deductible
· Immunizations - Child	100%	100% not subject to deductible	100% not subject to deductible
Travel Immunizations (Immunizations as required for travel)	100%	100% not subject to deductible	100% not subject to deductible
Mammograms, PSA, PAP Smear and Colorectal Cancer Screenings	100%	100% not subject to deductible	100% not subject to deductible
Inpatient Hospital			
· Inpatient Hospital - Facility Services (Limited to the Semi-Private Room Rate)	100%	80% after deductible	60% after deductible
· Inpatient Hospital Physician Visits/Consultations	100%	80% after deductible	60% after deductible
· Inpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	100%	80% after deductible	60% after deductible
Outpatient Services			
· Outpatient Facility Services	100%	80% after deductible	60% after deductible
· Outpatient Professional Services	100%	80% after deductible	60% after deductible
Emergency Room	100%	80% after deductible	80% after deductible
Urgent Care Services	100%	80% after deductible	60% after deductible
Ambulance	100%	100% after deductible	100% after deductible



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Laboratory Services · Physician Office Visit · Outpatient Facility · Laboratory Services at an Independent Lab facility	100%	80% after deductible	60% after deductible
Radiology Services · Physician Office Visit · Outpatient Facility	100%	80% after deductible	60% after deductible
Advanced Radiology (i.e., MRIs, MRAs, CAT Scans, PET Scans) · Physician Office Visit · Inpatient Facility · Outpatient Facility	100%	80% after deductible	60% after deductible
Outpatient Therapy Services · Physician Office Visit · Outpatient Hospital Facility Calendar Year Maximum:	100%	80% after deductible	60% after deductible
60 Days for all Therapies Combined			
The limit is not applicable to Mental Health and Substance Use Disorder conditions. Note: The Outpatient Therapy Services maximum does not apply to the treatment of Autism <i>Includes:</i> Cardiac and Pulmonary Rehab, Speech, Occupational and Cognitive Therapy			



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Outpatient Therapy Services - Physical Therapy / Physiotherapy · Physician Office Visit · Outpatient Hospital Facility Calendar Year Maximum: Unlimited for all Therapies Combined	100% 100%	80% after deductible 80% after deductible	60% after deductible 60% after deductible
Chiropractic Care Calendar Year Maximum: Unlimited	100%	80% after deductible	60% after deductible
Maternity Care Services · Initial Visit to Confirm Pregnancy · All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (i.e. global maternity fee) · Physician's Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist · Delivery – Facility · Inpatient Hospital · Birthing Center	100% 100% 100% 100% 100%	80% after deductible 80% after deductible 80% after deductible 80% after deductible 80% after deductible	60% after deductible 60% after deductible 60% after deductible 60% after deductible 60% after deductible



Global Medical Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Infertility, Fertility and Conception Services · Physician Office Visit and Counseling · Lab and Radiology Tests · Inpatient Facility · Outpatient Facility	100%	80% after deductible	60% after deductible
Hearing Exam · 1 Exam Every 24 Months	100%	80% after deductible	60% after deductible
Hearing Device / Aids Maximum	100%	80% after deductible	60% after deductible
		Unlimited	
Mental Health · Physician Office Visit · Inpatient Facility Maximum: (combined with Substance Use Disorder)	100%	80% after deductible	60% after deductible
· Outpatient Facility Maximum: (combined with Substance Use Disorder)	100%	80% after deductible	60% after deductible
		Unlimited	
Substance Use Disorder · Physician Office Visit · Inpatient Facility Maximum: (combined with Mental Health)	100%	80% after deductible	60% after deductible
· Outpatient Facility Maximum: (combined with Mental Health)	100%	80% after deductible	60% after deductible
		Unlimited	
Important Note on Mental Health & Substance Use Disorder Coverage: Covered medical services listed above, which are received to diagnose or treat a Mental Health or Substance Use Disorder condition will be payable according to the sections titled "Mental Health" and "Substance Use Disorder".			



Prescription Drug Benefits

International (Outside of the U.S.)

Purchased outside the United States	No Charge, not subject to plan deductible
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Certain preventive care medications covered under this plan and required as part of preventive care services (detailed information is available at www.healthcare.gov) are payable at 100% with no copayment or deductible, when purchased from a Network Pharmacy. A written prescription is required.

Purchased Inside the United States Only

Benefit Highlights	Network Pharmacy (U.S. In-Network)	Non-Network Pharmacy (U.S. Out-of-Network)
Prescription Drug Products at Retail Pharmacies	The amount you pay for up to a consecutive 30-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	No charge after you pay the \$5 copay	In-Network Coverage Only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the \$30 copay	In-Network Coverage Only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the \$120 copay	In-Network Coverage Only
Prescription Drug Products at Home Delivery Pharmacies	The amount you pay for up to a consecutive 90-day supply	
Tier 1 - Generic Drugs on the Prescription Drug List	No charge after you pay the \$15 copay	In-Network coverage only
Tier 2 – Brand Drugs designated as preferred on the Prescription Drug List	No charge after you pay the \$90 copay	In-Network coverage only
Tier 3 – Brand Drugs designated as non-preferred on the Prescription Drug List	No charge after you pay the \$360 copay	In-Network coverage only



Pharmacy Plan Features for Prescriptions Drugs Purchased Inside the United States Only	
Prescription Drug List	Performance 3-Tier
Dispense As Written	If you request to fill a brand name drug that has a generic equivalent available, you will be financially responsible for the difference in cost between the brand name and the generic drug, plus any required brand name drug copayment and/or coinsurance, if applicable. However, if your doctor has determined a generic drug is not an acceptable alternative for you, you will only be responsible for payment of the appropriate brand name drug copayment and/or coinsurance, if applicable
Utilization Management	Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for your medical condition
Step Therapy	Certain drugs are subject to step therapy requirements. To identify whether a particular drug is subject to step therapy, please refer to your prescription drug list.
Prior Authorization	Coverage for certain drugs require your Physician to obtain prior authorization from Cigna. To identify whether a particular drug requires prior authorization, please refer to your prescription drug list.
Quantity Limits	Includes maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
To see if your medication is covered, you can view Cigna's Prescription Drug List by going to www.Cigna.com/druglist and select "Performance 3-Tier"	

Global Evacuation Plan	
Toll Free telephone number	1.800.441.2668
Emergency Medical Evacuation	100% of covered expenses for approved services.
Family Travel Arrangements	Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Return of Dependent Children	One-way Airfare at Economy Rates to return dependent children to country of residence
Repatriation of Mortal Remains	100% coverage

International Employee Assistance Program (IEAP)	
International EAP Assist & Work/Life	<p>Our program offers no cost 24/7 confidential support for you and your family's emotional and mental well-being. Services include telephonic triage for emergent and urgent referrals, crises intervention, and referrals for community resources such as childcare, eldercare, legal, and financial. Your counseling benefit includes up to 6 sessions per issue with a licensed behavioral professional. Sessions are available in-person, via video or telephone based on need, location, and your preference.</p> <p>Complete program details and country-specific contact information can be found on Cigna Envoy (cignaenvoy.com).</p>



Global Telehealth

Teladoc Health International	Global telehealth gives you no cost 24/7 access to licensed doctors for non-emergency health issues. Common outreaches include fever, rash, pain, non-emergency pediatric care, and more. Referrals to specialists and prescriptions available when medically necessary and locally permitted. Telephone or video consultations can be arranged through Cigna Envoy (cignaenvoy.com).
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Global Family Building & Hormonal Health Support

Carrot	<p>As a Cigna Healthcare global member, you and your covered spouse/partner can access Carrot, the leading global fertility, hormonal health, and family-building benefit provider. Carrot provides:</p> <ul style="list-style-type: none">• Personalized care plans and support for fertility, pregnancy, postpartum, parenting, menopause and low testosterone symptom relief and more• Unlimited 1:1 telehealth support from clinicians and specialists• Multilingual localized expertise, country-specific care, and provider navigation• Access to expert-authored articles, videos, guides, and group sessions <p>Create your account and explore your Carrot benefit.</p>
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Global Vision Plan			
	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Examinations One every 12 consecutive months Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$40
Frames One every 12 consecutive months Maximum	100% not subject to deductible \$250	100% not subject to deductible \$250	100% not subject to deductible \$200
Lenses One pair every 12 consecutive months			
Single Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$30
Bifocal Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$50
Trifocal Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$70
Lenticular Lenses Maximum	100% not subject to deductible Unlimited	100% not subject to deductible Unlimited	100% not subject to deductible \$70
Contact Lenses Maximum	100% not subject to deductible \$250	100% not subject to deductible \$250	100% not subject to deductible \$200
Tints and Coating Maximum		100% not subject to deductible Unlimited	100% not subject to deductible \$8

Additional coverage may be included with your Vision plan. Refer to Envoy for additional information.



Global Dental Plan		
Calendar Year Maximum Combined for: Class I Class II Class III		\$1,500
Lifetime Class IV Maximum		\$1,500
Calendar Year Deductible Combined for: Class II Class III		\$25 Individual / \$75 Family
Class I	Preventive Care For diagnostic and preventative services including: <ul style="list-style-type: none"> • Oral Exam -2 Per Person Per Year • Cleanings -2 Per Person Per Year • Bitewing X-rays -2 Per Person Per Year • Fluoride Applications -1 Per Person Per Year (Up to age 19) • Sealants -1 Treatment per Posterior Tooth per 3 Years • Diagnostic X-rays –Unlimited • Full Mouth / Panoramic X-rays -1 Per Person Per 3 Years 	100% not subject to deductible
Class II	Basic Restorative For Basic Restorations: <ul style="list-style-type: none"> • Endodontics • Periodontics • Prosthodontics Maintenance • Oral Surgery • Fillings • Root Canal • Periodontal Scaling and Root Planing • Repair to Bridgework and Dentures 	80% after deductible
Class III	Major Restorative For Major Restorations: <ul style="list-style-type: none"> • Dentures • Bridgework • Crowns 	50% after deductible
Class IV	Orthodontia Children under 19 Years	50% after separate \$50 deductible

Global Life Plan	
Employee Benefit	A flat benefit amount of \$50,000
Guaranteed Issue Amount	A flat benefit amount of \$50,000
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement



Global Dependent Life Plan

Spouse Benefit	A flat benefit amount of \$50,000
Dependent Children ages 14 days to 6 months Benefit	A flat benefit amount of \$500
Dependent Children ages 6 months to 19 years (or Full Time Student) Benefit	A flat benefit amount of \$10,000

Global Supplemental Life Plan

Employee Benefit	
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement

Global Accidental Death & Dismemberment

Employee Benefit	A flat benefit amount of \$50,000
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement
Scope of Coverage	24 Hour Coverage

Global Dependent AD&D Plan

Spouse Benefit	A flat benefit amount of \$50,000
Dependent Children ages 14 days to 6 months Benefit	A flat benefit amount of \$500
Dependent Children ages 6 months to 19 years (or Full Time Student) Benefit	A flat benefit amount of \$10,000

Global Supplemental AD&D Plan

Employee Benefit	
Reduction of Benefits	To 65% at age 65 and 50% at age 70; Terminate at Retirement
Scope of Coverage	24 Hour Coverage

Global Long Term Disability Plan

Gross Disability Benefit	The lesser of 60.00% of your monthly Covered Earnings rounded to the nearest dollar or the Maximum Disability Benefit
Covered Earnings Definition	Employee's base annual earnings (wage or salary) as reported by employer excluding bonuses, commissions, overtime pay or extra compensation
Employer Contribution	50%
Elimination Period	180 Days
Maximum Disability Benefit	\$5,000 per month
Minimum Disability Benefit	\$100 per month
Maximum Benefit Period	Reducing Benefit Duration



Age at Disability	Maximum Benefit Period
Prior to age 60	To age 65
Age 60	60 Months
Age 61	48 Months
Age 62	42 Months
Age 63	36 Months
Age 64	30 Months
Age 65	24 Months
Age 66	21 Months
Age 67	18 Months
Age 68	15 Months
Age 69	12 Months
Age 70 and over	None
Definition of Disability	24 Month Own Occupation then Any Occupation thereafter
Return to Work Incentive	Included
Successive Periods of Disability	6 months, or less
Survivor Benefits	Single lump sum payment equal to 3 months Disability Benefits
Less Other Income Benefits	Primary Social Security, Canadian Pension Plan (CPP), Quebec Pension Plan (QPP), Local Country Social Programs and other standard offsets.
Mental Illness Limitation	24 months (conditions include, but are not limited to, Mental Health and Substance Use)
Pre-existing Condition Limitation	3 / 6 / 12 Exclusion
When Coverage Continues (Waiver of Premium)	Premium payments are waived during any period for which benefits are payable. If coverage is to be continued, premium payments may be resumed following a period during which they were waived.
War Risk	No - War Risk is not covered.

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