

Dear valued client,

As Cigna closely monitors the COVID-19 pandemic, we recognise that our mission to protect the health, wellbeing and peace of mind of those we serve has never been more relevant.

We understand that now more than ever, people may be concerned about their health and access to quality healthcare when they need it. We recommend that our customers follow local government advice and use the local health system where available. This helps local governments track the disease, find out more about how the virus spreads and how those who are infected can be treated most effectively.

Testing for COVID-19

Testing for COVID-19 is currently being co-ordinated and provided by local government health systems around the world. If not available locally, Cigna will cover medically necessary testing for COVID-19 in line with the plan's coverage for diagnostics for other illnesses, and according to the World Health Organisation (WHO) guidelines. Currently this is for people who:

are exhibiting symptoms (fever with cough and/or shortness of breath) and/or

have had an exposure to a confirmed case of COVID-19 infection in the 14 days prior to the onset of symptoms.

If the plan has any restrictions or cost sharing (e.g. co-pays, co-insurance or deductibles/excess) for outpatient diagnostic testing, then we will waive these for COVID-19 testing.

Treatment for COVID-19

For any customers diagnosed with COVID-19, and where customers need support in a private healthcare setting, Cigna covers treatment for illnesses designated as a pandemic in line with policy coverage and in the same way as any other illness, and we will support patients with their care needs. Customers should refer to the terms of their policy for coverage details.

For questions about benefits and coverage, customers can visit their customer portal or call their customer support helpline.

We will continue to closely monitor the COVID-19 pandemic. As your global health partner, Cigna is well equipped to deal with the current situation, and we are available to support you with any questions or concerns you may have. The health

and well-being of our customers remains our top priority.

Please contact your Client Manager if you have any further questions.

Kind Regards,

Arjan Toor

CEO Cigna Europe