



## 2025 CGHO Product Enhancements

At Cigna Healthcare, we specialise in international health insurance for globally mobile individuals. Health insurance has been a focus of ours for more than 100 years, we are dedicated to helping your customers better manage their overall health and well-being by ensuring they have quality care available as and when they need it.

Our Cigna Global Health Options plan offers your customers a flexible health plan that meets their specific needs and we're pleased to announce that we have made enhancements to our Silver and Gold levels of cover to further protect their health and well-being.



### Silver enhancements

**We are increasing our limits for:**

1. Hormone Therapy (optional Outpatient module).
2. Footcare by a Chiroprapist or Podiatrist and Bone Densitometry (optional Health and Wellbeing module).

**We are introducing a new benefit for:**

3. Genetic Testing to our optional Outpatient module.



### Gold enhancements

**We are increasing our limits for:**

1. Cancer related appliances, Hospital accommodation for parent/guardian, inpatient cash benefit.
2. Consultations and outpatient procedures with practitioners and specialists, outpatient rehabilitation and Hormone Therapy (optional Outpatient module).
3. Footcare by a chiroprapist or podiatrist and bone densitometry (optional Health and Wellbeing module).

Core (inpatient) module		
Existing level of cover	Enhanced level of cover	What does this mean?
Cancer related appliances		
Silver/Gold/Platinum: \$125 per lifetime	Silver: \$125 Gold: <b>\$250</b> Platinum: <b>\$500</b>	We have removed the "lifetime" limit restriction and the benefit limit now renews every period of cover. We have increased the limits on Gold and Platinum to provide further value to those customers.
Cancer preventative surgery		
Silver: 70% up to \$10,000 Gold: 80% up to \$18,000 Platinum: 90% up to \$18,000 12 month waiting period	Silver: <b>\$10,000</b> Gold: <b>\$18,000</b> Platinum: <b>\$20,000</b> 12 month waiting period	We have removed the cost share which provides increased limits and we've further increased the Platinum limit.
Hospital accommodation for a parent or guardian		
Silver: \$1,000 Gold: \$1,000 Platinum: Paid In Full	Silver: \$1,000 Gold: <b>\$2,000</b> Platinum: Paid In Full	We've increased the benefit limit on Gold to provide further value.
Inpatient cash benefit		
Silver: \$100 Gold: \$100 Platinum: \$200	Silver: \$100 Gold: <b>\$150</b> Platinum: <b>\$200</b>	We've increased the benefit limit on Gold to provide further value.



## Optional Outpatient module

Existing level of cover	Enhanced level of cover	What does this mean?
<b>Consultations and outpatient procedures with medical practitioners and specialists</b>		
Silver: \$2,500 Gold: \$5,000 Platinum: Paid In Full	Silver: \$2,500 Gold: <b>\$7,500</b> Platinum: Paid In Full	We've increased the benefit limit on Gold to provide further value.
<b>Outpatient rehabilitation</b>		
Silver: \$5,000 Gold: \$10,000 Platinum: Paid In Full	Silver: \$5,000 Gold: <b>\$15,000</b> Platinum: Paid In Full	We've increased the benefit limit on Gold to provide further value.
<b>Hormone therapy</b>		
Silver: \$250 Gold: \$500 Platinum: \$1,000	Silver: <b>\$500</b> Gold: <b>\$1,000</b> Platinum: <b>\$1,500</b> <b>Inclusion of low testosterone and gender dysphoria hormone treatments</b>	We've increased the benefit limits across all 3 plans. Benefit now includes hormonal treatment for low testosterone and gender dysphoria if medically necessary.
<b>Genetic testing</b>		
Silver: No coverage Gold: \$2,000 Platinum: \$4,000 12 month waiting period	Silver: <b>\$1,000</b> Gold: \$2,000 Platinum: \$4,000 12 month waiting period	We've introduced this benefit to our Silver plan to provide added value.  We've widened the scope of conditions we test for. For example: cystic fibrosis, gaucher disease and Rett syndrome,

## Optional Health & Wellbeing module

Existing level of cover	Enhanced level of cover	What does this mean?
<b>Footcare by a Chiropodist or Podiatrist</b>		
Silver: \$225 Gold: \$450 Platinum: \$900	Silver: <b>\$325</b> Gold: <b>\$650</b> Platinum: \$900	We've increased the limits for Silver and Gold to align to the other Health and Wellbeing module benefits.
<b>Bone densitometry</b>		
Silver: \$225 Gold: \$450 Platinum: \$900 Silver	Silver: <b>\$325</b> Gold: <b>\$650</b> Platinum: \$900	We've aligned the limits for Silver and Gold to the rest of the Health & Wellbeing module.

If you have any questions regarding these enhancements, please reach out to your regular Cigna Healthcare contact, or schedule a call with our Broker Sales and Support Team.

[Schedule a call](#)