



**GLOBAL HEALTH
ADVANTAGE[®]
2 to 20
Benefits at a Glance**

Prepared specially for

Veeva Systems Inc.

Policy # 04832A



Platinum Preferred Plan			
	International	In-Network U.S.	Out of Network U.S.
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Coinsurance (paid by Cigna)	100%	100%	80%
Deductible			
<i>Individual</i>	\$0	\$0	\$0
<i>Family</i>	\$0	\$0	\$0
Out of Pocket Limit			
<i>Individual</i>	\$500	\$500	\$1,000
<i>Family</i>	\$1,500	\$1,500	\$3,000
	International	In-Network U.S.	Out of Network U.S.
Preventive Care & Screenings	There is no calendar year maximum for all Preventative Care & Screenings		
Periodic Health Exams; Well - Woman Exams*			
Pap Smear			
Well Child Care (including developmental screenings)	100%	100%	100%
Mammogram			
Routine Immunizations / Injections			
Other Screenings			
Colorectal Cancer (for persons age 45 or older, or for any person deemed at high risk of colon cancer)	100%	100%	100%
Prostate Specific-Antigen (PSA)			
Lead Poisoning Test			
Travel Immunizations			
For employee and dependent immunizations required for travel	100%	100%	100%
Physician Services			
Office Visits			
Surgery Performed in the Physician's Office	100%	100%	80%
Second Opinion Consultants			
Allergy Treatment / Injections / Serum			
Emergency Care			
Hospital Emergency Room	100%	100%	100%
Urgent Care Facility			
Ambulance	100%	100%	100%
Inpatient Hospital Services	100%	100%	80%
Inpatient Hospital Services			
Semi-Private Room and Board		Limited to the semi-private room rate	
Private Room		Limited to the semi-private room rate	
Special Care Units (ICU / CCU)		Limited to the ICU/CCU daily room rate	
Outpatient Hospital Services			
Operating Room, Recovery Room, Procedures Room, Treatment Room, and Observation Room	100%	100%	80%
Mental Health and Substance Use Disorder			
Inpatient Facility	100%	100%	80%
Outpatient - Office Visits			
Outpatient - All Other Services			
Autism	Coverage for screening, diagnosis, and treatment of autism spectrum disorder and medications as prescribed by licensed providers.		

Platinum Preferred Plan			
	International	In-Network U.S.	Out of Network U.S.
Maternity Care			
Initial Visit to Confirm Pregnancy Pre-and Post-Natal, Exams, and Delivery	100%	100%	80%
Family Planning - Women's Services			
Annual well-woman visits Gestational diabetes screening HPV DNA testing for women 30 years and older Sexually-transmitted infection counseling including HIV screening and counseling Domestic violence screening and counseling	100%	100%	100%
Breast Feeding Equipment and Supplies	Limited to one rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies and counseling.		
Family Planning - Men's Services	100%	100%	80%
Chiropractic Care			
Office Visit	100%	100%	80%
Temporomandibular Joint Disorder (TMJ)			
Benefit Lifetime maximum: \$1,000	100%	100%	80%
Outpatient Short-Term Rehabilitative Therapy	100%	100%	80%
Includes: Cardiac, Physical, Speech, Occupational, Pulmonary, and Cognitive Therapies. The maximum does not apply to the treatment of autism and/or Mental Health conditions. The limit is not applicable to Physical Therapy.	60 day calendar year maximum for all therapies combined.		
Home Health Care			
Calendar Year Maximum: 120 days (<i>includes outpatient private nursing when approved as medically necessary.</i>) The limit is not applicable to Mental Health and Substance Use Disorder conditions.	100%	100%	80%
Hospice			
Inpatient	100%	100%	80%
Outpatient	100%	100%	80%
Hearing Exams: Routine			
One exam per 24 month period	100%	100%	80%
Hearing Aids For Dependents to Age 24			
Maximum Benefit: \$1,000 per hearing aid unit as necessary for each ear, every three years.	100%	100%	80%
Vision	International	U.S.	
One exam per 24 month period	100%	100%	
Hardware	100%	100%	
	One pair of frames or lenses per 24 month period - Maximum benefits \$250		
Prescription Drugs	International (Outside the U.S.)	Cigna Pharmacy Management	
		<i>Participating</i>	<i>Non Participating</i>
Retail (each 30 day supply)	Generic	\$5 copay	
	Brand Name Non-Preferred	80%	\$30 copay \$90 copay 80%
Mail Order (each 90 day supply)	*Generic		\$15 copay
	*Brand Name *Non-Preferred	n/a	\$90 copay \$270 copay n/a
Dispense as Written (DAW)/Member Pay Difference	n/a	If a customer receives a brand name drug when there is a generic equivalent, the customer pays the generic copay, plus the cost difference between the brand and generic drug. However, if the prescribing physician indicates, "Dispense as Written – DAW" on the prescription, the penalty does not apply, and the brand copay applies.	

Platinum Preferred Plan	
International Employee Assistance Program	
Level 1 Telephonic Assistance	Direct Dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crises intervention and referrals to community resources. Up to 5 calls to resolve a behavioral issue.
Crisis Assistance Plus™ (CAP) a worldwide crisis assistance program	
Crisis Assistance Plus	Includes crisis consulting expenses up to \$250,000 per covered person, per incident. It provides time sensitive advice and coordinated in-country crisis assistance for nine different risks that impact or have the potential to impact employees while traveling (terrorism, political threats, natural disasters, blackmail or extortion, violent crimes, disappearances of persons, hijacks, kidnap and ransom* and wrongful detentions). *Ransom Payments are not covered
Global Wellness Programs	
Pre-Departure Medical Assessment	Cigna Global Health Benefits' pre-departure medical assessment program is a unique clinical program that offers comprehensive case management, care coordination, inpatient management, evacuation assistance, and online expert second opinions for employees and dependents either in the U.S. or abroad. The tool can be accessed prior to or during assignment through Cigna's secure web portal, www.cignaenvoy.com . Employees that utilize the pre-assignment assistance program are more likely to have a successful assignment.
Health Assessment and Targeted Risk Assessment	Our health assessment (HA) provides employees the opportunity to find which areas of health they are doing really well in and which need attention. After completion of the online assessment via Cigna's secure online portal, Cigna Envoy, every participant gets their own highly personalized report that provides practical tips and advice on making relevant lifestyle improvements. Based on an employee's answers to the Health Assessment, an invitation to complete a Targeted Risk Assessment (TRA) for each identified risk factor is immediately sent online. These lifestyle risk factors include sleep, stress, nutrition, and physical activity. TRAs provide an in-depth assessment for each lifestyle risk and a highly personalized report with actionable recommendations "My Library" the online library which supports these assessments, provides articles and recipes tied to assessment results. The articles are evidence based, and recipes are written by a qualified nutritionist. These materials are translated and culturally adapted in 38 localizations. Additionally, employees will now have access to an engagement kit that allows for a four week campaign, encouraging participation and education around health and wellbeing. Afterwards there will be ongoing communication featuring articles on health and wellness. The Health Assessment, Targeted Assessments and "My Library" are all mobile friendly.
Cigna Wellbeing App™	As part of our overall value proposition, we are including access to our Cigna Wellbeing App™. Global Telehealth services are included. Your employees and their dependents will have access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from the Cigna Wellbeing App™. Appointments are often scheduled for the same day you contact us. There may be limitations regarding the type of care that can be provided through Telehealth as opposed to a traditional face-to-face visit.

Dental Plan		
		Option I
Calendar Year Maximum		\$1,000
Deductible <i>(waived for Class I)</i>	<i>Individual</i>	\$50
	<i>Family</i>	\$150
Class I - Preventive Care	100% not subject to deductible <i>Diagnostic - General Preventative Care</i>	
Class II - Basic Restorative	80% subject to deductible <i>Restorative (Basic) Endodontics Periodontics Prosthodontics - Removable (Maintenance) Prosthodontics - Fixed Bridge (Maintenance) Oral Surgery</i>	
Class III - Major Restorative	50% subject to deductible <i>Restorative (Major) Prosthodontics - Removable (Installation) Prosthodontics - Fixed Bridge (Installation)</i>	
Class IV - Orthodontia <i>(Child Only to Age 19)</i>	Benefit Not Covered	
Class V - Implants	Benefit Not Covered	

Long Term Disability	
Elimination Period	90 days
Gross Disability Benefit	The lesser of 60% of your monthly Covered Earnings rounded to the nearest dollar or the Maximum Disability Benefit.
Maximum Disability Benefit	\$5,000 per month
Minimum Disability Benefit	\$50 per month
Survivor Benefits	3 months
Duration	Reducing Benefit Duration (RBD)
Age at Disability	
62 or under	Your 65th birthday or the date the 42nd Monthly Benefit is payable, if later.
63	The date the 36th Monthly Benefit is payable
64	The date the 30th Monthly Benefit is payable
65	The date the 24th Monthly Benefit is payable
66	The date the 21st Monthly Benefit is payable
67	The date the 18th Monthly Benefit is payable
68	The date the 15th Monthly Benefit is payable
69 and over	The date the 12th Monthly Benefit is payable
Definition of Disability	24 month Regular Occupation
Partial Disability	Included
Recurrent Disability	6 months
Offsets	US Social Security, CPP-QPP, Local Country Social Programs & other standard offsets.
Mental Health Limited Benefit Period	24 months
Maternity Coverage	Included
Pre-existing Exclusion	12/06/24
Waiver of Premium	Included
Cost of Living Adjustment	Cost of Living freeze

Emergency Medical Evacuation / Repatriation

Emergency Evacuation	100% coverage not subject to the deductible for services approved by Cigna and/or its designee.
Family Travel Arrangements	Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of seven (7) days.
Return of Dependent Children	One-way economy airfare to return dependent children to their country of residence.
Repatriation of Mortal Remains	100% coverage not subject to the deductible.

How we make a difference

24/7/365 Customer Service

Cigna is committed to providing superior service to our customers. It doesn't matter where you are working or what time zone you are in. Our clients and customers can reach us 24 hours, 7 days a week by calling our global Service Center or online through Cigna Envoy®.

Contact Us

Phone

- > **1.800.441.2668** Toll-free Phone (U.S. & Canada)
- > **1.800.558.3604** Toll-free TDD telephone number for the hearing impaired
- > **001.302.797.3100** Direct Phone (Collect Calls Accepted)

Fax

- > **1.800.243.6998** Toll-free Facsimile
- > **001.302.797.3150** Direct Fax (inside the U.S.)

Website

- > www.CignaEnvoy.com

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