



USING YOUR GLOBAL HEALTH PLAN

Cigna is here to make it easy.

Below are some quick tips to help make the most of your Cigna plan and ensure your care experience goes as smoothly as possible.

Prior Approval

Prior authorisation must be obtained from Cigna for all treatment. This will help ensure your claim will be covered under your Cigna policy. If you do not get prior approval from Cigna, there may be delays in processing claims, or Cigna may decline to pay all or part of the claim.*

To obtain prior authorisation, please contact Cigna's Customer Care Team, who will help you:

- > arrange your treatment plan;
- > find an in-network hospital, clinic or medical practitioner near you;
- > whenever possible, arrange direct payment with your treatment provider.

If Cigna cannot arrange direct payment with the provider, Cigna will advise you of the nearest billing provider when you call for approval. There may be instances when Cigna cannot arrange direct payments with a provider and, in these cases, Cigna will let you know.

Getting Treatment

- > Remember to take your Cigna ID card with you when you go for treatment (a copy is available in the secure online Customer Area).
- > Ask your hospital, medical practitioner or clinic about direct billing if this has not already been confirmed.
- > Where a deductible or cost share applies to your policy, you are responsible for paying that amount directly to the hospital, medical practitioner or clinic at the time of treatment.
- > In some circumstances, Cigna may issue a guarantee of payment to you or a provider.

Getting treatment in the USA

- > If prior approval is obtained, but the beneficiary decides to receive treatment at a hospital, medical practitioner or clinic which is not part of the Cigna network, we will reduce any amount we will pay by 20%. A list of Cigna network hospitals, clinics and medical practitioners is available in your secure online Customer Area.
- > Cigna realise that there may be occasions when it is not reasonably possible for treatment to be provided by a Cigna network hospital, medical practitioner or clinic. In these cases, Cigna will not apply any reduction to the payments we will make. Please contact our Customer Care Team for more information.

Emergency Treatment

Cigna understands that there will be times when it's not possible for you to contact them for prior authorisation. In circumstances like these, please contact Cigna within 48 hours after treatment.

In the event of emergency treatment, Cigna will ask for an explanation of why the treatment was needed urgently, and may ask for evidence of this. If Cigna agrees that it was not reasonably possible or practical to seek prior approval, the cost of the initial treatment will be covered - including any prescribed medication, which was urgent (within the terms of this policy).

Together, all the way.SM



* 20% reduction if you do not obtain prior approval for treatment outside the USA and 50% reduction if you do not obtain prior approval when it was required for treatment inside the USA.

How Cigna pays claims after treatment

Cigna will pay your hospital, clinic or medical practitioner directly

Some providers and facilities are willing to invoice Cigna directly. If the treatment is covered, they should send Cigna the original invoice and Cigna will pay them directly.

If your hospital, clinic or medical practitioner gives you an invoice

If a provider or facility invoices you directly, and the invoice has not been paid, you must send the original invoice to Cigna as soon as possible. Cigna will make any payment under your policy to the provider or facility directly.

If you have paid your hospital, clinic or medical practitioner

If the provider or facility invoices you directly, and you pay it, please send Cigna the original invoice, receipt and claim form as soon as possible. Cigna will then reimburse you for any part of the treatment costs included in your coverage.

You can submit claims online via Cigna's secure online Customer Area, email, fax or send them in the post.

You can also download claim forms from Cigna's secure online Customer Area or at **Cignaglobal.com/help/claims**.

Cigna will pay for the following costs related to your claim:

- > costs as described in the list of benefits section of the Customer Guide as applicable on the date(s) of treatment;
- > costs for treatment which have taken place, however Cigna will not cover future treatment costs that require payment deposits or payment in advance;
- > treatment that is medically necessary and clinically appropriate;
- > reasonable and customary costs for treatment and services related to treatments which are shown in the table of benefits. Cigna will pay for such treatment costs in line with appropriate fees in the location of treatment and according to established clinical and medical practice.

Contact your broker with any questions about your plan:

broker name
broker phone number
broker email
broker url



Your Cigna Customer Care Team is here for you 24/7/365.

Worldwide:

Call: +44 (0) 1475 788 182

Fax: +44 (0) 1475 492 113

Inside Hong Kong:

Call: 2297 5210

Inside Singapore:

Call: 800 186 5047

Inside the US:

Call: 800.835.7677 (toll-free)

Fax: 855.358.6457

Email: CignaGlobal_Customer.Care@Cigna.com



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