Cigna Global Health Benefits®

Caterpillar Assignee Briefing



Nicola Foley
International Client Manager

cigna healthcare

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Caterpillar (ROW) Plan Design (1)



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Global Plan Benefits

Medical

Annual benefit	Up to £5,000,000 per year of insurance
In-patient/Day case health care benefits	Hospital charges, parental accommodation*, surgeon and anaesthetists fee, specialist physician fees, surgical procedures, cancer treatment, rehabilitation and physiotherapy, diagnostic testing, in-patient cash benefit*, home nursing, surgical appliances, hospice and palliative care*, organ transplant*, psychiatric care* and private ambulance

All in-patient benefits are paid in full, exceptions are noted with *
*Parental accommodation - paid in full up to 30 days per year of insurance
*In-patient cash benefit - £100 each night up to 30 nights per year of insurance
*Palliative care - £40,000 per year of insurance
*Organ transplant - up to £700,000 per lifetime
*Psychiatric care - up to £7,000 per year of insurance

Out-patient health care benefits	Non-surgical and minor surgical procedures and treatment, consultations with medical practitioners and specialists, diagnostic tests, cancer treatment, prescribed medicines, drugs and dressings, complimentary medicine (including Chinese medicine), physiotherapy, chiropractic, osteopathy and chiropody treatment, alternative therapies, annual routine tests *, well child tests , vaccinations , emergency dental treatment and psychiatric care*

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Global Plan Benefits

Medical

All outpatient benefits are paid in full, exceptions are noted with *
*Annual routine tests - one eye test and hearing test for children under the age of 15.
*Psychiatric care – Cigna Healthcare will pay 50% of valid expenses per treatment up to £7,000 per year of insurance

Maternity benefits	Routine maternity cover and complicated maternity cover
Other benefits	International emergency services
Wellness benefits	Pap smear, prostate cancer screening and mammograms for breast cancer screening or diagnostic purposes
Additional assistance services	Local provider assistance, country guides, E-Cleveland 2nd opinion programme, health risk assessment,
EAP	Employee assistance programme: Telephone counselling

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Global Plan Benefits

Dental Care

Class one	Investigative and preventative treatment.
Class two	Basic restorative treatment, periodontal treatment and treatment of dental injury.
Combined limit for class one & class two 80% reimbursement, up to £1,400 per year of insurance	
Class three	Major restorative treatment.
Combined limit for class three & orthodontic50% reimbursement, up to £1,400 per year of insurance	

Vision Care

One eye examination per year of insurance by an optometrist or an ophthalmologist – paid in full

Expenses for

- Lenses to correct vision;
- Eyeglass frames;
- Prescription sunglasses.

Up to £150 per year of insurance

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Global Plan Benefits

View benefits at

Cigna Envoy member portal, Cigna Healthcare handbook (pdf), benefits.cat.com, and Cigna Healthcare benefits booklet (sent in your enrolment/ welcome e-mail)

Medical

- Full refund on most medically necessary treatment - (see schedule for any limits)
- Emergency evacuation cover
- Preventative wellness benefits included - (see schedule for any limits)

Dental

- Annual exams and treatment covered
- Most treatment subject to co-pay contributions, annual limit £1,400

Vision

- Annual exam and contribution toward prescription lenses (Up to £150 per annum)

Call Cigna Healthcare if you are unsure if treatment is covered

Employee Assistance Programme (EAP)

- Confidential advice, coaching and support throughout the lifecycle of an assignment
- Work and family life, cultural adjustments, transitions including repatriation

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Cigna Healthcare Member Services (2)



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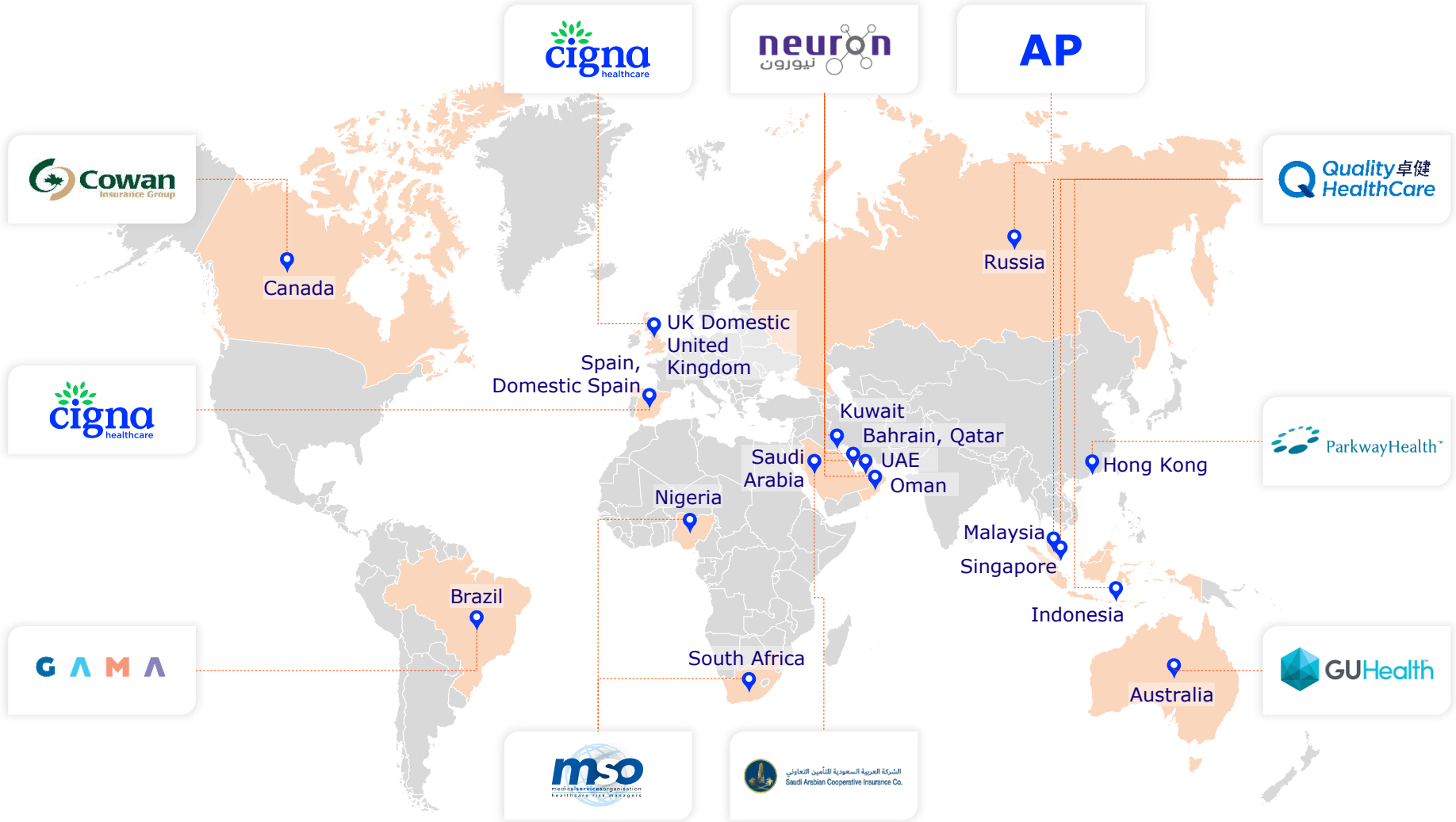
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Partnerships

Easy access to affordable quality care

Local presence and compliance

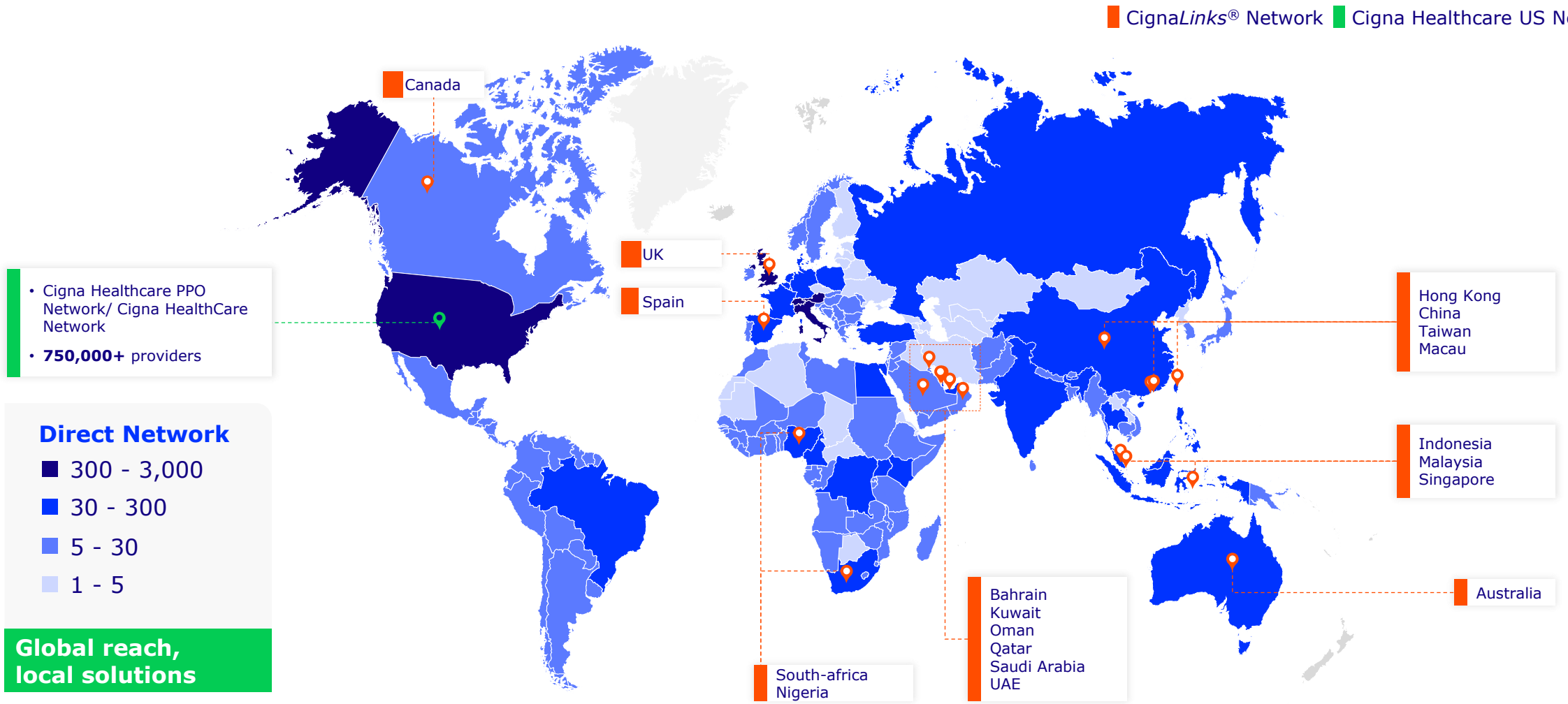
Integrated solutions



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Global Access to Health Services



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Cigna*Links*®

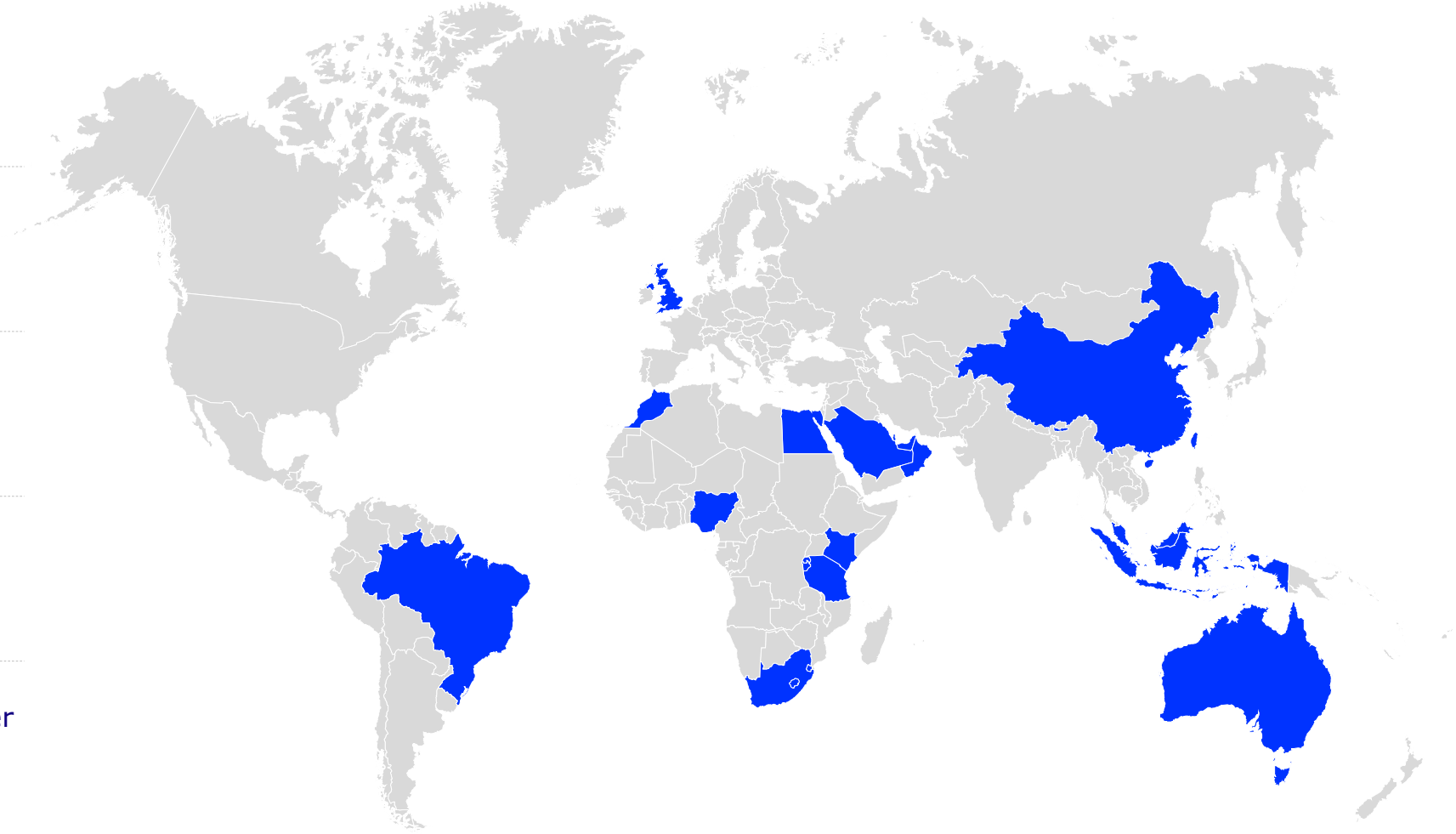
Integrated
solution with local partners

Greater cost
savings

Compliance
with local regulations

Access to
local provider networks

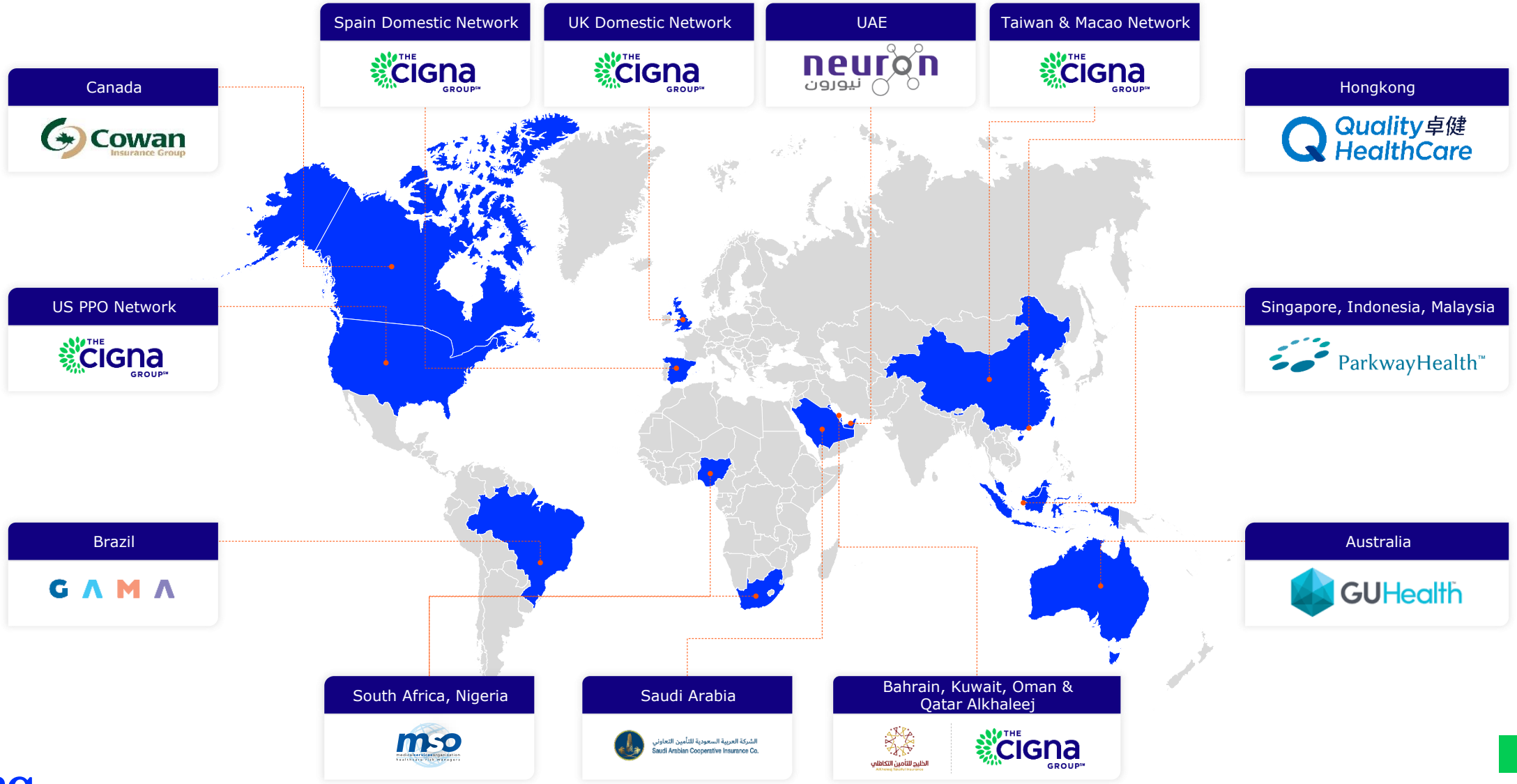
Local knowledge and customer
service



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Cigna*Links*® At A Glance



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Where is Cigna*Links*® Available

Alliances		Countries	Compliance	Local Presence	Network Savings	Claims Processed by CL Partners
cigna healthcare	Cigna Healthcare UK	UK	○	●	●	○
سايكو SAICO	SAICO	KSA	●	●	●	●
Quality 卓健 HealthCare	QHMS	Hong Kong	○	●	●	●
ParkwayHealth	Parkway	Singapore, Malaysia, Indonesia	○	●	●	●
GUHealth Your ultimate solution	GU	Australia	●	●	●	●
mso medicalservicesorganization	MSO	South Africa and Nigeria	○	●	●	●
GAMA	Gama Saúde	Brazil	○	●	●	●
cigna healthcare	Cigna Healthcare Spain	Spain	○	●	●	●
Cowan Insurance Group	Cowan	Canada	○	●	●	●
neuron نيورون	Neuron	Dubai, Abu Dhabi	●	●	●	●

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Global Medical Support Team

In-house team

Employed by Cigna Healthcare



58 clinical case managers & Nurses

39 Medical doctors

35 Network Managers

Medical correspondents | CignaLinks® medical consultants | Medical specialists

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Cigna Envoy Registration and User Guide

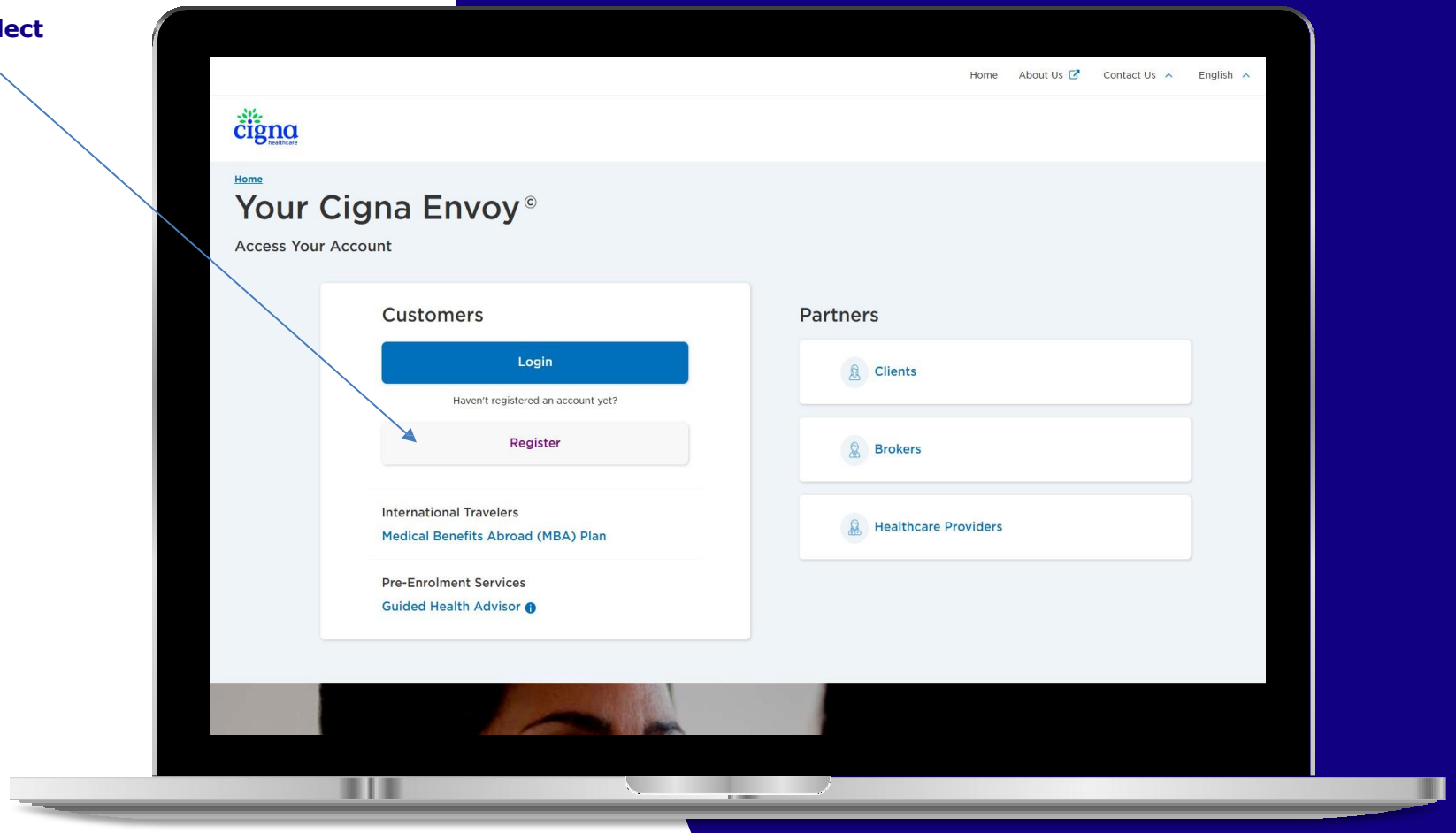


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Envoy registration steps

- **Navigate to www.CignaEnvoy.com and select "Register"**
- Enter your eleven-digit Cigna Healthcare membership number or Email address into the "Cigna Healthcare ID/ Email address " field
- Enter your personal information from your membership card and click "Continue"
- The user will be prompted to add an email address if one does not exist. Once added (or if an email exists), the verification page is displayed, and a verification email is sent to the user.
- Click the 'Verify Email' button
- Create your own password
- Click the 'Go to Login' button to Login using your Cigna Healthcare ID and password
- Registration complete once you have logged in.



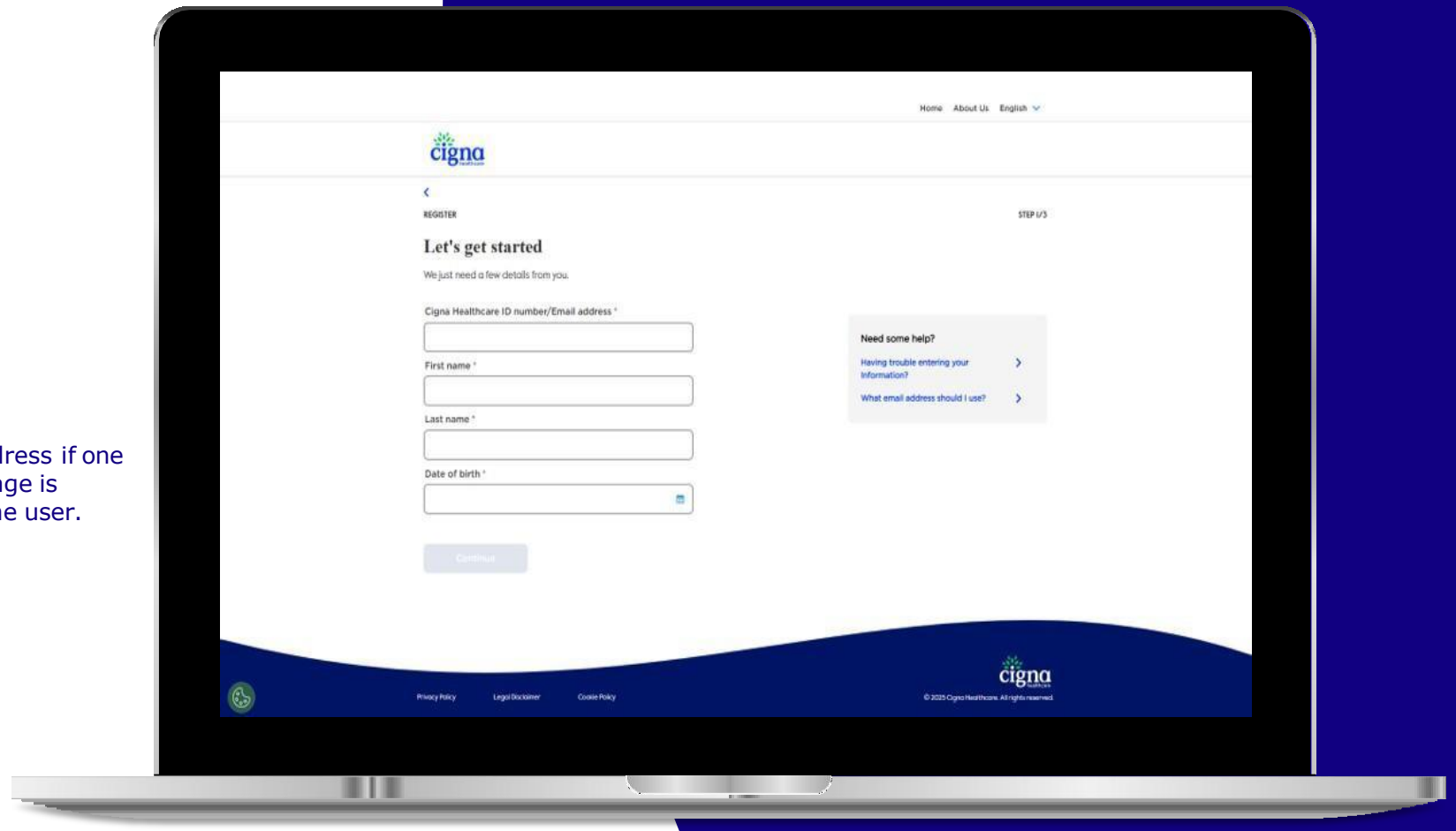
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Envoy registration step 2

Provide your details

- Navigate to www.CignaEnvoy.com and select "Register"
- **Enter your Cigna Healthcare membership number/Email address into the 'Cigna Healthcare ID/ Email address' field**
- Enter your personal information from your membership card and click "Continue"
- The user will be prompted to add an email address if one does not exist. Once added, the verification page is displayed, and a verification email is sent to the user.
- Click the 'Verify Email' button
- Create your own password
- Click the 'Go to Login' button to Login using your Cigna Healthcare ID and password
- Registration complete once you have logged in.



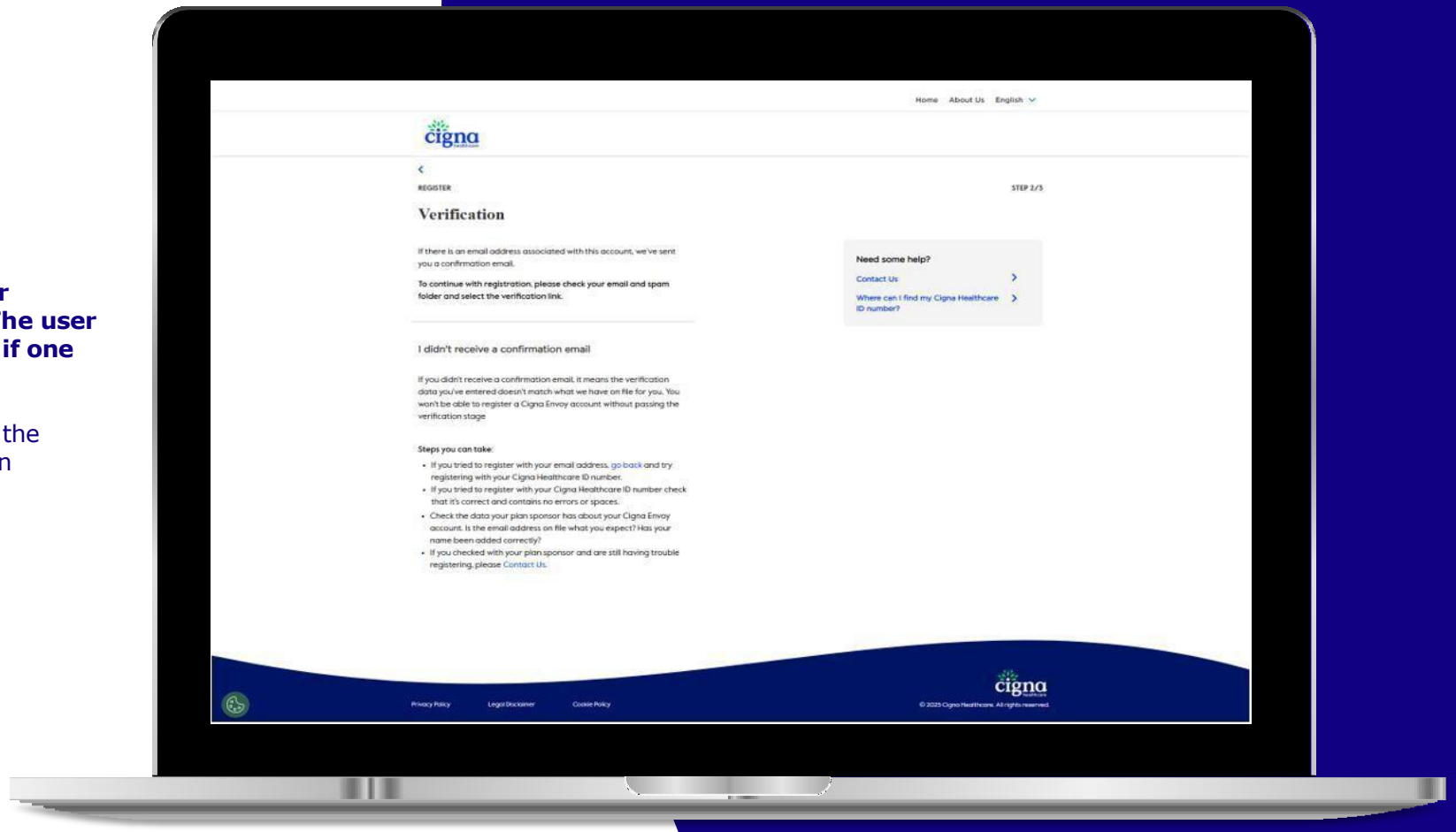
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Envoy registration step 3

Confirm your identity

- Navigate to www.CignaEnvoy.com and select "Register"
- Enter your Cigna Healthcare membership number or Email address into the "Cigna Healthcare ID/ Email address " field
- **Enter your personal information from your membership card and select "Continue". The user will be prompted to add an email address if one does not exist.**
- Once an email is added, (or if an email exists), the verification page is displayed, and a verification email is sent to the user
- Click the 'Verify Email' button in the email
- Create your own password
- Click the 'Go to Login' button to Login using your Cigna Healthcare ID and password
- Registration complete once you have logged in.



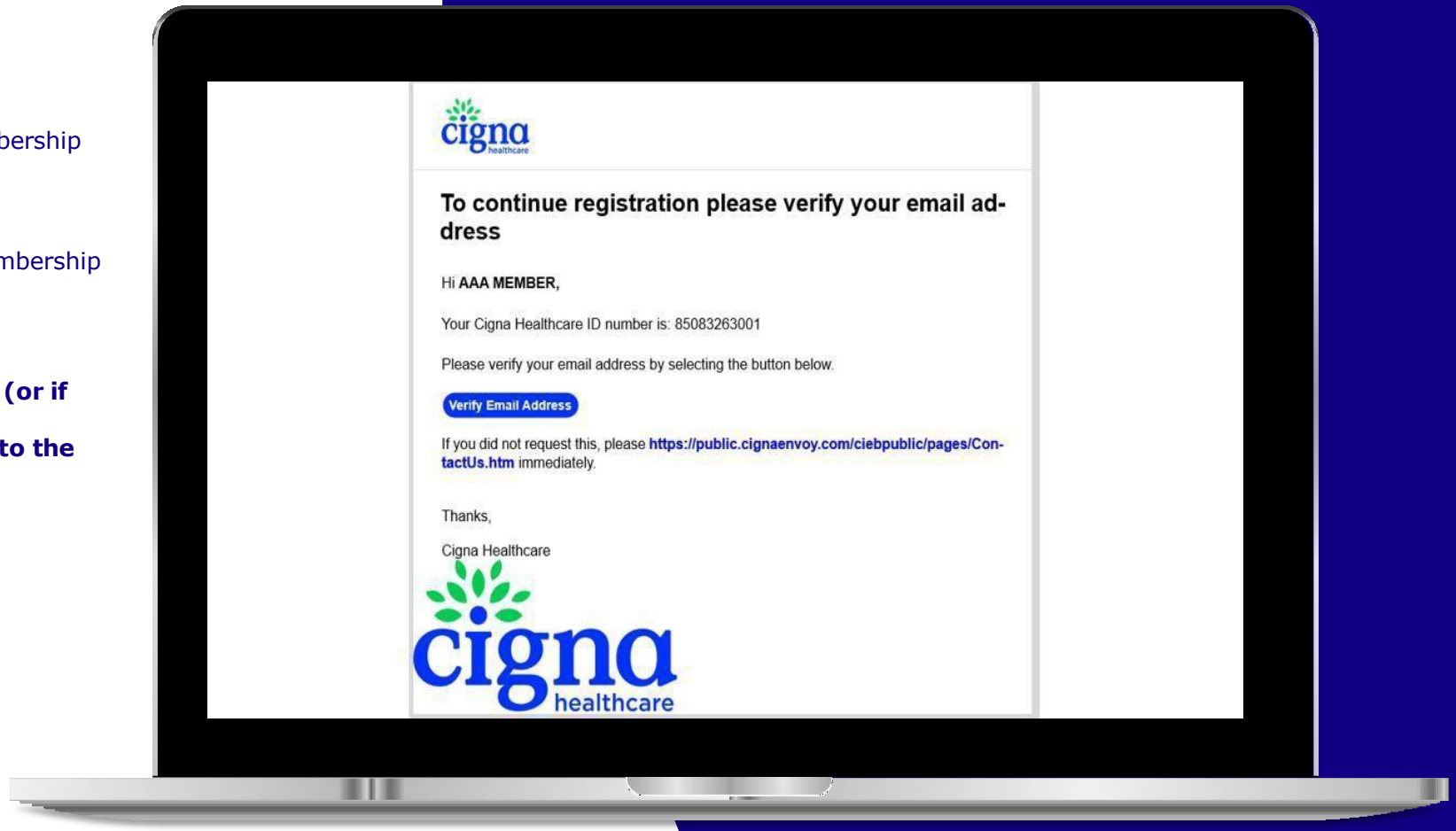
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Envoy registration step 4

Complete verification

- Navigate to www.CignaEnvoy.com and select "Register"
- Enter your eleven -digit Cigna Healthcare membership number or Email address into the "Cigna Healthcare ID/ Email address " field
- Enter your personal information from your membership card and click "Continue"
- **The user will be prompted to add an email address if one does not exist. Once added (or if an email exists), the verification page is displayed, and a verification email is sent to the user.**
- **Click the 'Verify Email' button in the email**
- Create your own password
- Select the 'Go to Login' button to Login using your Cigna Healthcare ID and password
- Registration complete once you have logged in.



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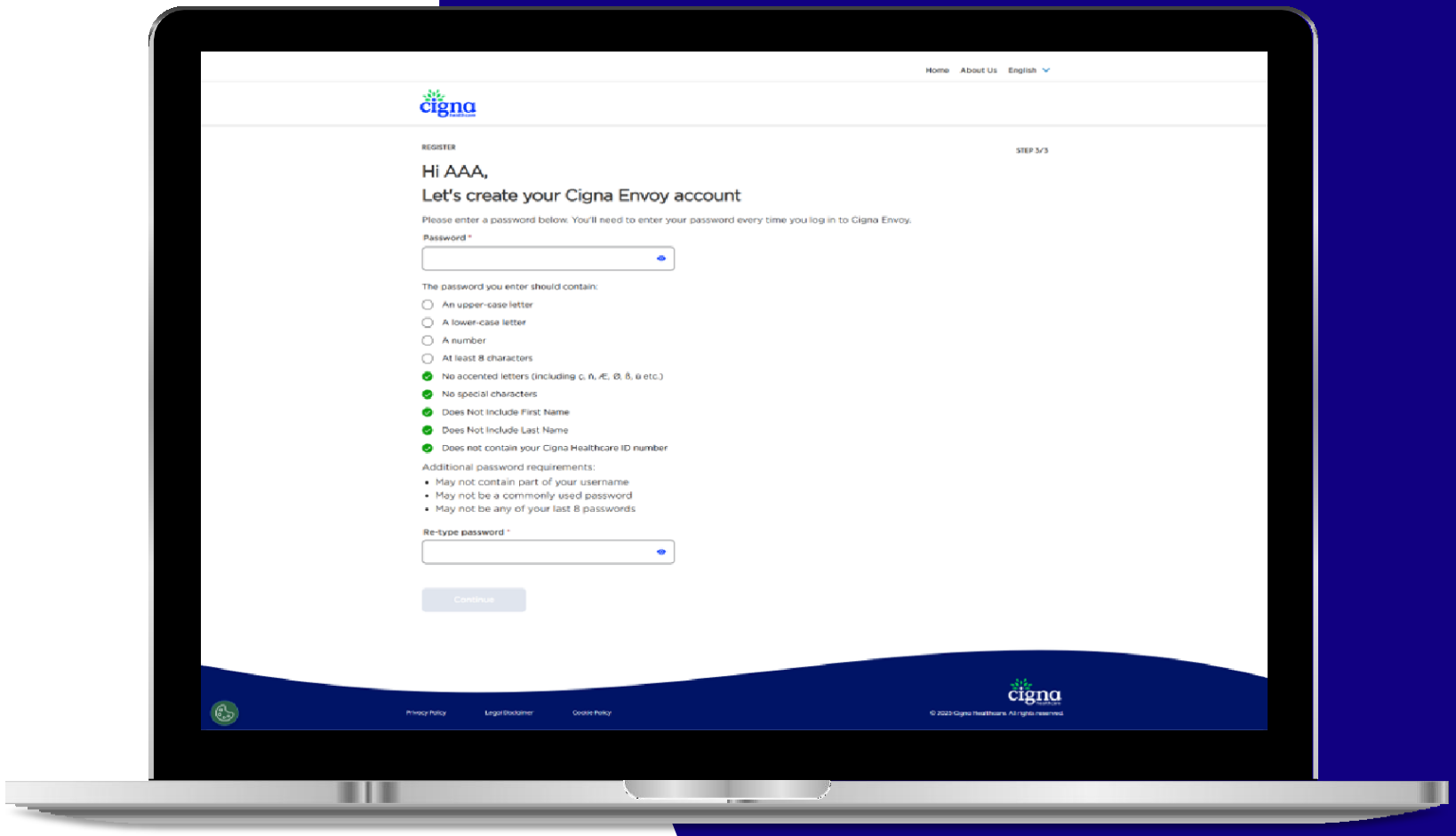
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Envoy registration step 5

Create your Envoy account

Steps to complete registration:

- Click the link in your verification email
- **Create your password**
- Receive confirmation message and with link to log in. Log in to complete registration.



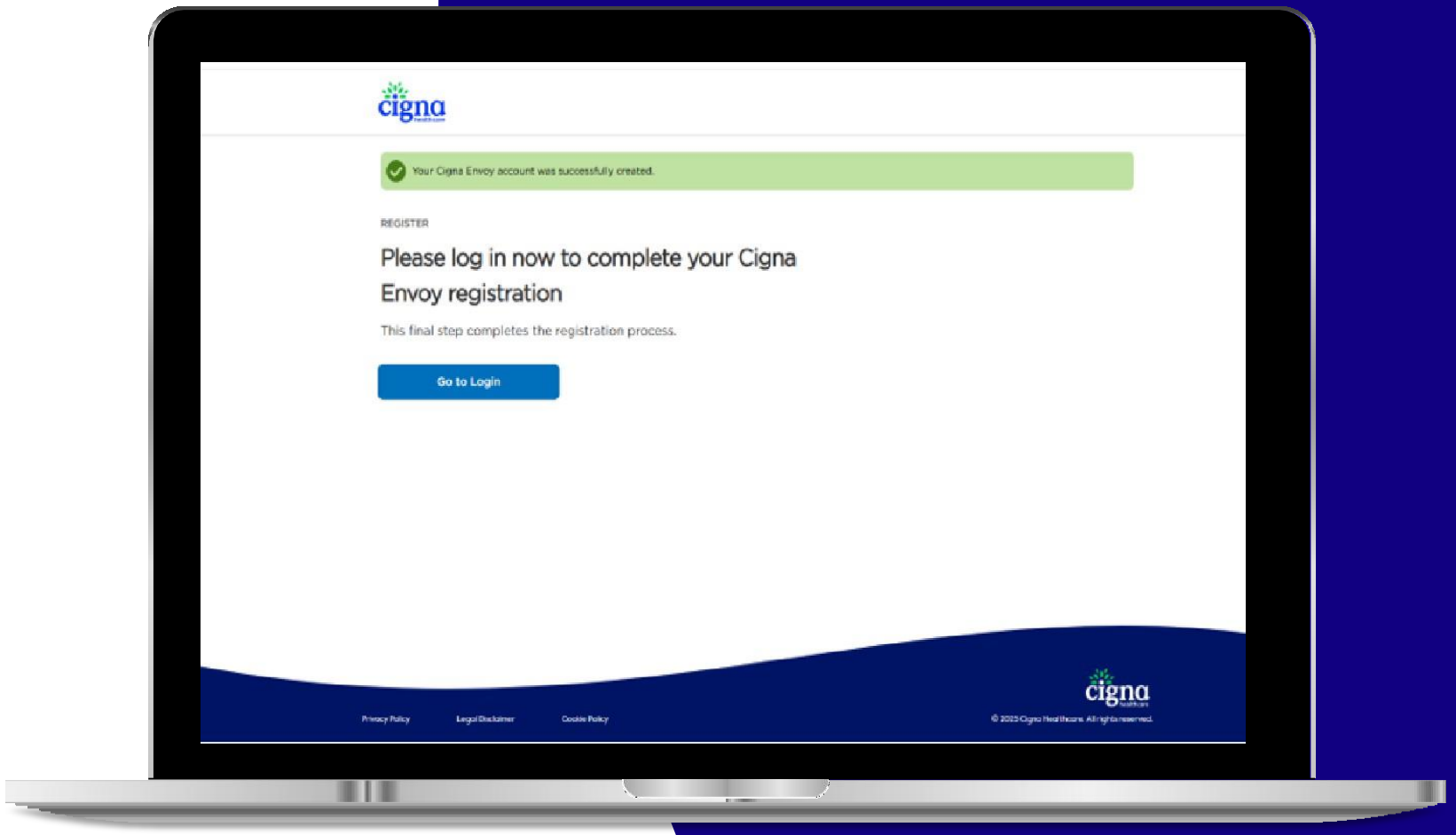
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Envoy registration step 5
Complete registration

Steps to complete registration:

- Click the link in your verification email
- Create your password
- **Receive confirmation message and with link to log in. Log in to complete registration.**



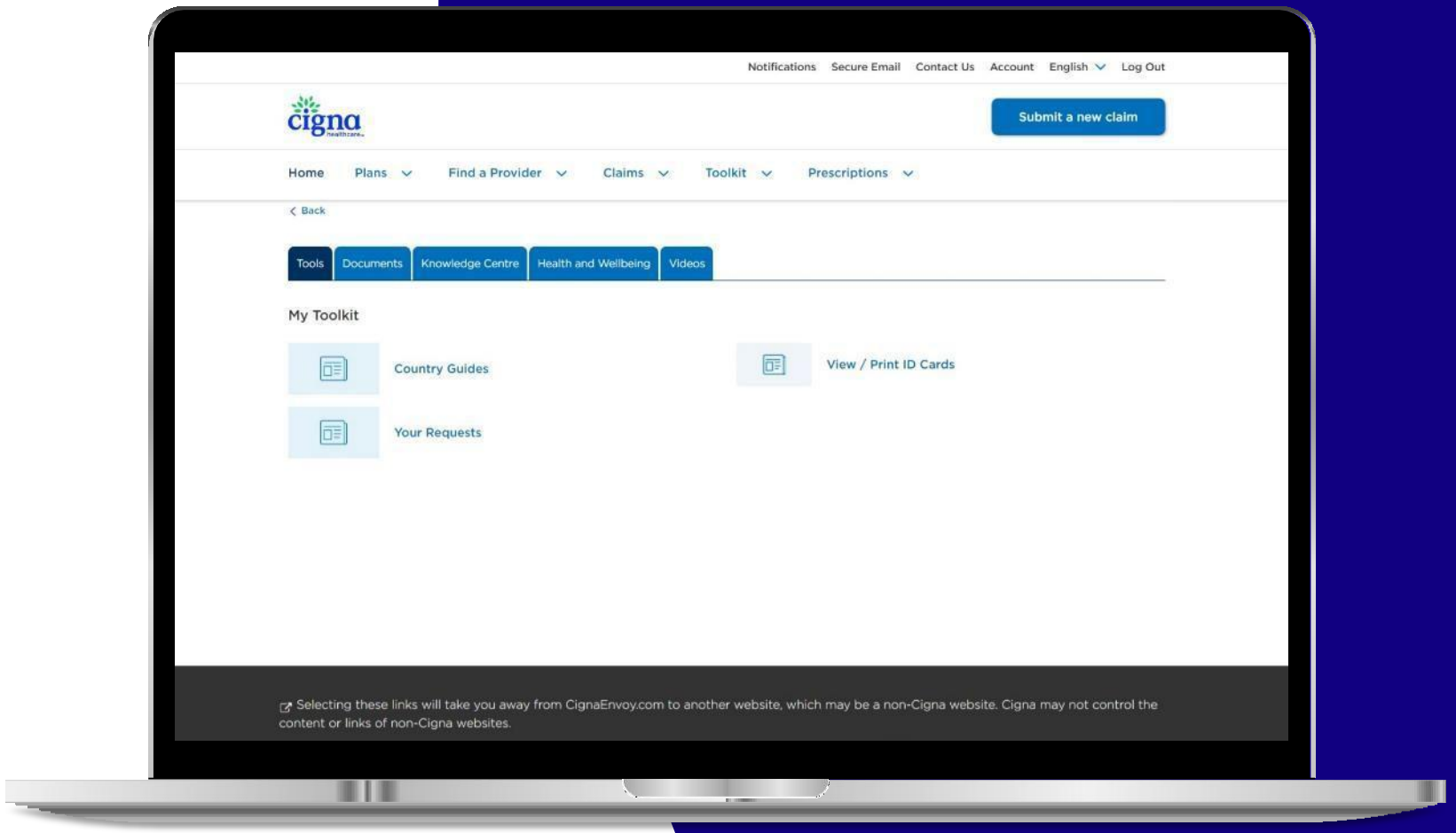
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Toolkit

In your toolkit you can find:

- View/print your ID cards
- Country guides
- Check your requests



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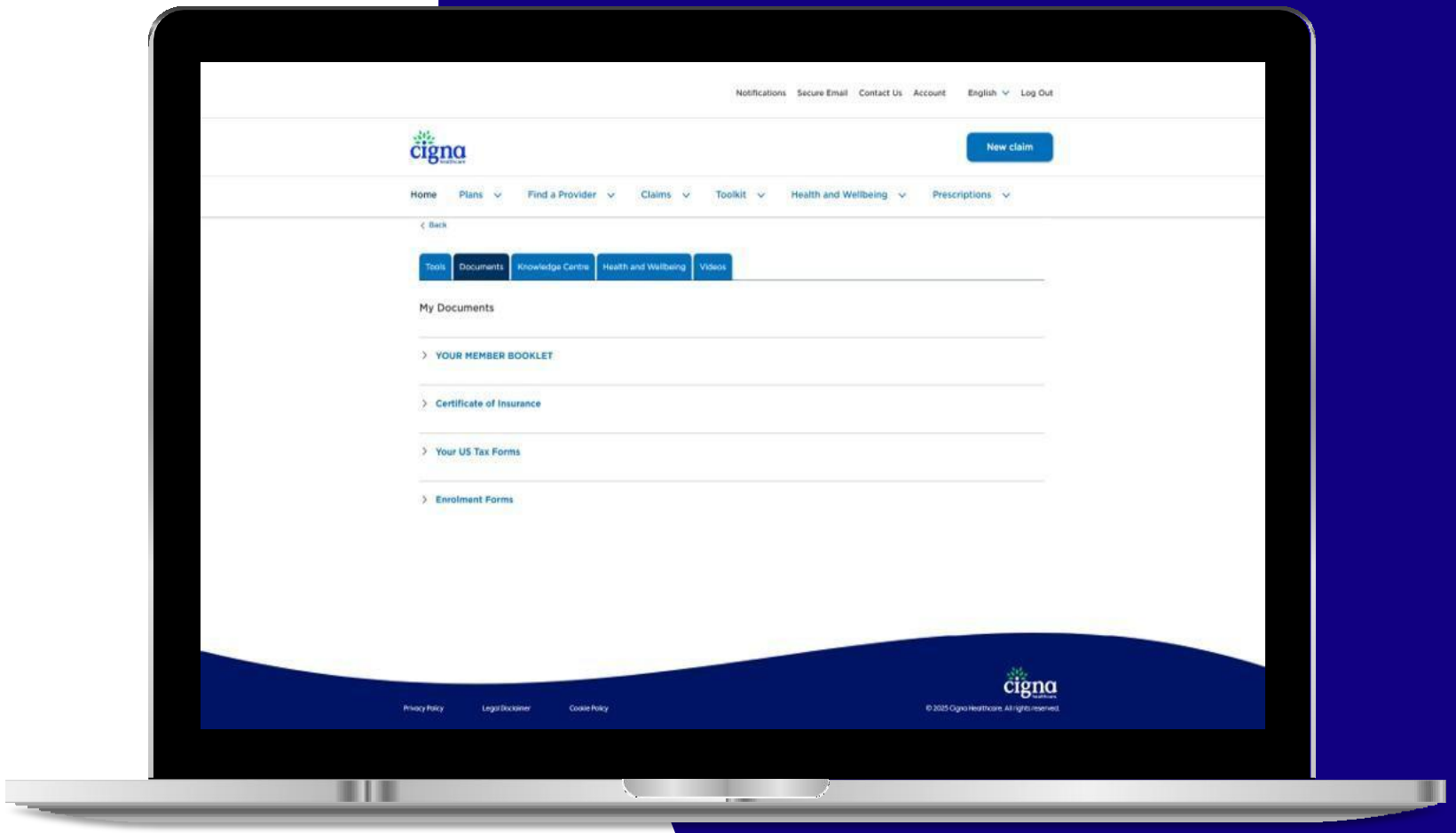
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Policy documents

This page contains policy documents that will help you use your plan.

In this section we can find:

- Your claim forms for claim submission;
- Your member booklet;
- Your tax forms;

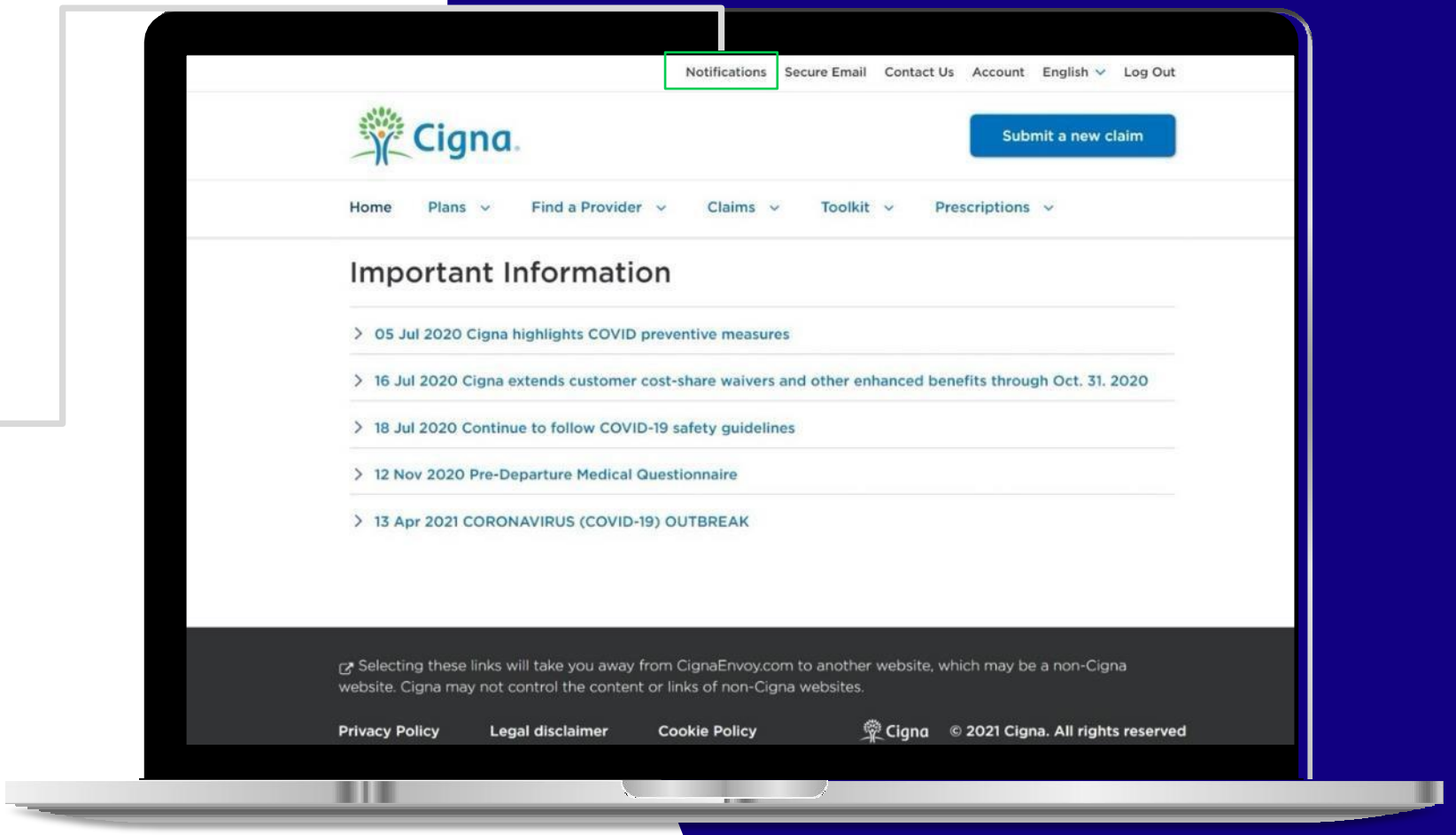


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Notifications

The notifications page shares important and timely information related to your benefits coverage.



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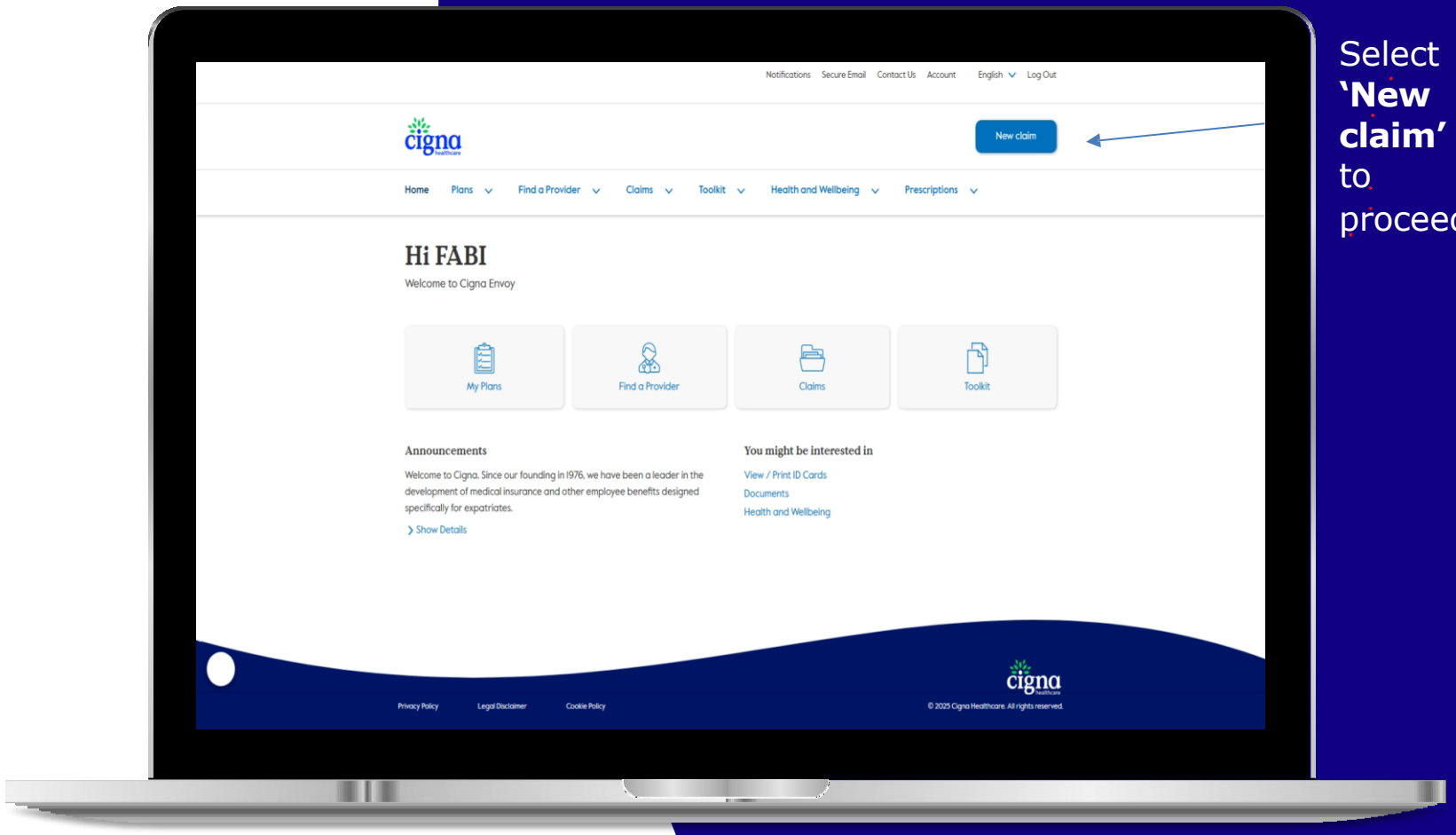
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How to submit a claim

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Steps to submit a new claim

- Select ‘’New claim’ from the top right of the screen and then select the member the claim applies to on the next screen
- Provide information about your claim and complete each screen accurately
- Upload your documents
- Confirm your banking details in the “payment details” screen
- Check information is correct in the review and submit screen
- Submit your claim



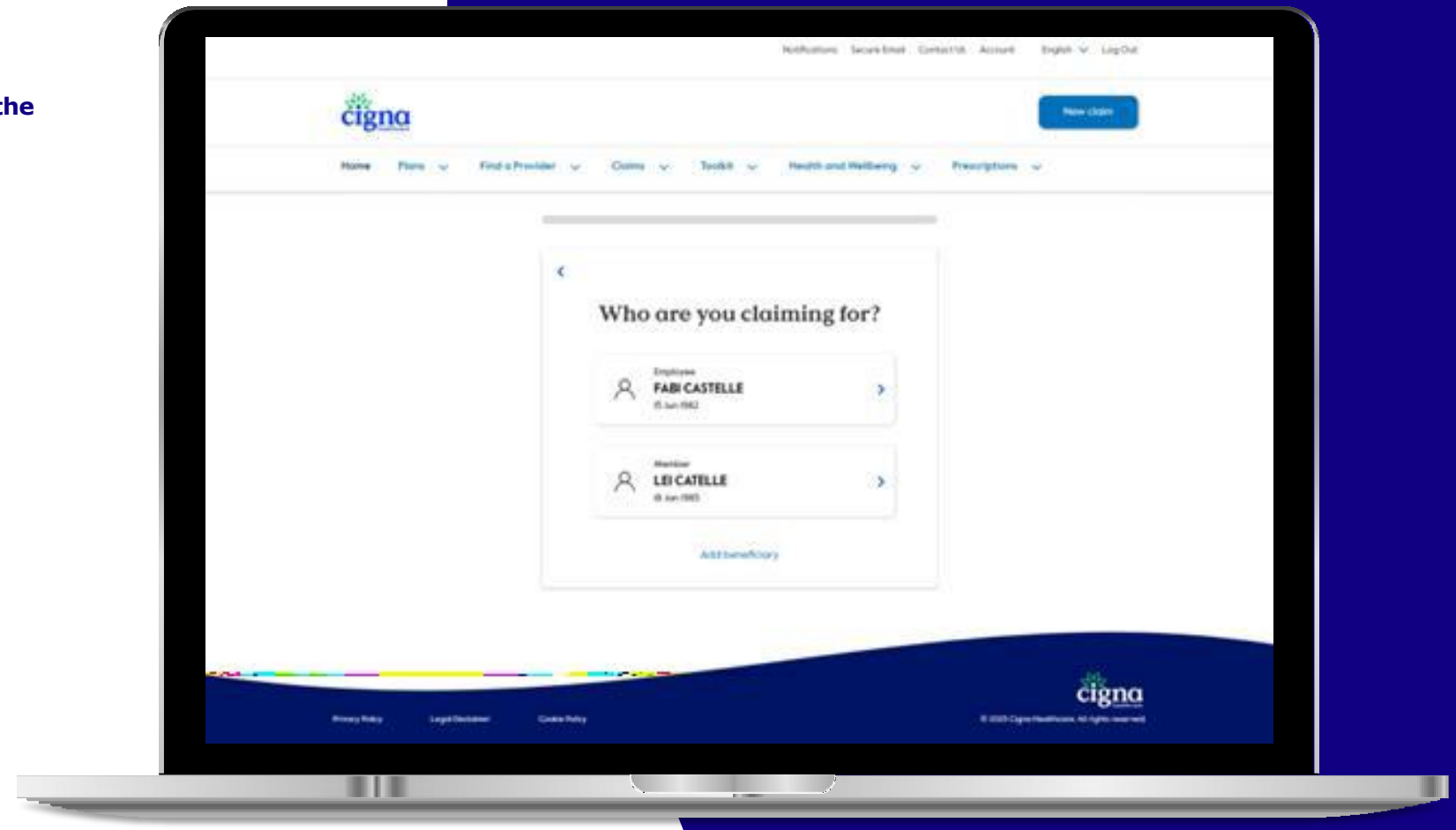
Select **‘New claim’** to proceed

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New claim step 1
Who is the claim for?

- **Select 'New claim' from the top right of the screen. Then, on the next screen shown here, select the member the the claim applies to**
- Provide information about your claim and complete each screen accurately
- Upload your documents
- Confirm your banking details in the "payment details" screen
- Check information is correct in the review and submit screen
- Submit your claim



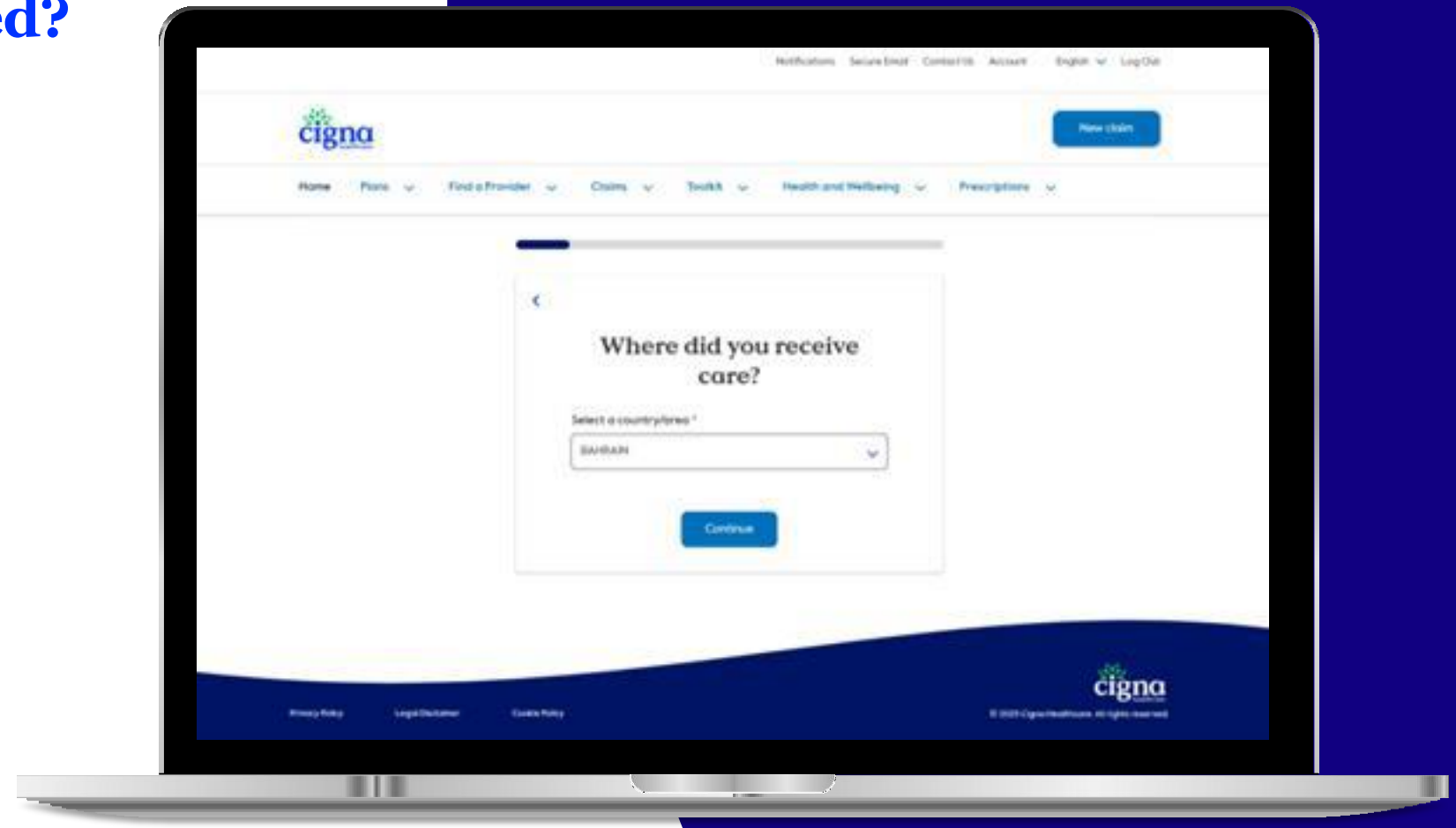
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New claim step 2

Provide information - where were you treated?

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- **Provide information about your claim and complete each screen accurately**
- Upload your documents
- Confirm your banking details in the "payment details" screen
- Check information is correct in the review and submit screen
- Submit your claim



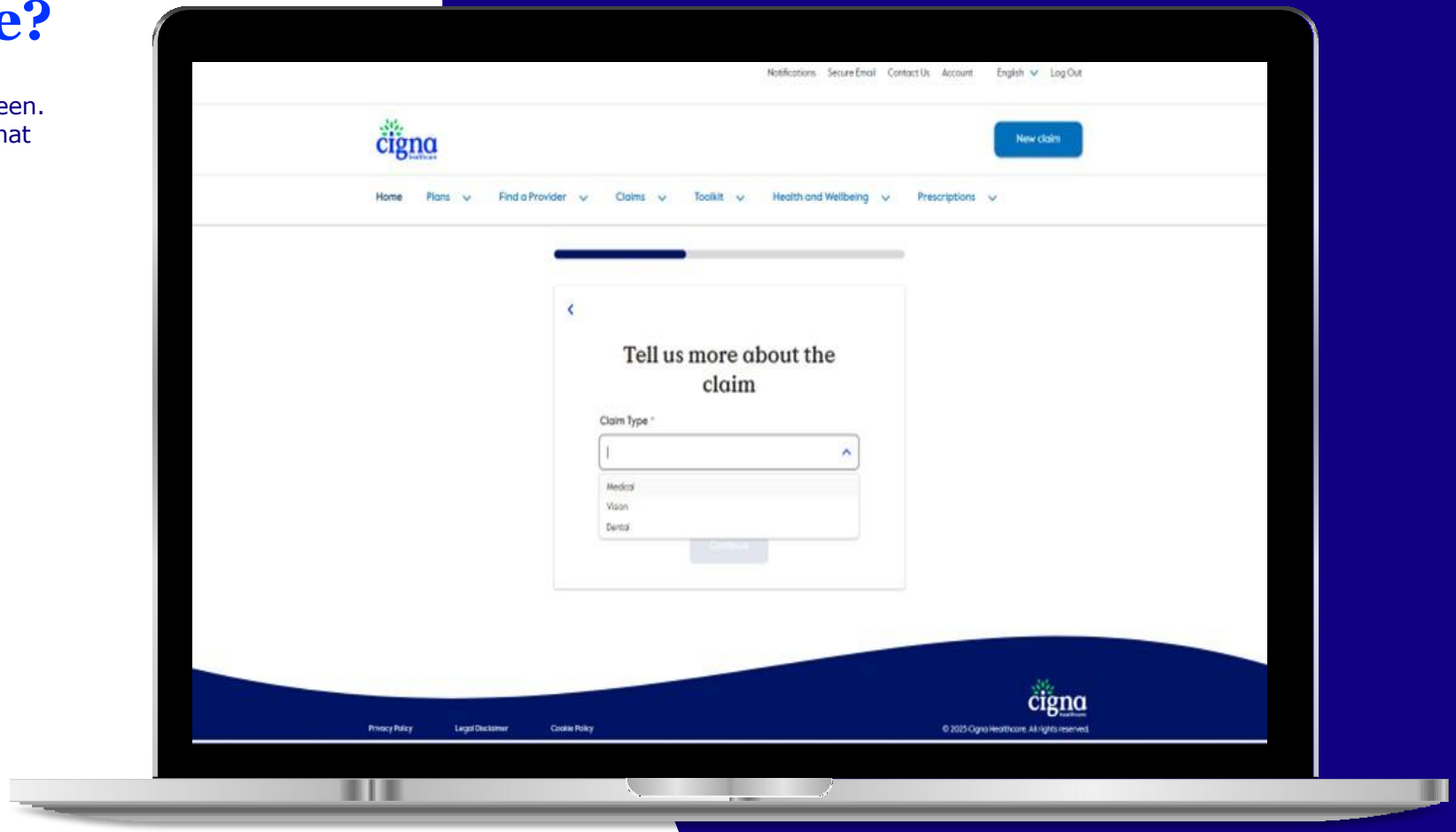
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New claim step 2

Provide more information - what treatment did you have?

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- **Provide information about your claim and complete all screens accurately**
- Upload your documents
- Confirm your banking details in the "payment details" screen
- Check information is correct in the review and submit screen
- Submit your claim



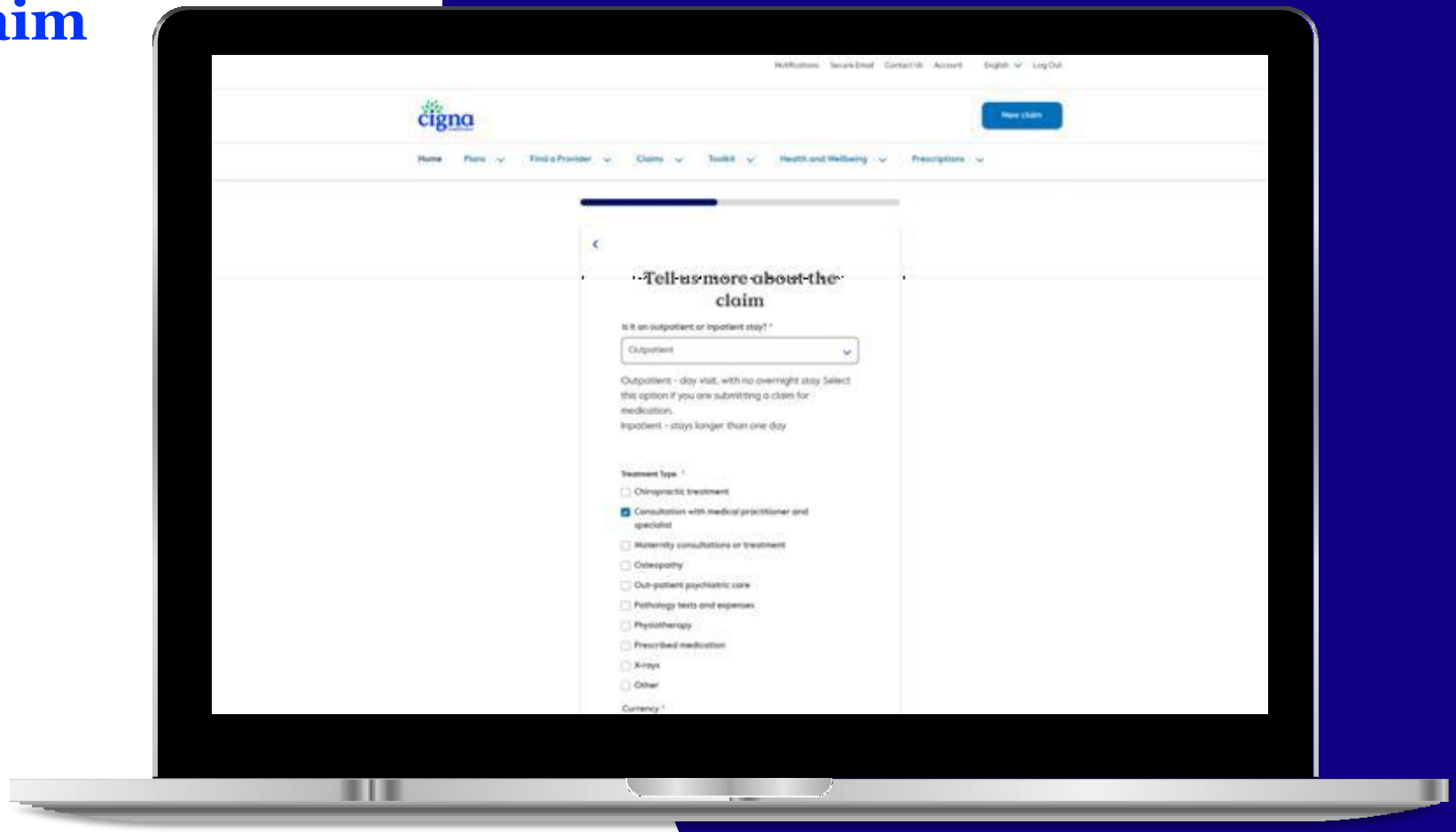
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New claim step 2

Provide more information about your medical claim

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- **Provide information about your claim and complete all screens accurately**
- Upload your documents
- Confirm your banking details in the "payment details" screen
- Check information is correct in the Review and submit screen
- Submit your claim



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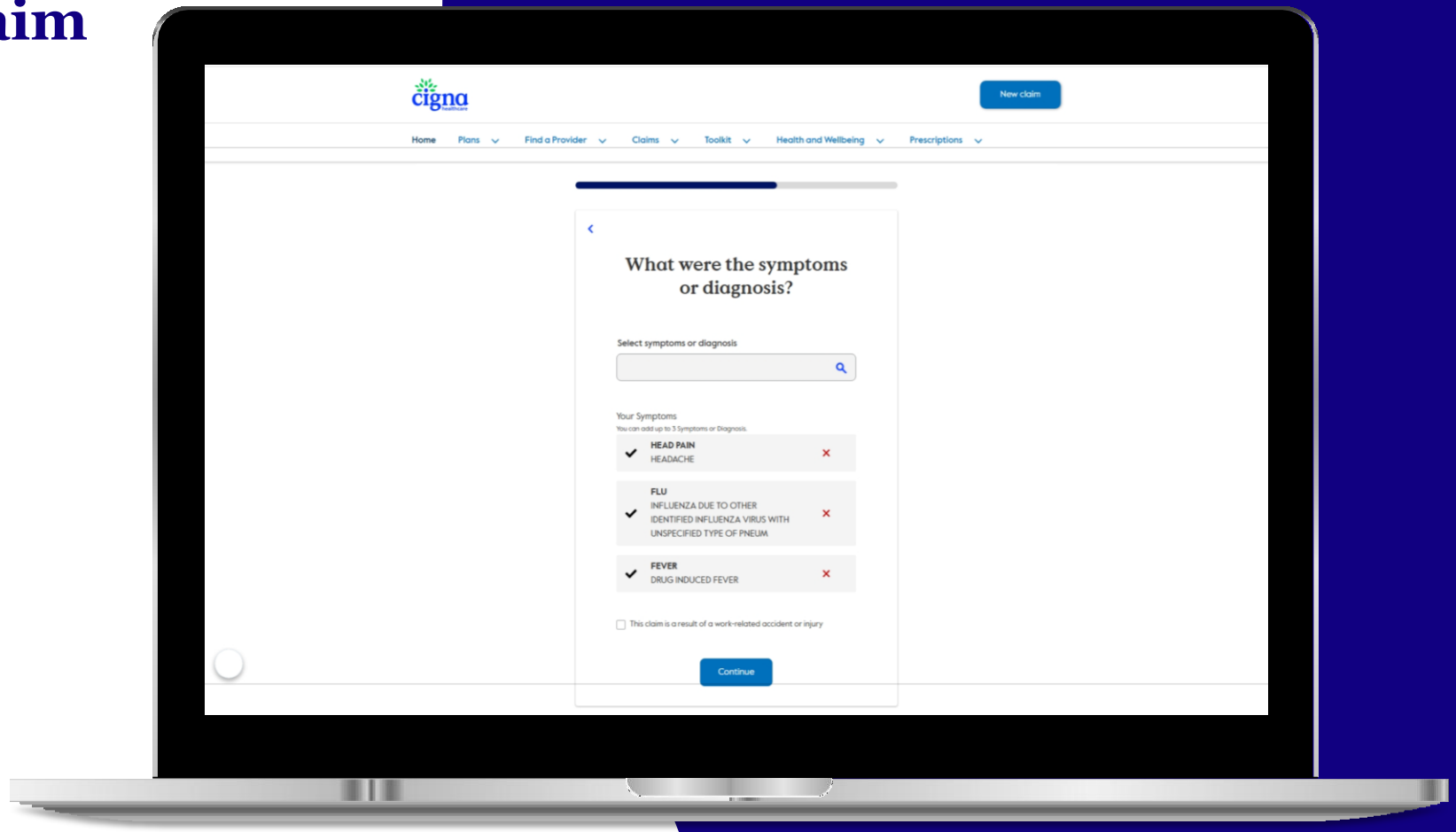
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New claim step 2

Provide more information about your medical claim

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- **Provide information about your claim and complete all screens accurately**
- Upload your documents
- Confirm your banking details in the "payment details" screen
- Check information is correct in the Review and submit screen
- Submit your claim

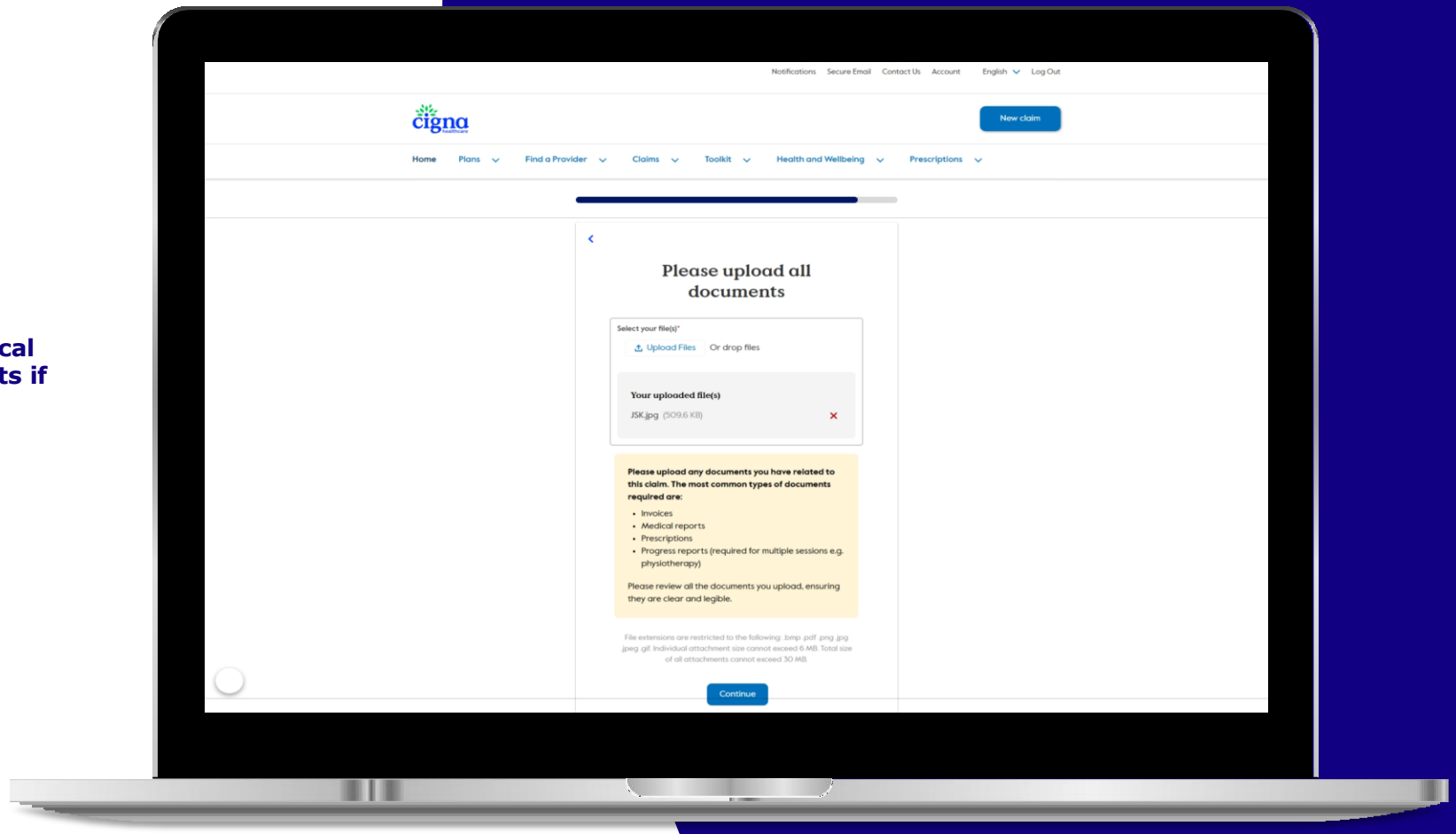


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New claim step 3
Upload your documents

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- Provide information about your claim and complete all screens accurately
- **Upload all your documents including medical reports, prescriptions and progress reports if applicable**
- Confirm your banking details in the "payment details" screen
- Check information is correct in the review and submit screen
- Submit your claim

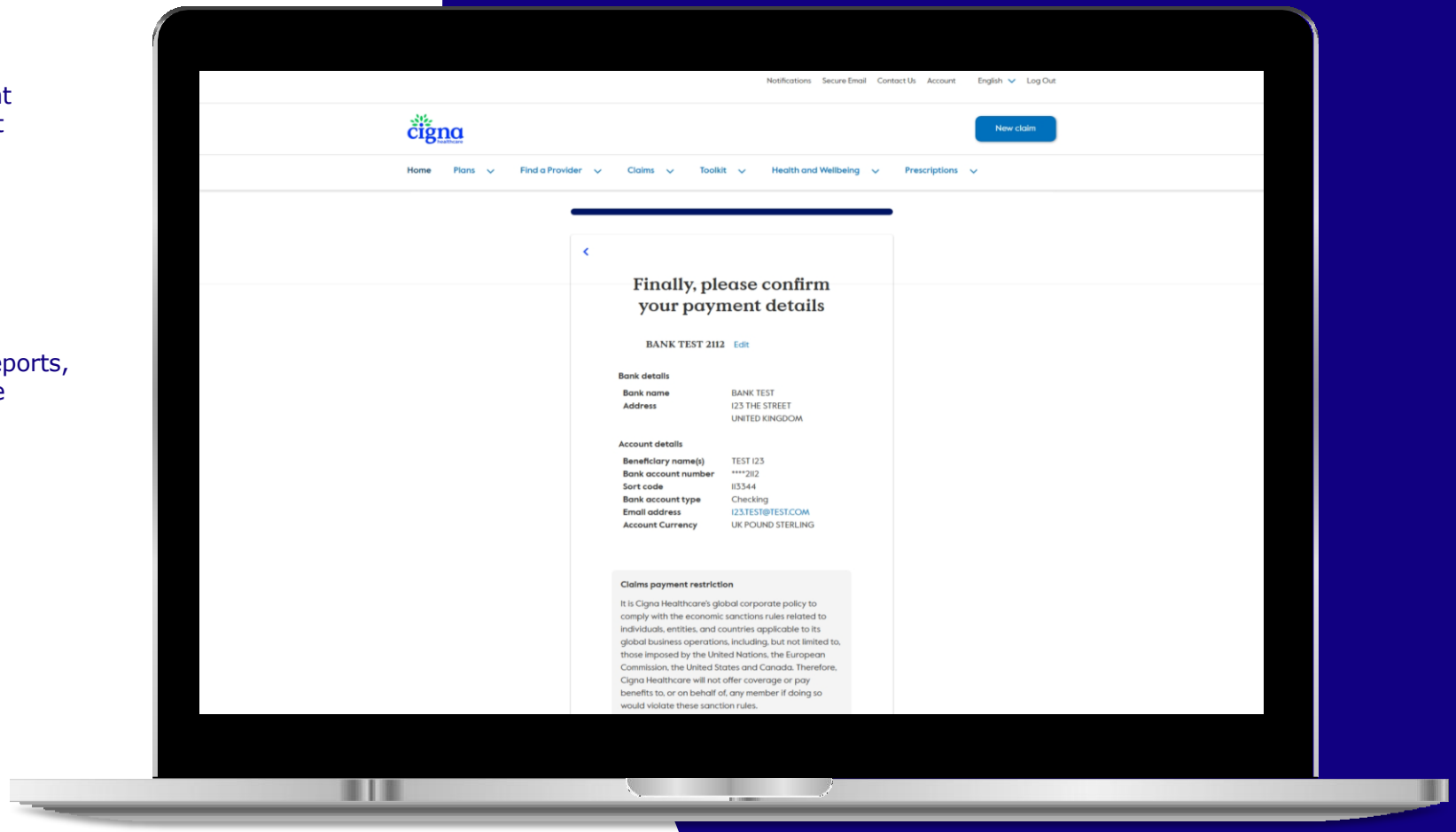


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New claim step 4
Confirm payment details

- Log in and select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- Provide information about your claim and complete all screens accurately
- Upload all your documents including medical reports, prescriptions and progress reports if applicable
- **Confirm your banking details in the "payment details" screen**
- Check information is correct in the Review and submit screen
- Submit your claim



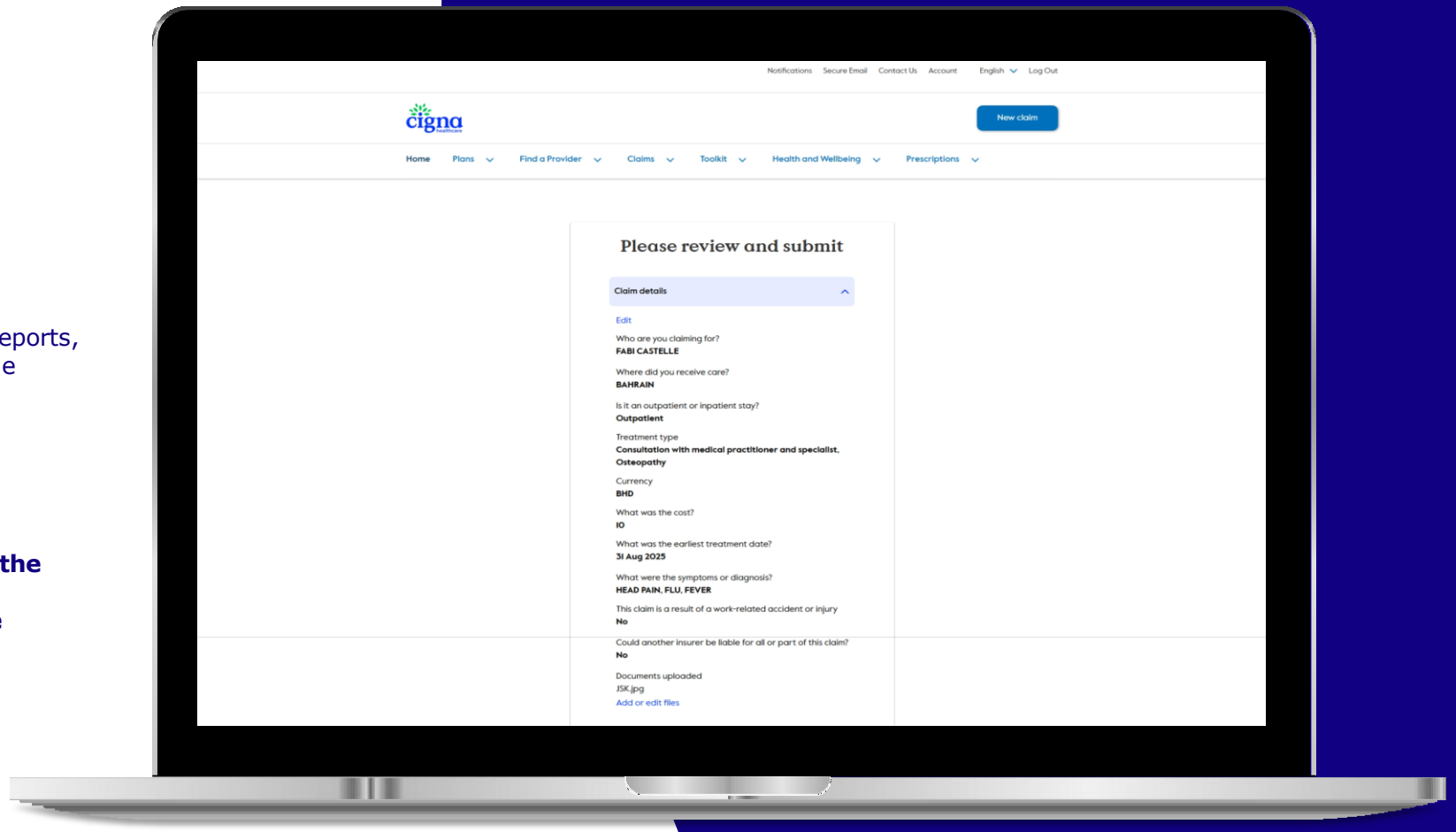
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New claim step 5

Check your claim is complete

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- Provide information about your claim and complete all screens accurately
- Upload all your documents including medical reports, prescriptions and progress reports if applicable
- Confirm your banking details in the "payment details" screen
- **Check your claim information is correct in the review and submit screen. You can edit each section as needed or submit the claim if it the details are correct**
- Submit your claim



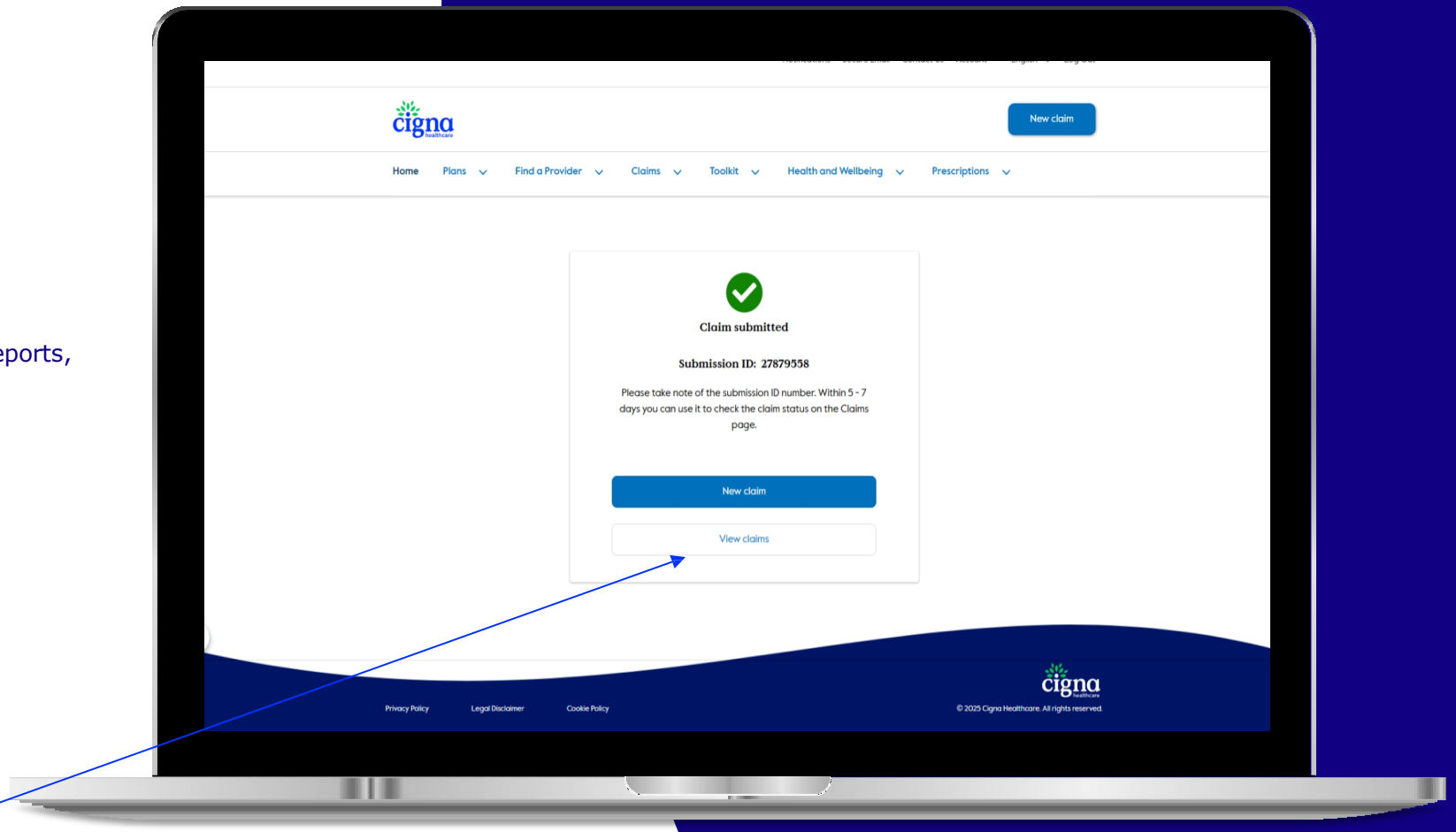
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New claim step 6

Confirmation of claim submission

- Select 'New claim' from the top right of the screen. Then, on the next screen, select the member that the claim applies to
- Provide information about your claim and complete all screens accurately
- Upload all your documents including medical reports, prescriptions and progress reports if applicable
- Confirm your banking details in the "payment details" screen
- Check your claim information is correct in the review and submit screen.
- **Claim submitted successfully. Select 'New claim' to submit another claim or select 'View claim' to be taken to the 'My claims' page**



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How to ensure a quick reimbursement

- Provide as much information as possible about the medical claim in the diagnosis/symptoms field.
- Make sure you confirm your preferred payment method and currency in which the reimbursement should be made.
- Please ensure that your invoices are legible whereby the name of the patient, treatment date and breakdown of costs shown. Please keep copies of the invoices submitted for your own records until the reimbursement has been completed
- Claims for different family members should be submitted under the family member's ID.
- In case you paid for the medical treatment upfront, you should attach the proof of payment when submitting the claim in order to avoid Cigna Healthcare paying expenses to the Provider and payment is expedited to yourself.
- Provide a prescription for any outpatient medication prescribed.
- If applicable, please make sure to submit a medical report along with a breakdown of treatment and supporting documentation as this will greatly help our team release the funds promptly.



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How to track a claim

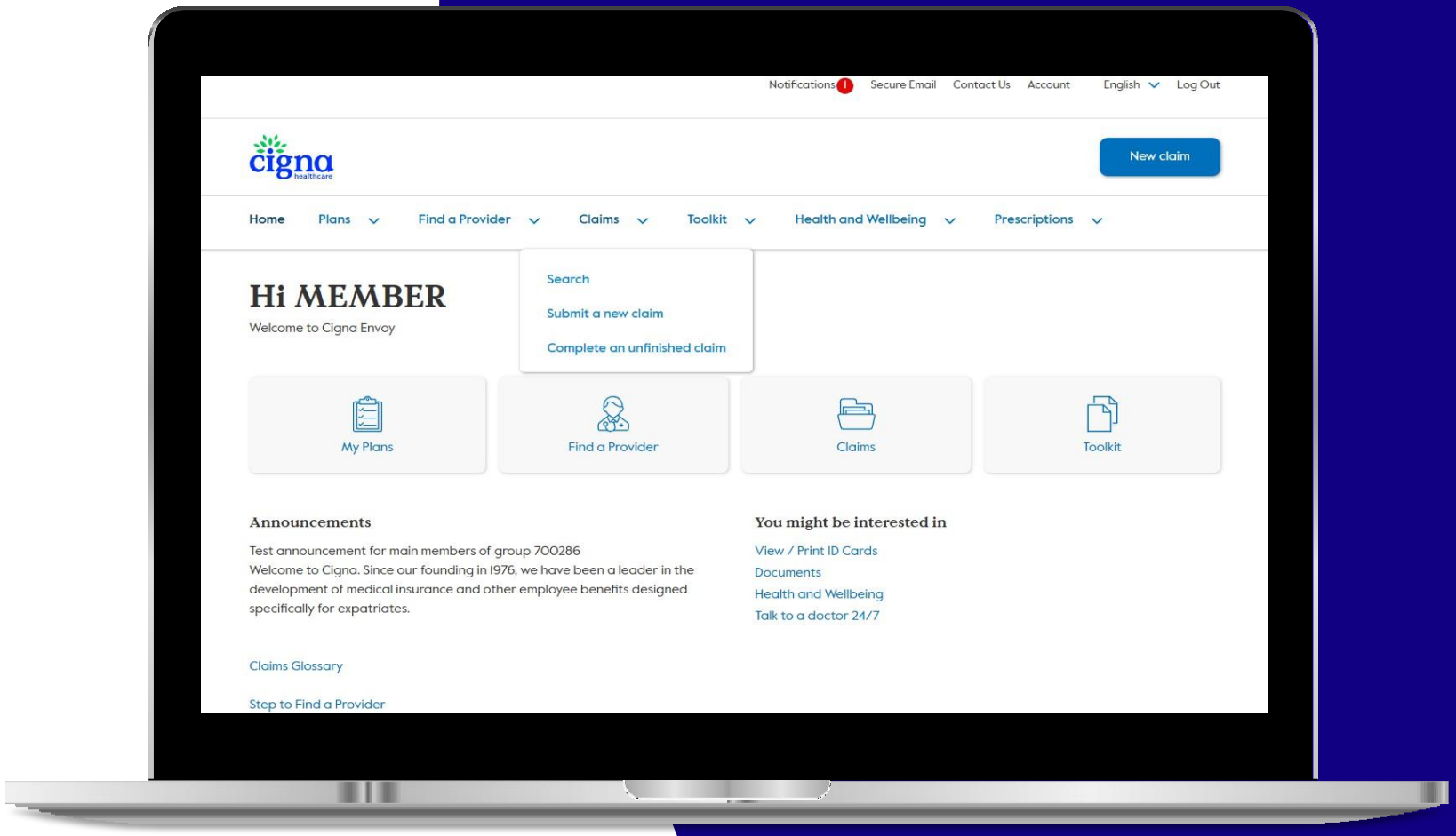
cigna healthcare

How to get to the claims summary page when you log in

To navigate from the home page to the claims summary page to check your claims:

1. Select '**Claims'** from the menu bar at the top of the screen and then '**Search**' from the options available.

2. Alternatively, click on the **'Claims**' tile in the middle of the home page.



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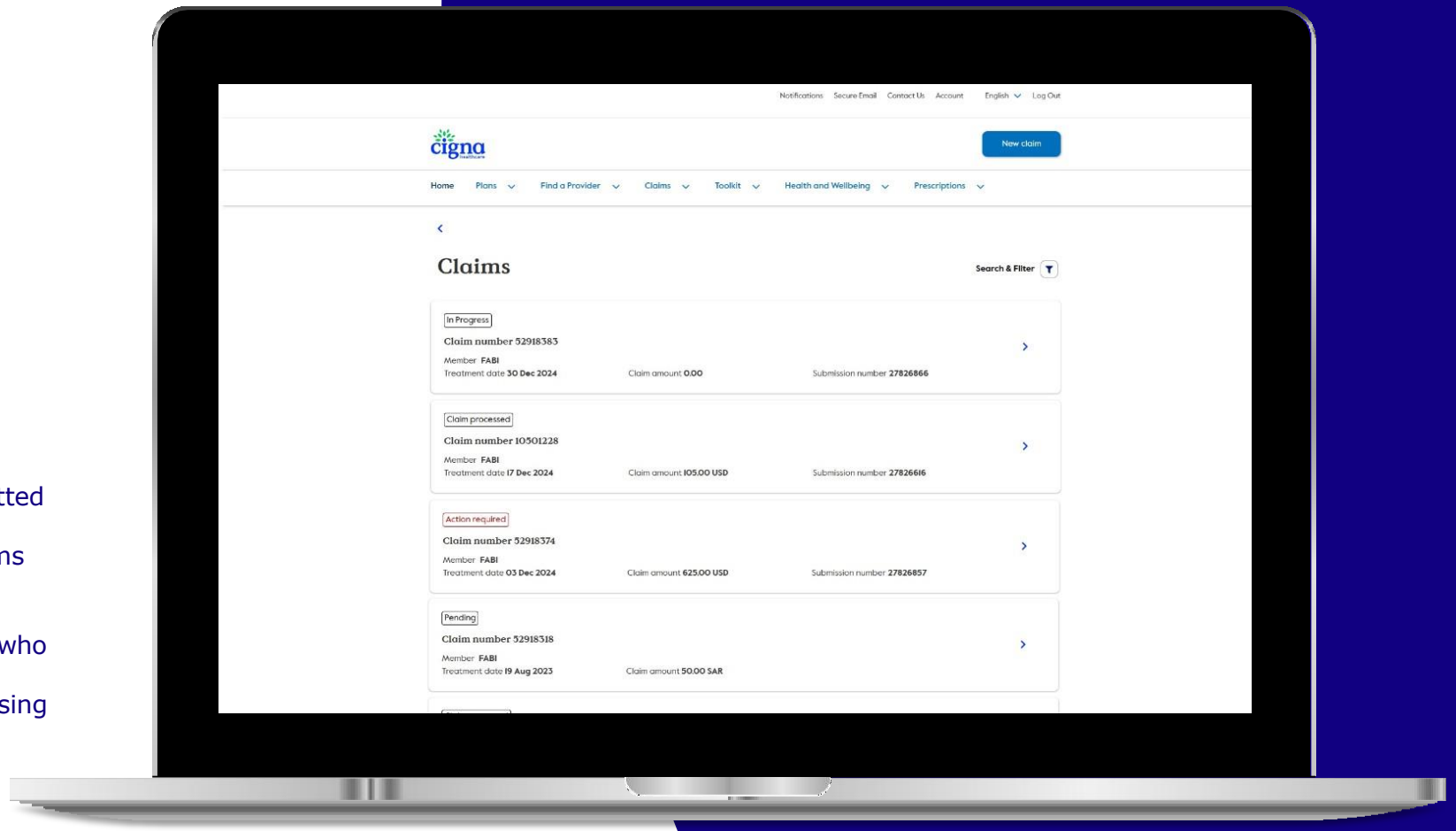
The claims summary page

The claims summary page will automatically show your claims activity for the last 30 days. This includes any claim where at least one of the following occurred in the last 30 days:

- The claim was submitted
- The treatment was received
- The claim was paid

The status of each claim is also shown.
The five possible statuses are:

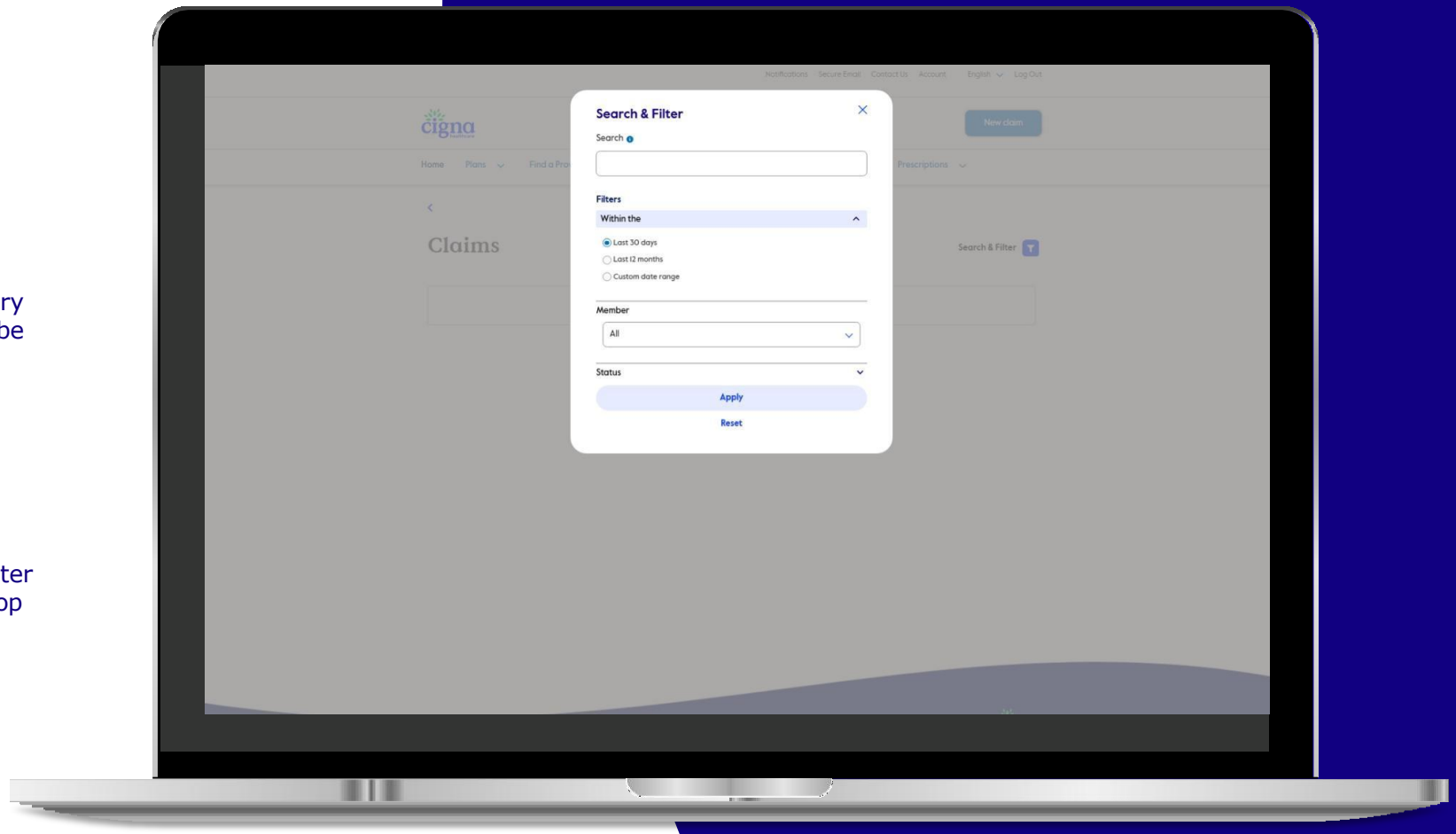
1. **Received** - a claim has been successfully submitted but not yet loaded to systems
2. **In progress** – a claim has been added to systems and is being processed by the claims team
3. **Action required -** the claim is on hold until additional Information is supplied by the person who submitted the claim
4. **Pending** – your claim requires additional processing by us e.g. a translation
5. **Claim processed** – your claim has been fully processed



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How to search and filter your claims



To find a claim that's not shown on the claims summary page, select the 'search and filter' function which can be found top right on the claims summary page.

You can search by:
- Claim number
- Claim submission number
- Claim payment number

To search by claim, submission or payment number enter the number in the search field shown opposite at the top of the screen.

You can also filter claims by a combination of:
- Date
- Member
- Status

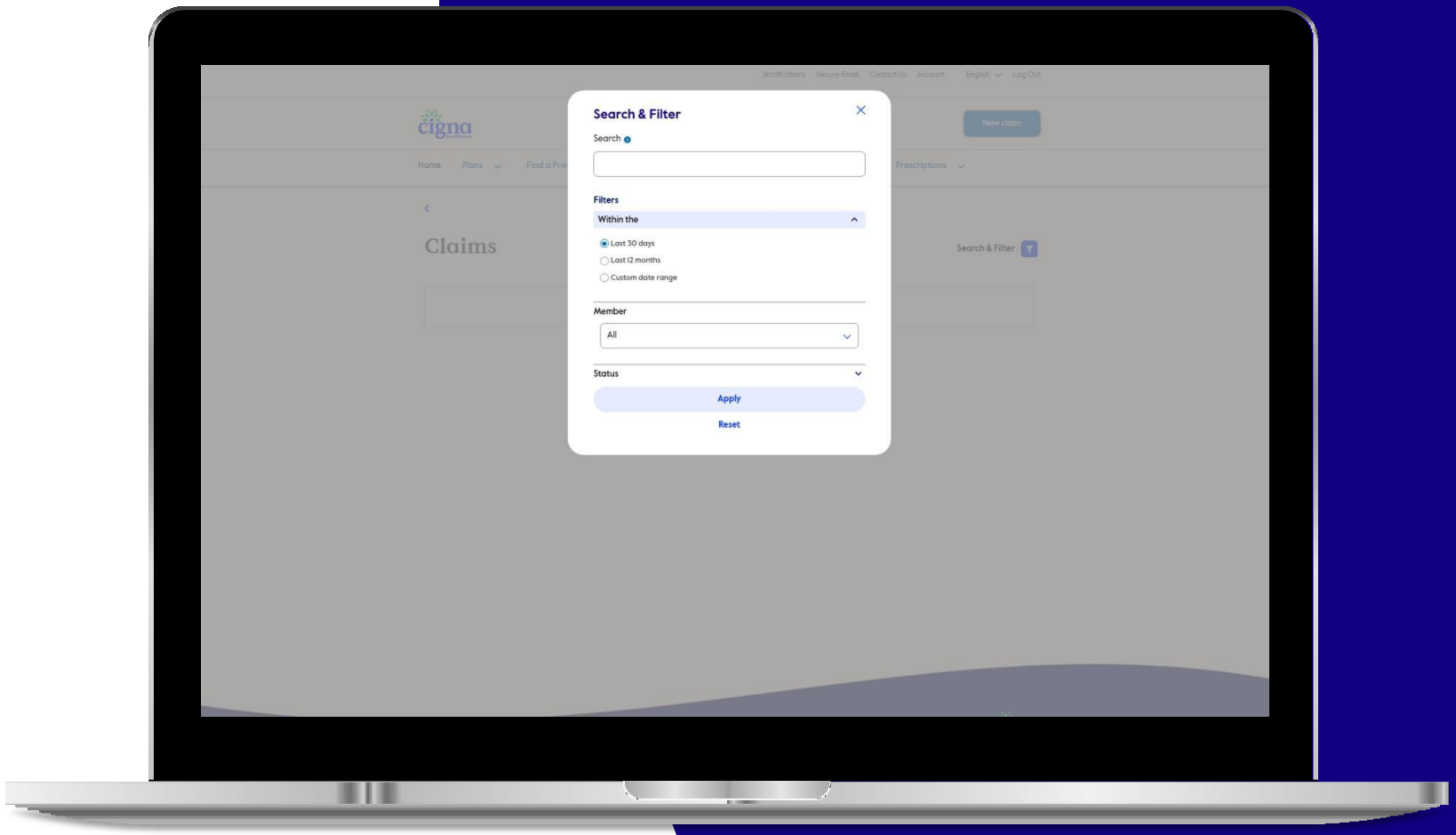
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How to search for your claims by date

To search for a claim by date range only, just choose your preferred date range from:

- Last 30 days
- Last 12 months
- Custom date range (up to a year)



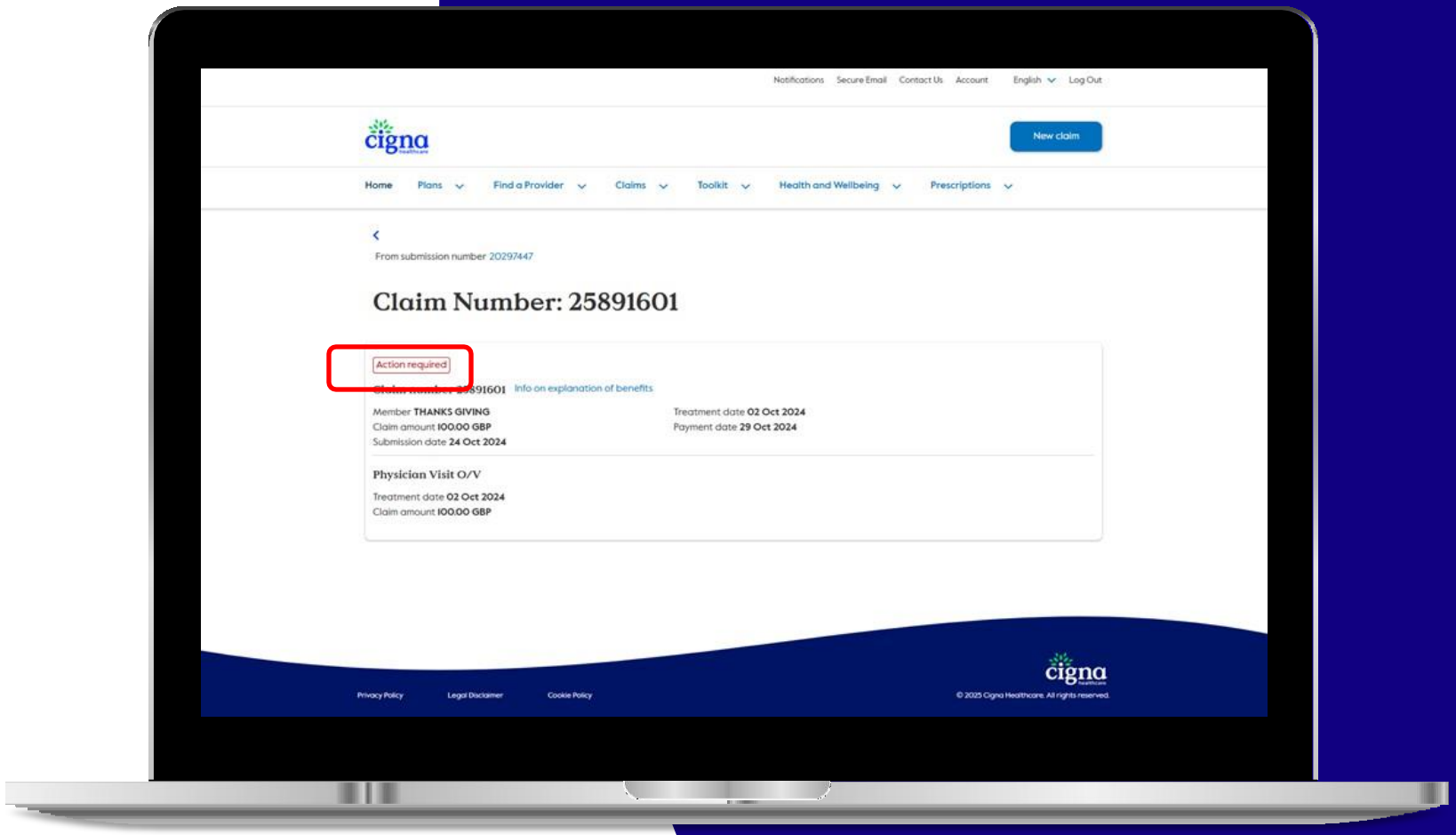
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How to see a claim's status

From the claims summary page, click on the claim you would like to check and then from the next screen (specific claim page), click on the status wording.

For example, on the screen opposite you would click on the status wording: **'Action required'** to view the claim's detailed description.

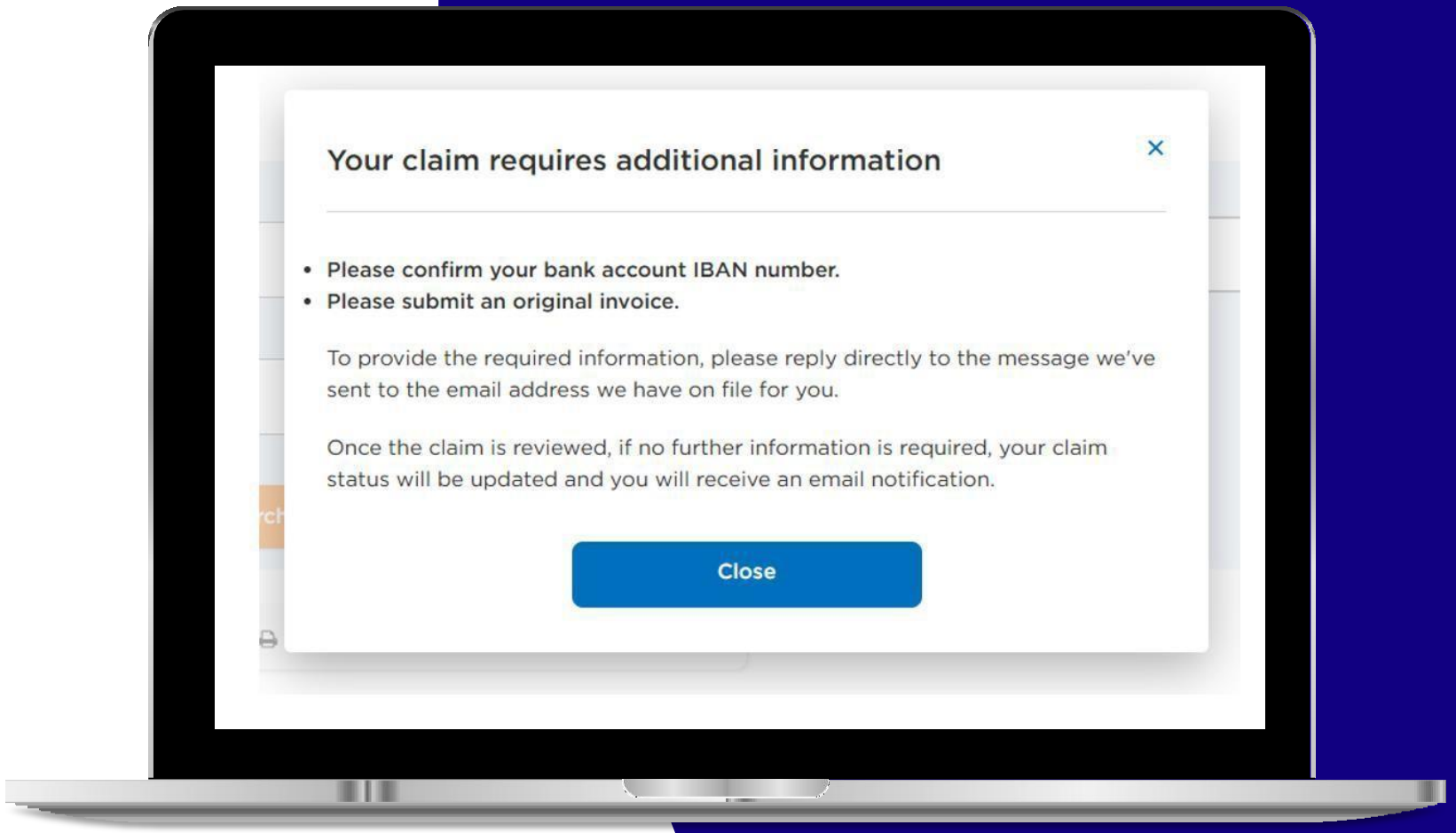


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Your claim's status details

This is an example of what the claim status message might look like.

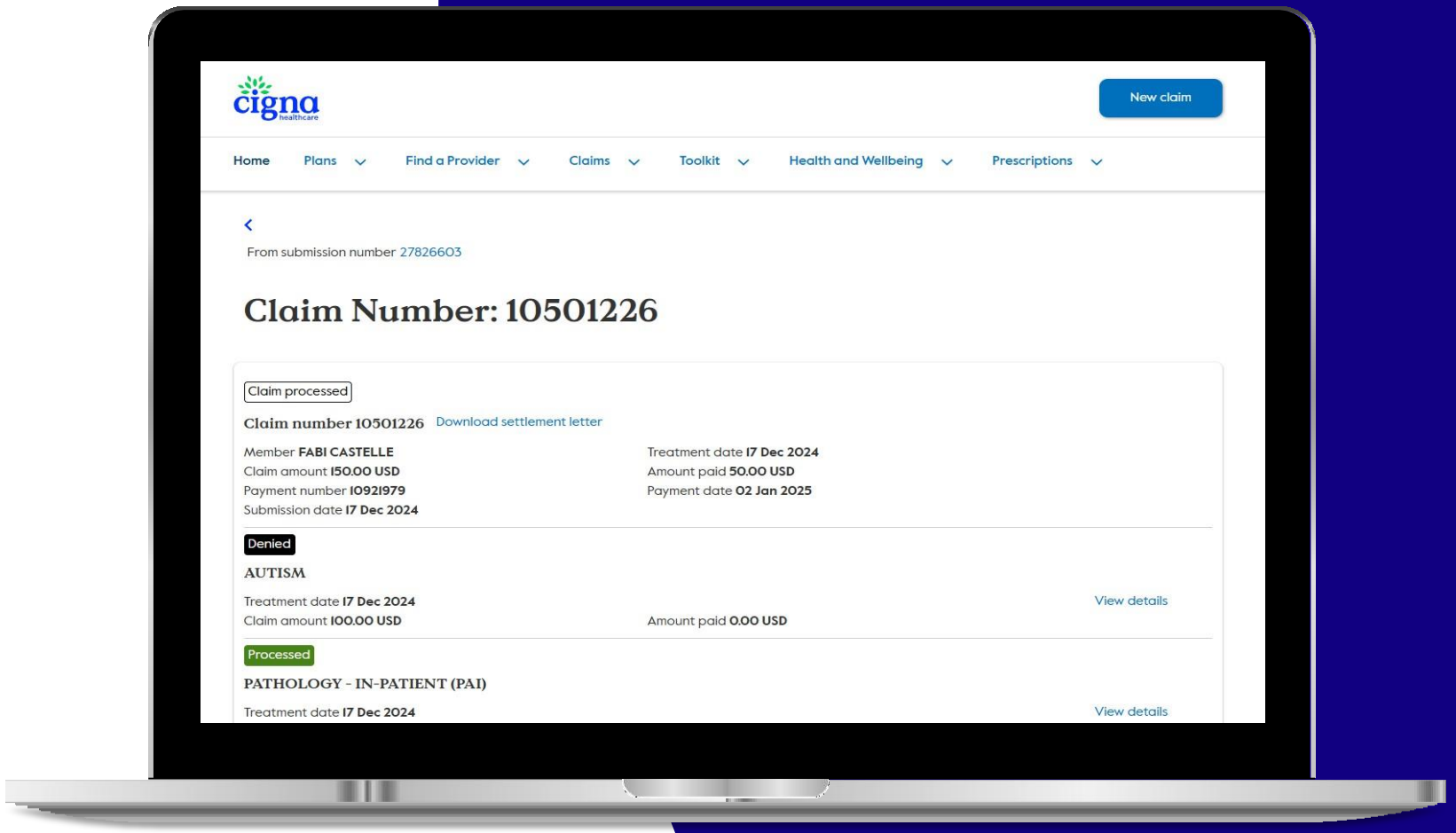


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How to access your claim settlement letter

For claims that have been processed you can download a PDF of your settlement letter by selecting the claim from the claim summary page and then on the next screen (the specific claim page), clicking on the hyperlink shown in red on the screen opposite.



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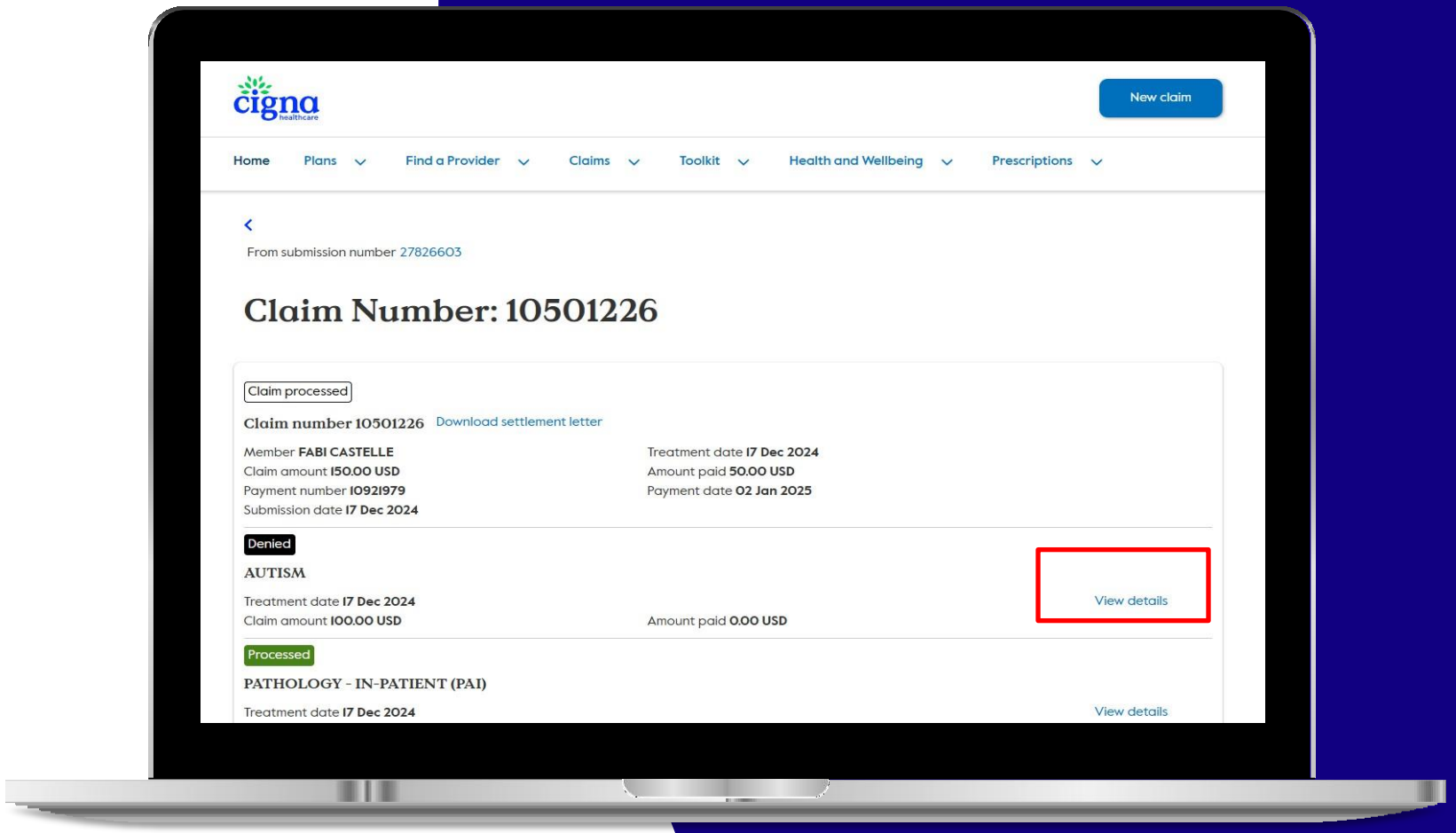
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How to view more claim details

From the main claims summary page click on the claim you are interested in and from the next screen, (the specific claim page), click on the '**View details'** hyperlink to see more information about any claim that has been finalised such as:

- Claim amount in the currency used
- Amount paid in the policy's currency
- Amount paid and exchange rates used
- Details of ineligible payments e.g. due to a denied payment; a discount; copayments or other insurers paying part of the claim

The screen opposite is an example of what you might see when you view a claim's details.



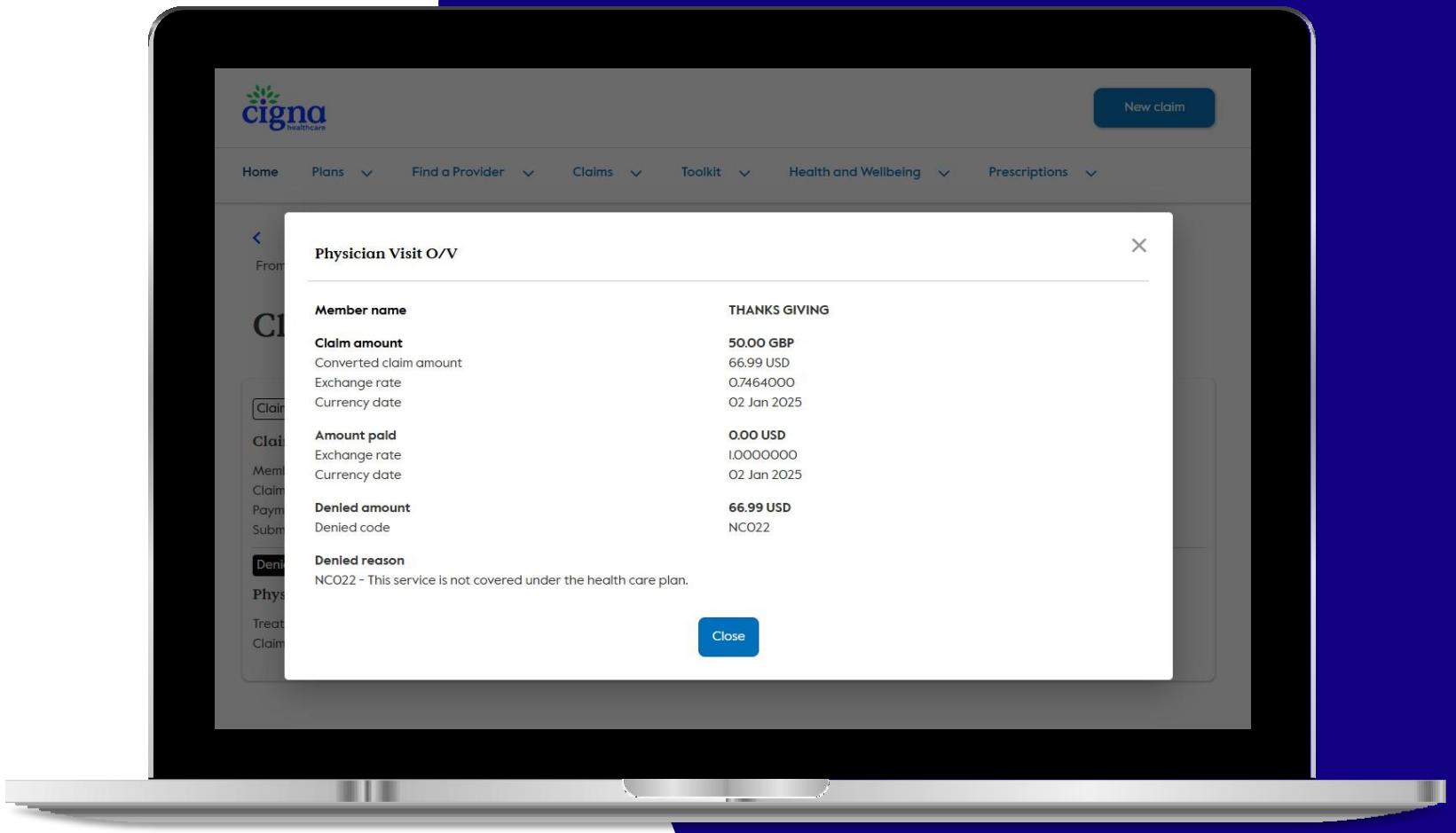
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A breakdown of a claim for treatment received

This is an example of the level of detail available for a finalised claim for treatment received from a doctor.

The screen opposite shows the various types of information that can be shown when viewing a claim's details.



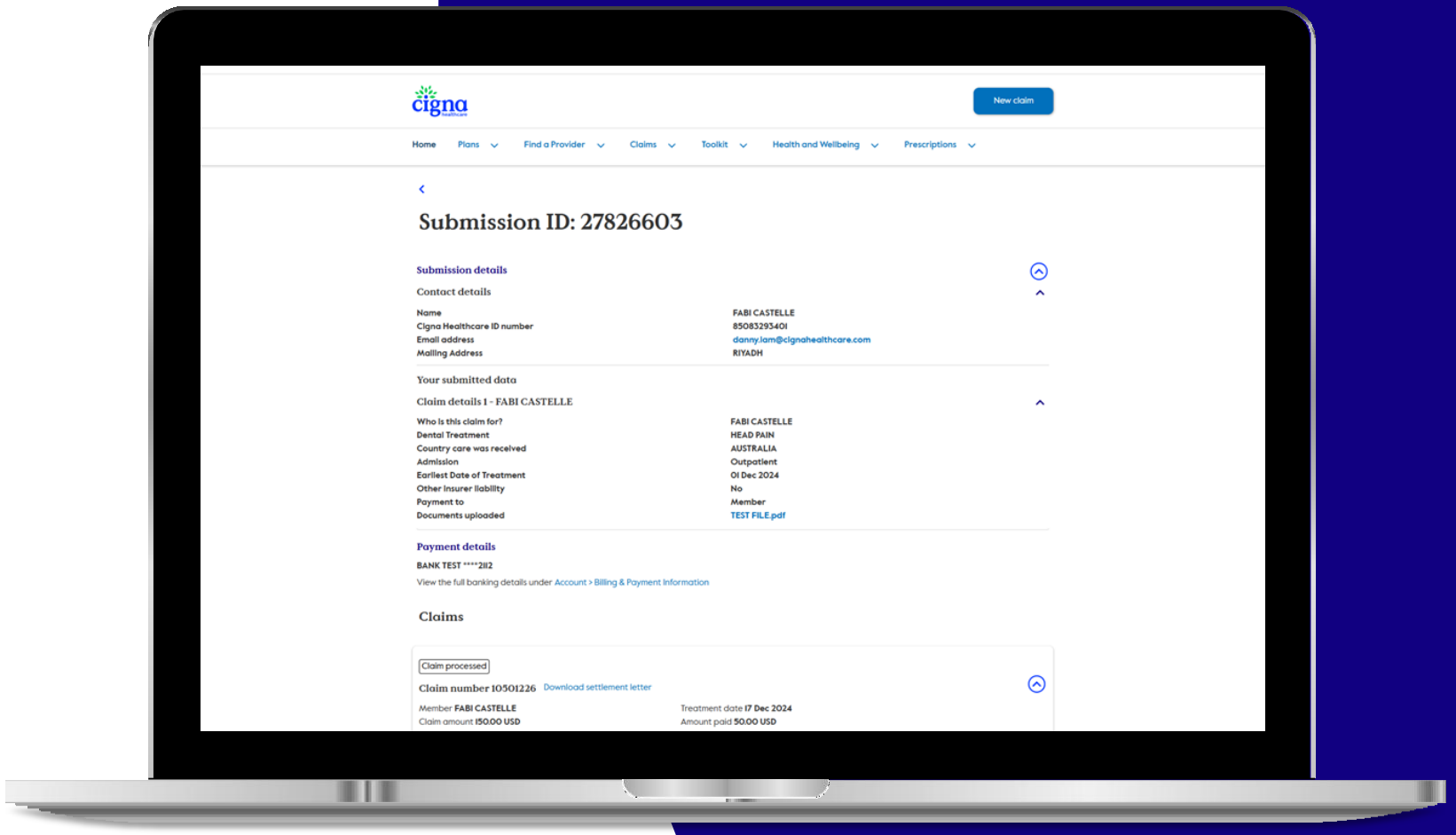
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How to view your claim submission details

To view the information and documents you submitted for your claim just select the claim on the claims summary page and then on the next screen, (the specific claim page), click the claim submission number shown at the top of the screen.

An example of the type of information that could be viewed is shown opposite.



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Health and wellbeing



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Global Telehealth Network Highlights

Access to care

Global Telehealth provider: Advance medical

- International health care services provider with more than 600 employees
- Half of team are physicians spanning across the globe (i.e. US, Europe, China, Middle East)
- Providing expert consultations since 1999
- Same partner CGHB uses for the decision support program

Two access options to advance medical's provider network

- Customers can choose to schedule a telephone or video consultation
- Network consists of both GPs and specialists (Internal medicine, gastroenterology, pediatrics, orthopedics & mental health)
- Referral to Cigna Healthcare's provider network, for specialist referrals

Languages supported by telehealth doctors

- Primary languages supported are English and Spanish, scheduled within one day
- Additional languages for telephonic consultations are available, scheduled within 1-3 days
- Hindi and Arabic, French, German, Mandarin Chinese



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Free Doctor Consultations!

Live video & telephonic doctor consultations

Why Global Telehealth?

24/7/365 access to a doctor within 24-72 hours*, available globally in multiple languages.

What is it?

Cigna Healthcare customers can see a licensed doctor with private, online, and live appointments via a secure video or phone conversation.

- **Diagnosis for non-emergency health issues -** Ranging from acute conditions to complex chronic conditions and pediatric care
- **Prescriptions on common health issues -** When clinically necessary
- Available thru the **Cigna Wellbeing™** app from the Apple App Store℠ or Google Play™.
- **110+ board certified doctors via Advance Medical – I**nternal medicine, gastroenterology, orthopedics, mental health specialists and paediatricians
- **Affordable and convenient** alternative to doctor or clinic visits **-** No deductibles or coinsurance, no need to leave the house
- Mobile app access to real-time scheduling



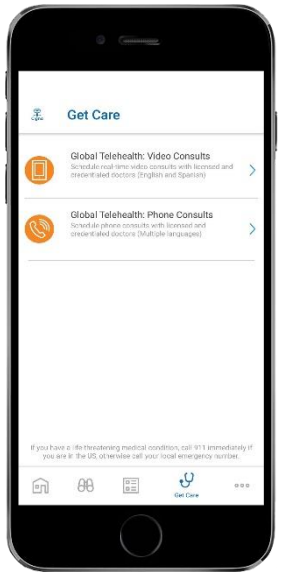
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Global Telehealth

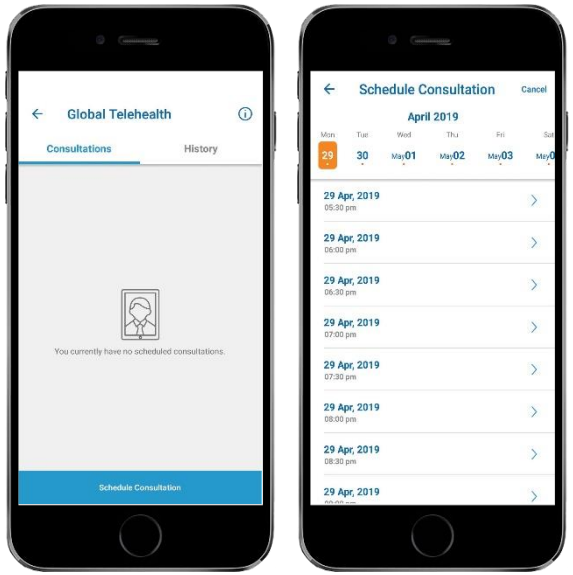
After logging in to the **Cigna Wellbeing app**, tap on **get care** at the bottom navigation menu and select **video** or **phone consultation**

1



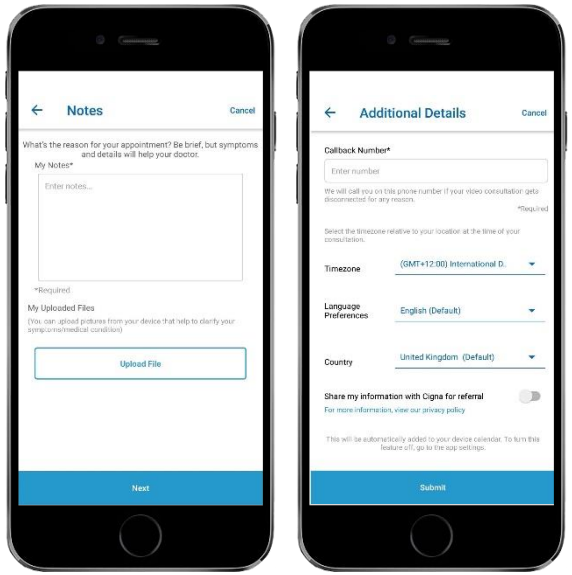
For a video consultation tap on **schedule consultation** and select the date and time that is most convenient for you

2



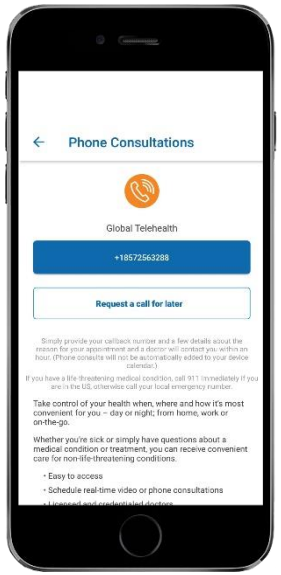
Provide a description of the reason for your appointment, upload any relevant files, enter the additional details required and tap on **submit**

3



For a phone consultation, call the direct phone line to schedule an appointment or enter your details and request for a doctor to call you

4



GET IT ON Google Play

Download on the App Store

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Global Telehealth

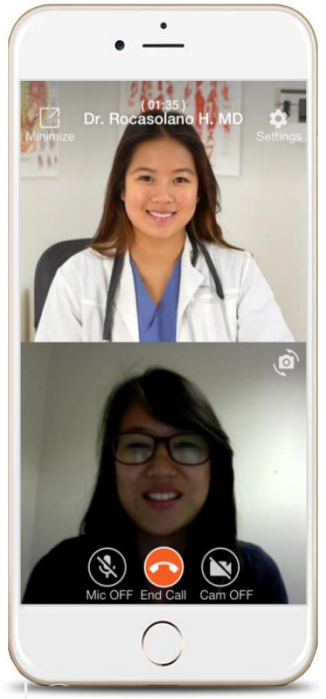
The telehealth consultation

Phone consultation



The Telehealth doctor calls you to start the consultation

Video consultation



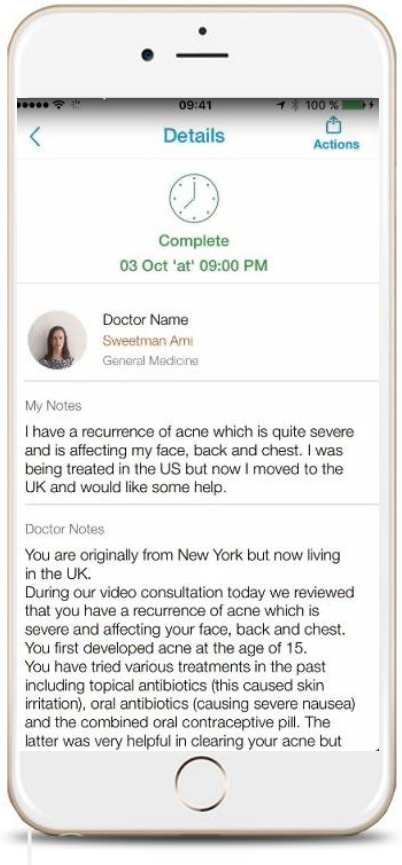
Log back into the app 10 mins before the scheduled time

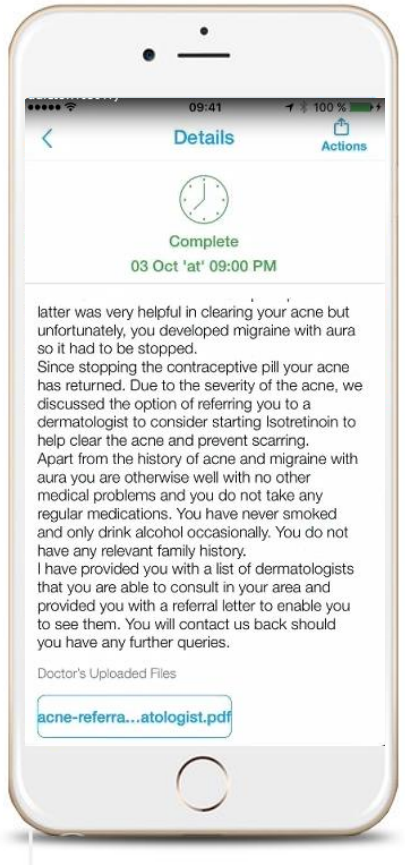
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Global Telehealth

The outcome of a telehealth consultation






GLOBAL CARE ON DEMAND

advance|medical

Medical prescription Date: 10/03/18

Patient: Jill Smith

Address: Wiener Hauptstraße 10/A/4/15 , 1014 Wien, Austria

Contact details: 552 9142123 **DOB**: 25/9/1980

Prescription:

Doxycycline 100mg tablets:

Take 2 tablets on day 1 of treatment and

Then take 1 tablet per day for 6 days

Dispense 8 tablets in total.

sample only

Dr.: Dr Jude McSharry

License No.: GMC: 7113216

Address: Advance Medical, Tower point,44 North Road Brighton, BN1 1YR,UK

Contact details: +447738843641

Electronic signature

Post visit

Upload medical notes and prescription(s) and sick leave certificates

Provide your email address to receive the documentation via email.

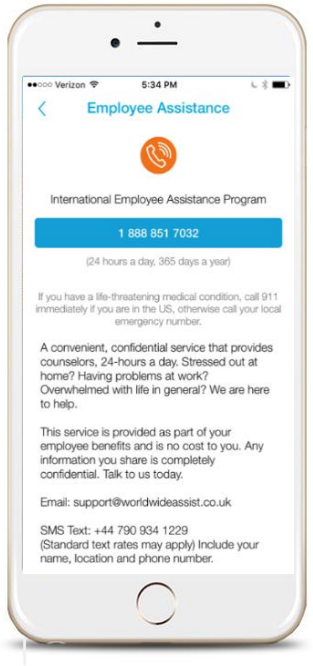
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International Employee Assistance Program

Stress and worries are part of personal and professional life but can sometimes be overwhelming.

Did you know you are only **1 click** away from feeling supported and being listened to?



- Free & confidential support
- For you and your dependents for work or personal matters**
- Any time, any day. Programme available 24/7
- Up to **6** telephonic sessions included per topic
- You can contact EAP via the Cigna wellbeing app



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** Personal matters such as bereavement, relationship concerns, family matters

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24/7 Resources -Who to Call

Cigna Healthcare customer service (24/7)

- Request membership cards
- Status of claims
- Provider searches / bookings
- Confirmation of benefit coverage
- Cigna Healthcare website: **www.Cignaenvoy.com**

Always telephone if you need immediate assistance

International EAP - 24hr counselling & support

- Personal and family work/life advice and support
- Caterpillar have another IAP for face to face counselling in addition to the Cigna Healthcare service.

International SOS

Emergency medical assistance and medical advice

In case of emergency - Call your local emergency provider as designated by your location

Cigna Healthcare

By phone:

Outside the USA

+44 (0) 1475 492 197
+1 800 253 7052

Via email:

ice.team@cigna.com

International EAP

By phone:

+44 (0) 2089876550 (*contact your international operator and request reverse charge/collect call or dial us and we will call you back)

Via email:

support@worldwideassist.co.uk

ISOS:

+44 (0) 2079 398 871
(tell them you are a member of the Caterpillar group)

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FAQ’s



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Benefit questions

I have questions on my coverage with Cigna Healthcare, what should I do?

You should call the 24 hour helpline on +44 (0) 1475 492197 or alternatively, log on to our Cigna Envoy site at **www.CignaEnvoy.com** where you can view your benefits, coverage, country guides and search for providers near you.

Will pre-existing illnesses be covered under the Cigna Healthcare health care plan?

Yes. There will be no penalty or waiting period for any existing medical conditions.

If I am travelling on business, will Cigna Healthcare cover me?

Yes. Cigna Healthcare will provide coverage for any medically necessary expenses providing these are incurred with in your area of cover or, emergency care can be sought for up to 30 days outside of the area of cover allocated.

Eligibility

When will I receive my ID card?

You will receive a Welcome email with instructions on how to log onto Cigna Envoy to retrieve a virtual ID card and those for all your eligible dependents shortly after being enrolled to plan or, if you have requested a new pack to be sent to you.

Can my spouse and children be covered?

Yes, if Caterpillar has agreed to provide this benefit to them. Children up to the age of 25 can be covered.

If my family are remaining at home whilst I am on assignment, does the above also ring true?

Generally, yes, Cigna Healthcare can cover trailing dependents in your home country however, these requests are reviewed on a case by case basis.

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Claims

How will claims be paid?

Cigna Healthcare will pay claims by direct transfer or cheque and will endeavour to refund you in the currency of your choice. There are a small number of tertiary currencies which Cigna Healthcare is unable to pay out in. If your chosen currency is not available then we will reach out to you for an alternative. Please remember to provide full bank details when requesting a bank transfer.

The claims process

The claims process is very simple, and it is explained in full in the member guide.

- If you are a registered user of **www.CignaEnvoy.com**, you can submit your claims through the secure web portal. You can also view claims which have previously been submitted online.
- You can use the Cigna Healthcare mobile app to send claims for payment using your mobile device.
- We do provide claim forms for people wishing wish to use them and send to us either by post or by email, but this is not always necessary.
  Providing we have the following data, we can process your claim:
  - Details of the treatment you received (e.g. consultation, x-ray)
  - Details of your symptoms/condition (e.g. stomach ache, back pain)
  - The invoice from the doctor/dentist
  - Confirmation of how you want us to reimburse your claim
  - Your e-mail address in case we need to contact you with questions



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Finding Doctors

Can I choose the medical provider of my choice?

Yes. However, if you contact the Cigna Healthcare helpline before treatment, Cigna Healthcare will arrange payment direct to the service provider (wherever possible) eliminating the need to pay large medical bills out of your pocket.

Can I use my same doctors as I was before joining Cigna Healthcare?

Yes. If you need help finding a doctor Cigna Healthcare can help.

Who do I call if I need help finding a doctor?

You should call the 24 hour helpline on +44 (0) 1475 492197 or alternatively, log on to our Cigna Envoy site at www.cignaenvoy.com where you can view your benefits, coverage, country guides and search for providers near you.

What if I am ill and do not know where to go for medical treatment?

Contact the Cigna Healthcare helpline and they will refer you to the nearest suitable medical practitioner.

How do I pre-notify Cigna Healthcare before my treatment takes place?

You can request pre-notification via CignaEnvoy or by calling the customer services helpline.



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Guarantee of Payment

How do I request a guarantee of payment?

For non-urgent queries you should contact Cigna Healthcare via email at ice.team@cigna.com, at least 7 working days prior to your date of treatment.

For urgent and or emergency situations, please call our customer service team on +44 (0) 1475 492197 if outside of the USA or 1 800 253 7052 if inside the USA

The following information will need to be provided at the time of your request:

- The date of service of your proposed treatment/surgery
- The name of the procedure that you are having carried out
- Your diagnosis or the name of your condition
- The name of the clinic or hospital where the treatment will take place including contact details of your treating physician or their assistants

Exclusions ?

There are some exclusions to your plan where Cigna Healthcare can not preauthorise treatment for or make reimbursement for namely:

- Non medically necessary treatments
- Administration costs (i.e. costs or fees incurred for filling in a claim form)
- Experimental treatments

Do I need a referral?

Though you may want your personal doctor's advice and assistance in arranging care with a specialist, you do not need a referral to see an in-network or out-of-network specialist.

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Complaints

What do I do if I have a complaint about Cigna Healthcare?

If you have any cause for complaint, or wish to highlight any concerns, please contact Cigna Healthcare in the first instance:

In writing Cigna Healthcare global health benefits, 1 Knowe Road, Greenock, PA15 4RJ.

By phone +44 (0)1475 492197

By email ice.team@cigna.com

We endeavour to acknowledge your complaint within 5 business days of it being received by us and aim to resolve all complaints fairly, consistently and promptly.

If the complaint is not resolved to your satisfaction, you can refer your complaint to the financial ombudsman service (FOS) at:

The financial ombudsman service

South Quay Plaza

183 Marsh Wall

London E14 9SR or **complaint.info@financial-ombudsman.org.uk**



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12 December 2025

Thank you

cigna healthcare