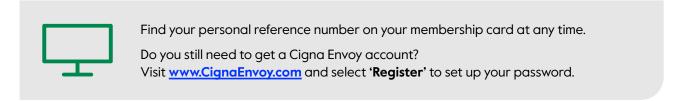


# Rely on our network of quality-assured providers

When visiting a doctor or hospital in the Cigna Healthcare network, you enjoy access to the highest level of medical care. You also benefit from direct payment agreements we've negotiated with most providers for in-patient and high-cost out-patient services. Instead of thinking about money and claiming reimbursement, you can focus on your recovery, knowing we'll settle your medical bill directly with your provider.

How to access Cigna Envoy and find a health providers:

- Visit www.CignaEnvoy.com and select 'Login'.
- Enter your personal reference number and password to access your account.
- Select 'Find a provider'.
- Use your current location to locate a provider near you. Alternatively, you can enter a street address, city, country, landmark or nearby business to find a provider in that area.
- · Choose any desired facilities and specialities from the drop-down list.
- Your search results will be displayed as a list and an interactive map.



# Pay and claim

Are you visiting a health care provider outside our network? Pay the bill and claim your expenses with us afterwards. For a smooth and swift reimbursement, submit your claim online via Cigna Envoy or the Cigna Envoy app, including the necessary supporting documents: detailed invoice, prescription, etc.



Take a photo of your supporting documents with your smartphone or tablet – no more document scanning at work or home.

**Note:** Claims received more than I2 months after the start of treatment may not be eligible for reimbursement. To help us provide a seamless claims process, we recommend informing us about your expected claim within 90 days of starting treatment.

#### Take advantage of pre-authorisation

To ensure coverage for your treatment, we recommend contacting us at least seven days in advance to request preauthorisation. Without it, you may face uncovered treatment or out-of-pocket expenses. Pre-authorisation also lets us assess the effectiveness of your treatment options and try to settle your medical bill directly with your provider.

**Note:** The approval of pre-authorisation isn't guaranteed. However, if approved, we will issue a guarantee of payment (GOP) letter to you and your provider confirming your cover.

If an emergency occurs, call or have someone else call us as soon as possible.

## Cigna Healthcare in your pocket

Manage your plan, start a new claim and more from your smartphone. Download the improved Cigna Envoy app for free from the App Store<sup>1</sup> or Google Play<sup>2</sup>. If you already have a Cigna Envoy account, you can sign in using your details straight away. If you're new, register your account to get started.

## We're here to help you

- Talk to our friendly customer service team: +44 (0) 1475 492197
- www.CignaEnvoy.com



Cigna Healthcare' web-based tools are available for informational purposes only. These tools are not intended to be a substitute for proper medical care provided by a physician.

Global Telehealth services are provided by a contracted third party and are accessible via the Cigna App. Global Telehealth is not appropriate for emergency situations and should only be used for minor acute care medical conditions. The aim of the service is not specifically to prescribe medications, but for the patient to benefit from unlimited time with a trusted international doctor, who will be available to discuss their specific case. However, if the doctor has enough medical information and when legally available, then a prescription or treatment recommendation can be provided. Global Telehealth doctors may issue prescriptions for medicines only when in their professional judgment it is safe and appropriate to do so, and where licensed and authorized to do so. Prescription fulfilment is the patient's responsibility.

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