



# CATERPILLAR

Helpful Guide

# WELCOME...

to the world of Cigna Global  
Health Benefits - Guide to using  
your plan



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# YOUR INTERNATIONAL COVER

Membership of the Cigna plan means that you and your family can be sure of receiving comprehensive advice and treatment, in the case of illness or accident. Your membership pack contains a list of benefits detailing your specific cover and limitations. Please familiarise yourself with the benefit structure and be aware of your level of cover.

A membership card is provided for each of your family members and while it does not act as a payment mechanism, it is a means of identification and assists medical practitioners and hospitals in obtaining guarantees of direct payment from Cigna; meaning that in many cases you will not have to pay and reclaim expenses from us.

## IMPORTANT CONTACT INFORMATION

<b>Cigna 24 Hour Helpline Number</b>	+44 (0) 1475 492197 or +1 800 253 7052
<b>Cigna Fax Number</b>	+44 (0) 1475 492424 or +1 800 262 2471
<b>Cigna USA 24 Hour Helpline</b>	+1 800 768 1725
<b>Cigna USA Fax Number</b>	+1 800 243 6998 or +1 302 797 3150
<b>Mailing Address for Claims Incurred Outside the USA</b>	Cigna Global Health Benefits, 1 Knowe Road, Greenock, Scotland, PA15 4RJ
<b>Mailing Address for Claims Incurred in the USA</b>	Cigna Global Health Benefits, PO Box 15050, Wilmington, DE 19850-5050 USA Courier delivery: Cigna Global Health Benefits, 300 Bellevue Parkway, Wilmington, DE, 19809 USA
<b>Email address</b>	Ice.Team@Cigna.com
<b>Website</b>	<a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a>

# SECURE EMAIL PRACTICES

The table below shows the various options available to our members for communicating with us.

Our method of responding will depend on how we receive your emails.

SENDING EMAILS TO CIGNA	HOW WILL CIGNA REPLY?
Sending emails to Cigna from within CignaEnvoy/Mobile App	Register on <a href="http://www.CignaEnvoy.com">www.CignaEnvoy.com</a> online or via our Mobile App. Enter your preferred email alert address (this can be a personal email account e.g. xxxx@gmail.com)  Your chosen email address will receive a notification, with a click through link to access your Cigna Envoy mailbox/also viewable from the Mobile App
Sending emails to Cigna from a personal email account (where you have also registered for Cigna Envoy)	You will receive a reply from Cigna with an alert/link to access your CignaEnvoy/App mailbox
Sending emails to Cigna from a personal email address (if you have not yet registered for CignaEnvoy)	You will receive a reply from Cigna with an alert/link to Cigna secure webmail pages  (not within our CignaEnvoy/App site)
TLS email* - sending emails to Cigna from your company email account	If your employer has set up TLS email with Cigna, we will be able to correspond directly with you (no links to Cigna secure mailboxes need to be sent). If TLS has not been set up, then Cigna will reply as above

\*Refer to your Human Resources department to find out if your employer has TLS set up with Cigna.

# INTERNATIONAL DIALLING CODES

We're here for you whenever you need us. Whether you have a question about your benefits, need help finding a doctor near you, or want to know the status of a claim you submitted, you can contact us anytime of the day or night from anywhere around the world.

Here are some convenient ways to contact us including:

- › Send a secure email through Cigna Envoy or the mobile App.
- › Dial UK country code +44 and toll number 1475 492 197
- › Direct dial toll free to our Customer Service Centre number - International Access Code for the country you are in\* + 0800 253 7052 1  
For example:

- Dialling from China 00\* 800 253 7052 1
- Dialling from Hong Kong 001\* 800 253 7052 1
- Dialling from UK 00\* 800 253 7052 1

\* International Access Codes are standard codes used to make calls outside the country from which the call is being made. This is sometimes referred to as an exit code. See <http://www.howtocallabroad.com/codes.html> for your country's Access Code

- › Use the calling card to call toll free from anywhere around the globe. The calling card number is 808-672-7493-6554. No pin will be required when using this dialling method.
- › Collect calls - Cigna will accept call charges for reverse charge calls

# USING YOUR CIGNA MEMBERSHIP CARD

When you receive your Cigna membership card check that the information is correct.


If something needs to be changed contact the Cigna Helpline by telephone, fax or email and they will arrange for your information to be updated.

**Tel:** +44 (0) 1475 492197

**Fax:** + 44 (0) 1475 492424

**Email:** Ice.Team@Cigna.com

When receiving treatment please present your membership card to the provider.



24-HR International  
Helpline Number:  
+44 (0) 1475 492197  
Toll Free Tel No:  
1 800 253 7052  
US Only:  
1 800 768 1725

IN 600428 C	control 2160000
Account	600060
Issuer	(80840)

**GROUP NAME**  
**MEMBER NAME**  
**MEMBER NUMBER**

**Provider Network: Cigna Healthcare P0**



All benefits are subject to verification of eligibility, definitions, exclusions and contract limitations. Card possession does not certify ability or benefits.

**Send US claims to:** Cigna International, PO Box 1500B  
Wilmington DE 19850 USA, Payor ID #6230  
Fac: Inside US: 1 800 243 6958 or 1 302 797 319  
Cigna International, 1 Knowle Road  
Greenock, Scotland PA15 4RJ  
Fac: 1 800 253 2471 or +44(0)1475 492424

**Send all other Claims to:** Cigna International, 1 Knowle Road  
Greenock, Scotland PA15 4RJ  
Fac: 1 800 253 2471 or +44(0)1475 492424

**Cigna EmailWeb:** ice.team@cigna.com / www.cignaenjoy.com





# EMERGENCY CARE

In the event of an emergency, please contact the Cigna Helpline:

For Non USA Based Members call +44 (0) 1475 492197 or +1 800 253 7052.

For USA Based Members call +1 800 768 1725.

The Helpline shall:

- › co-ordinate evacuation to the nearest suitable location or repatriation to your home country if medically necessary;
- › arrange the care and repatriation of your family members if your medical condition leaves them at risk.

Emergency medical evacuations or repatriations must be pre-authorised by the Cigna Helpline. Where it is not possible for pre-authorisation to be sought before the evacuation or repatriation takes place, this must be sought as soon as possible thereafter, and always within 7 days. Cigna will only authorise medical evacuations or repatriations after the evacuation or repatriation has occurred where it was not reasonably possible for authorisation to be sought before this took place. Medical evacuations or repatriations must be determined by Cigna to be medically necessary to prevent the immediate and significant effects of illness, injury or conditions which if left untreated could result in a significant deterioration of health and represent a threat to life or limb, and it has been determined that the treatment is not available locally.



# AREAS OF COVER

Cigna has three areas of cover available:

<b>Area I: Worldwide INCLUDING USA, Canada and Caribbean</b>	Every country throughout the world and at sea, excluding any country with whom, at the date of commencement of treatment, the Federal Government of the United States of America has prohibited trade to the extent that payments are illegal under applicable law. Caribbean - (Anguilla, Antigua, Aruba, Bahamas, Barbados, Belize, Bermuda, Bonaire, Cayman Islands, Costa Rica, Cuba*, Curacao, Dominica, Dominican Republic, El Salvador, Grenada, Guadeloupe, Guatemala, Haiti, Honduras, Jamaica, Martinique, Mexico, Nicaragua, Panama, Puerto Rico, St. Kitts, St. Lucia, St. Vincent, Trinidad and Tobago, and the Virgin Islands)
<b>Area II: Worldwide EXCLUDING USA</b>	Worldwide, with the further exception of the United States of America.
<b>Area III: 'Europe'</b>	Europe (Andorra, Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom).

Cigna will apply the appropriate area of coverage based on the location of you and your dependants, as agreed with your employer.

\* Due to trade sanctions we cannot pay claims into a Cuban bank account or to a Cuban provider. Any member in Cuba must have a bank account outside of Cuba.

# EMERGENCY OUT OF AREA COVER

If you or your insured family members travel outside your area of cover, your plan will provide you with Health Care cover for emergency treatment for a period of 30 days per trip whether you are travelling for business or pleasure. If you are outside your area of cover for more than 30 days, you must notify your HR department immediately to arrange for a change to your area of cover, if appropriate.

By 'emergency treatment' we mean the following:

'Emergency treatment' - treatment which is medically necessary to prevent the immediate and significant effects of illnesses, injuries or conditions which if left untreated could result in a significant deterioration in health. Only medical treatment through a physician, medical practitioner or specialist and hospitalisation that commences within 24 hours of the emergency event will be covered.



# CHOOSING A PROVIDER

Cigna will not be held responsible for any loss, damage, illness and/or injury that may occur as a result of receiving medical treatment at a hospital or from a medical practitioner, even when Cigna have approved the treatment as being covered.

## In-patient Treatment

When you have a planned hospital admission, please contact Cigna as early as possible prior to the date of admission. We can assist with administration and arrange direct payment of medical bills, with the treating specialist or hospital. Our Guarantee of Payment (GoP) will remain valid, providing the patient remains an active member of the plan at the time of treatment.

## Out-patient Treatment

When visiting a Health Care provider for Out-patient treatment we recommend you select a provider from our network to allow costs to be settled directly. This can be accessed at [www.CignaEnvoy.com](http://www.CignaEnvoy.com), or you can contact one of our customer service representatives for help.

Alternatively, you can pay your medical bills and then submit a claim to us, for covered treatment(s). Please check your benefit details before receiving treatment.

If you have a high-cost Out-patient treatment planned (e.g. an MRI scan or cancer treatments), we advise you to contact us prior to the date of treatment. If you do not contact us prior to receiving treatment the provider may require you to pay your bill upfront. If this happens you will need to pay the provider directly then submit a claim to us.



# CHOOSING A U.S. PROVIDER

Cigna will not be held responsible for any loss, damage, illness and/or injury that may occur as a result of receiving medical treatment at a hospital or from a medical practitioner, even when Cigna have approved the treatment as being covered.

## In-Network Care

For members who are on our Worldwide area of coverage and wish to access treatment in the United States of America, Cigna has a Preferred Provider Organisation (PPO) network. This network will enable you to access more than 675,000 Cigna U.S. in-network providers, where you will receive optimum discounts and service. It is important that you always present your Cigna membership card to your provider when accessing services.

To access the PPO network, some of the providers require their identifying logo to be clearly displayed on the Cigna membership card. Depending on the address we hold for you, an additional identifying logo may therefore be displayed on your membership card. Alternatively, if your address is outside of the designated regions and you have Worldwide cover through Cigna, the “Away From Home Care” logo on the enclosed membership card ensures you will receive optimum discounts at participating network providers in the U.S.

Please keep Cigna informed if you or your family members move address. You can email Cigna your new address at [Ice.Team@Cigna.com](mailto:Ice.Team@Cigna.com) or alternatively inform us via the secure member portal [www.CignaEnvoy.com](http://www.CignaEnvoy.com). A change of address may result in a new membership card being issued.

Full details of the Cigna Provider Directory can be found by accessing our member portal [www.CignaEnvoy.com](http://www.CignaEnvoy.com). To register for access to the Cigna member portal, access the web portal and follow the instructions online. You will need your membership details which can be found on your membership card. Alternatively, you can contact our customer service team who will be happy to assist you in locating a US provider. Our team can be contacted by using the 24-Hr Helpline number on your membership card.

## Out-of-Network Care

If you choose to receive services from out-of-network US providers, the Network Savings Programme provides access to discounts from many physicians, hospitals and other facilities not otherwise participating in the Cigna PPO Network. We do however encourage you to use the in-network Cigna providers to optimise discounts and quality service.

To receive available discounts for providers included within the Network Savings Programme, please present your Cigna membership card.

You can contact our customer service team who will be happy to assist you in locating a US provider. Our team can be contacted by using the 24-Hr Helpline number on your Cigna membership card.



# CLAIMING PROCEDURE

We endeavour to pay claims within 10 working days on receipt of complete claim information, but here are our top tips for speeding up the process:

- › Seek care from one of Cigna's in-network health care professionals. That way you do not need to submit a claim for reimbursement because we generally have direct pay arrangements in place with these doctors and hospitals for in-patient or high cost out-patient services.
- › Get in touch with Cigna in the first instance to pre-notify us of your treatment at least 5 days in advance so that we can arrange a Guarantee of Payment (GOP) where required.
- › If you do need to submit a claim to us, there are a number of ways you can do this. We recommend that you use the online tool on CignaEnvoy or our Mobile App. Click [here](#) for details of how to register and submit your claims online.

## Mobile App Claims Submission

Using the Cigna Mobile App, you can send claims for payment using your mobile device. A convenient solution for when you are on the move.

With the App, you can:

- › submit new claims, and manage and track the status of pending claims.
- › locate nearby health care professionals and facilities, and get directions delivered via Google Maps™.
- › download or send an electronic version of your membership cards.
- › contact us with the tap of a finger.

You can download the CignaEnvoy Mobile App from Apple App Store<sup>SM</sup>, Google Play™ or the Amazon Appstore®.



## Online Claims Submission

If you are a registered user of [www.CignaEnvoy.com](http://www.CignaEnvoy.com) you can submit claims through the secure web portal in an easy-to-follow five step process: In addition to being able to submit claims online, you can view claims that have been previously submitted online.



## Submitting your claims by email or post

We recommend that you contact us to tell us about your expected claim no later than 90 days from the start of treatment. Please ensure you submit your claim as soon as is reasonably practicable following the start of treatment, and no later than 12 months from the start of treatment. Prompt filing results in faster payment of your claims. Claims received more than 12 months after the start of treatment may not be paid.

To enable us to process your claim as quickly as possible you should ensure you send your claim form or such other document telling us about your claim which must describe the occurrence, nature and extent of the treatment and clearly itemise the charges incurred together with all supporting documentation regarding your claim such as invoices. Failure to provide all such information may require us to contact you to obtain additional information which could delay reimbursement of your claim.

In the event the claim together with all the supporting documentation is not submitted within a timely manner then the processing of the claim could be delayed or in some instances may not be paid.



Claims forms can be downloaded from CignaEnvoy. Your claim form and invoices can be sent as follows:

For Non USA Based Claims	Cigna Global Health Benefits, 1 Knowe Road, Greenock, Scotland PA15 4RJ
For USA Based Claims	Cigna Global Health Benefits, PO Box 15050, Wilmington, DE 19850-5050 USA Courier delivery: Cigna Global Health Benefits, 300 Bellevue Parkway, Wilmington, DE, 19809 USA

### Tips to Speed Claims Process

- › submit claims online;
- › provide a diagnosis or explanation of treatment;
- › state how and where you want the reimbursement issued;
- › where the payment method selected is electronic bank transfer, full details must be provided, including bank name and address, account name, account number and routing code.

A claim form is not always necessary, providing we receive confirmation of your medical condition and treatment details. No claim form is necessary if submitted via CignaEnvoy or via the Mobile App.

In order for us to assess your claim in full, we may contact the provider for further details regarding your claim.

Remember you can track the progress of your claim by accessing the secure member website, [www.CignaEnvoy.com](http://www.CignaEnvoy.com).



# REIMBURSEMENT OPTIONS

Where possible Cigna will aim to pay the medical practitioner or hospital direct to reduce the need for you to pay directly and reclaim the cost of treatment. In cases where you have paid the provider directly Cigna provides many reimbursement options such as:

- › Electronic transfer of funds into your bank account. Please note that reimbursements made within Europe will be processed more efficiently by the receiving bank if you provide IBAN and SWIFT numbers for your transfer. IBAN numbers must be provided for reimbursements in The Channel Islands, Bahrain, UAE (excluding Abu Dhabi), Saudi Arabia and Lebanon.
- › Cheque mailed to nominated address.
- › Multi-Currency claims payment.

Cigna also offers ePayment Plus to members with a bank account in one of the following countries: USA, UK, Spain, Germany, France, Belgium, Canada, Portugal, The Netherlands, China, Austria, Hong Kong, Singapore and Greece. In most cases, ePayment Plus provides the added feature of depositing funds without incurring bank service charges. Cigna will continue to cover the costs of generating the payment, regardless of the payment method selected. By enrolling in ePayment Plus at our secure website, [www.CignaEnvoy.com](http://www.CignaEnvoy.com) it allows you to receive automatic email notification of payments made to you.

All monetary limits are dependent on the currency of your policy and are based on the contractual agreement between Cigna and your employer. The first 2 digits of your membership number determines your monetary limits, e.g., If the first two digits of your membership number are:



- › 82 - all monetary limits apply in Euros.
- › 85 - all monetary limits apply in US Dollars.
- › 88 - all monetary limits apply in Sterling.

**Example:**

Policy currency = Sterling

Benefit limit €7500 / \$7500 / £5000

Claim incurred = \$9000

The Claim shall be converted to sterling and the resulting sterling amount offset against the £5000 for payment.



Claims are reimbursed in the currency in which the claim was incurred, or upon request, the currency of the premium paid on the insurance policy calculated using the Applicable Exchange Rate (defined below). You may request reimbursement in a currency other than the currency of premium or the currency in which the claim was incurred, and any such request is an “Alternative Currency Request”. Should Cigna agree to provide reimbursement consistent with an Alternative Currency Request, we will apply a standard exchange-rate charge of 3% (a “Convenience Charge”) over the Applicable Exchange Rate.

The Convenience Charge will be added to the exchange rate of the requested currency and will impact the final amount to be reimbursed. This means that if an Alternative Currency Request is made, subject to exchange rate fluctuations, the amount reimbursed may be less than the original amount claimed. The Applicable Exchange Rate is the rate charged by Citibank (inclusive of any fees and commissions charged to Cigna by Citibank) to exchange the currency in which a claim was originally incurred into the currency of the Alternative Currency Request or the premium of the insurance policy, as the case may be, as of the date a claim was incurred. In the event an Alternative Currency Request cannot be met, we will contact you to find your preference as to another Alternative Currency Request or standard reimbursement.

Please contact the Cigna Helpline for the Applicable Exchange Rate applied to any particular claim. Cigna reserves the right to withdraw or vary the Convenience Charge at any time on 60 days prior notice.



## Expenses for which a third party may be liable

You and your dependants must tell us in writing as soon as possible about any claim or right of legal action against any other insurance, person or source, that arises from a claim under this plan. You must keep us fully informed of any developments.

In respect of any expenses which arise from a claim under this plan which another party may be responsible as a result of having caused or contributed to the injury or sickness, Cigna will apply the normal principles of equitable contribution and indemnity and reserves the right of subrogation to recover such expenses from any insurance, person or source.

If we ask, you or your dependant must take all steps to include the amount of benefit you are claiming from us under this plan in your claim against the other insurance, person or source. We can take over and defend or settle any claim, or prosecute any claim in your or your dependant's name for our own benefit. We will decide how to carry out any proceedings and settlement.

Providing your claim is eligible for cover within the terms and conditions, and benefit limits of this policy, the recovery by Cigna of claims costs from a third party will not delay or prevent the payment of your claim by Cigna. Cigna will not pay for the proportion of any treatment which is over the benefit limits in the list of benefits.

Please contact our customer contract centre if you have any questions.



# USING THE SECURE WEBSITE & MOBILE APP

Your personal information at your fingertips.

By registering for our secure website, you can access your plan details at any time. Your secure web pages are tailored to your own insurance plan. Additionally, you will have access to our network of healthcare providers.

Please note it must be the primary insured member that should register with Envoy and not the spouse/partner or dependents.

## How do I register for the website?

**Step 1:** Go to [www.CignaEnvoy.com](http://www.CignaEnvoy.com) and click on 'I have not registered yet' in the green box.

**Step 2:** Enter the first 9 digits of your Member No (details are on your member card) and click the green 'Register' button.

**Step 3\*:** Fill in your registration details, using the relevant information as it appears on your member card, and click the green 'Register' button. You will receive a registration confirmation email with details of your secure PIN, which you can then change to a password of your choice for all future logins.

**Step 4:** Click on the green 'Continue to Login' button then select 'I have an existing login'. Enter the first 9 digits of your Member No and your secure PIN and click 'GO'.

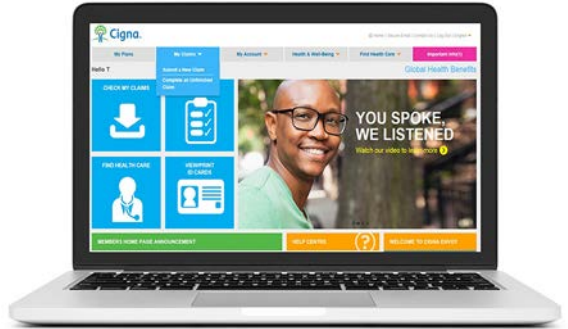
\* If you require help with the registration process, please select "view registration instructions" at the bottom of the page.



## Why use the website?

There is a wide range of information available to you on our secure website, including:

- › You and your dependents full claim history.
- › Your benefits and exclusions - what you and your dependents are covered for.
- › Our vast provider directory, allowing you to find an appropriate provider in your location.
- › Health and wellness information on managing any conditions, plus healthy living information.
- › Country guides allowing you to access practical travel information, such as cultural, health & safety, travel tips, visitor and currency information for over 190 countries.



You can also carry out the following activities on the secure website, including:

- › Download claim forms.
- › Submit and track claims.
- › Send queries to us via our secure messaging tool.
- › Update your personal details (address, telephone, email).
- › Obtain a second opinion without having to visit a doctor.



## E-Cleveland Online 2nd Opinion Programme

One of the primary benefits of this programme is that it enables you to obtain a second opinion without the burden of travel. Through our secure website, you can obtain a second opinion from the E-Cleveland Clinic. Clinicians can determine if you or your insured family member is an appropriate candidate for a second opinion via the internet.

After acceptance for a medical second opinion, you will need to formally register into the programme just as if you were visiting the clinic in person. You will be asked to complete some information and a specialised physician will review the medical information before rendering an expert second opinion, usually within 10-14 days.

## Mobile App

Using the Cigna Mobile App, you can send claims for payment using your mobile device. A convenient solution for when you are on the move.

With the App, you can:

- › Submit new claims, and manage and track the status of pending claims.
- › Locate nearby health care professionals and facilities, and get directions delivered via Google Maps™.
- › Download or send an electronic version of your membership cards.
- › Contact us with the tap of a finger.

You will need to be registered on CignaEnvy.com first before you can use the Cigna Mobile App. You can download the CignaEnvy Mobile App from Apple App Store<sup>SM</sup>, Google Play<sup>TM</sup> or the Amazon Appstore<sup>®</sup>.





# CIGNA PHARMACY MANAGEMENT

Members based in the USA have access to Cigna Pharmacy Management. There is no need to submit a claim when accessing one of the 52,000 pharmacies within this network. Simply present your membership card and charges will be sent directly to Cigna. To determine if your preferred pharmacy is in the network simply log into the secure member website,

[www.CignaEnvoy.com](http://www.CignaEnvoy.com) where you can access the pharmacy directory.



# FREQUENTLY ASKED QUESTIONS

## **Is my membership card a credit or payment guarantee card?**

No. The membership card is purely a means of identifying you. It has no payment capabilities. You should contact the Cigna helpline for payment guarantees or queries.

## **How do I know which geographical area of cover I have?**

If unsure of your area of cover, please contact Cigna via telephone, fax or email.

## **Will my spouse and children be covered?**

Yes. Providing your company has agreed to include them under your cover.

## **Can I choose the medical provider of my choice?**

Yes, however if you contact us we can help you find an appropriate medical provider or hospital locally. We can also arrange direct payment for planned Inpatient, and high-cost Outpatient treatment.

## **What if my cover ends before my treatment is finished?**

If your plan ends, cover and services under the policy shall end immediately. Treatment and costs incurred after the date of termination shall not be paid.

If treatment has been authorised or a guarantee of payment issued, Cigna will not be held responsible for any treatment costs if the plan ends or you or your dependant leave the plan before treatment has taken place.

## **How do I obtain a claim form?**

You can obtain a claim form via the member website, [www.CignaEnvoy.com](http://www.CignaEnvoy.com) or by contacting us by telephone, fax or email

## **Contact us:**

Tel : +44 (0) 1475 492197

Fax : +44 (0) 1475 492424

Email : [Ice.Team@Cigna.com](mailto:Ice.Team@Cigna.com)

# WHAT TO DO IF YOU HAVE A COMPLAINT

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

**... in writing** Cigna Global Health Benefits, 1 Knowe Road, Greenock, PA15 4RJ.

**... by phone** + 44 (0) 1475 492 197

**... 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 may wish to use an independent dispute resolution scheme. As our services are provided from the UK, you can refer your complaint to the Financial Ombudsman Service (FOS) at:



**The Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**



**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

The FOS can adjudicate most (but not all) complaints, and can be contacted in over 25 languages. If for any reason your complaint is outwith their jurisdiction they may be able to advise you of other schemes available to you. Their decision is binding on us but you may reject it without affecting your legal rights.

# DATA PROTECTION

Telephone calls to and from our organisation may be recorded to help us monitor and improve the service we provide.

In line with the EU Data Protection Directive, Cigna will act as Data Controller for the personal information we hold about you. This data will be managed by us to carry out our obligations under the policy and we may need to share it with authorised third parties to fulfil the contract, such as emergency repatriation providers and reinsurers.

If you would like a copy of the information we hold about you, please write to us quoting your membership number. Please note that we may charge a fee to provide this information.

As the main point of contact for the policy, you will have administrative access to personal data held about you and your dependants. In the event of a claim, this may include access to some limited sensitive personal data.

# PRIVACY NOTICE

As a provider of quality Health Care around the world, at Cigna Global Health Benefits we are committed to protecting the privacy of the individuals we encounter in conducting our business, and thus also yours.

If you are receiving this booklet via email [please click here to read more](#).

If you are receiving this booklet via post please read the Privacy Notice accompanying this pack.



1 Knowe Road, Greenock, Scotland PA15 4RJ

Tel : +44 (0) 1475 492197 Fax : +44 (0) 1475 492424

Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM11JB - registered in Belgium with limited liability (Brussels trade register no. 0421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium, authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.