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HELPFUL GUIDE

Cigna Global Health Benefits®





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How do I register?

STEP 1:

Go to www.CignaEnvoy.com and click on 'REGISTER'.

STEP 2:



STEP 3:



STEP 4:



STEP 5:



STEP 6:



Please note it must be the **EMPLOYEE** who should register with Cigna Envoy and not the spouse/partner, dependants, or authorised parties.





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How do I register?

STEP 1:

Go to www.CignaEnvoy.com and click on **'REGISTER'**.

STEP 2:

Enter the **Cigna ID Number** (details are on your membership card) and click **'REGISTER'**.

STEP 3:



STEP 4:



STEP 5:



STEP 6:



Please note it must be the **EMPLOYEE** who should register with Cigna Envoy and not the spouse/partner, dependants, or authorised parties.





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Go to www.CignaEnvoy.com and click on **'REGISTER'**.

STEP 2:

Enter the **Cigna ID Number** (details are on your membership card) and click **'REGISTER'**.

STEP 3:*

Fill in your registration details, using the relevant information as it appears on your member card, and click 'Register'. You will receive a registration confirmation email with a link to the second part of the registration.

STEP 4:



STEP 5:



STEP 6:



Please note it must be the **EMPLOYEE** who should register with Cigna Envoy and not the spouse/partner, dependants, or authorised parties.

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



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Onboarding Process

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STEP 2:

Enter the **Cigna ID Number** (details are on your membership card) and click **'REGISTER'**.

STEP 3:*

Fill in your registration details, using the relevant information as it appears on your member card, and click 'Register'. You will receive a registration confirmation email with a link to the second part of the registration.

STEP 4:

Choose your security questions and enter your answers, then click **'UPDATE'**.

STEP 5:



STEP 6:



Please note it must be the **EMPLOYEE** who should register with Cigna Envoy and not the spouse/partner, dependants, or authorised parties.

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Enter the **Cigna ID Number** (details are on your membership card) and click **'REGISTER'**.

STEP 3:*

Fill in your registration details, using the relevant information as it appears on your member card, and click **'Register'**. You will receive a registration confirmation email with a link to the second part of the registration.

STEP 4:

Choose your security questions and enter your answers, then click **'UPDATE'**.

STEP 5:

Enter a secure password of your choice and then click **'CONFIRM PASSWORD'**.

STEP 6:



Please note it must be the **EMPLOYEE** who should register with Cigna Envoy and not the spouse/partner, dependants, or authorised parties.

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Onboarding Process

How do I register?

STEP 1:

Go to www.CignaEnvoy.com and click on **'REGISTER'**.

STEP 2:

Enter the **Cigna ID Number** (details are on your membership card) and click **'REGISTER'**.

STEP 3:*

Fill in your registration details, using the relevant information as it appears on your member card, and click 'Register'. You will receive a registration confirmation email with a link to the second part of the registration.

STEP 4:

Choose your security questions and enter your answers, then click **'UPDATE'**.

STEP 5:

Enter a secure password of your choice and then click **'CONFIRM PASSWORD'**.

STEP 6:

You can set up Two-Step Authentication by registering your mobile number. If you do not wish to register for this, please click the **'SKIP AUTHENTICATION'** button.



Please note it must be the **EMPLOYEE** who should register with Cigna Envoy and not the spouse/partner, dependants, or authorised parties.



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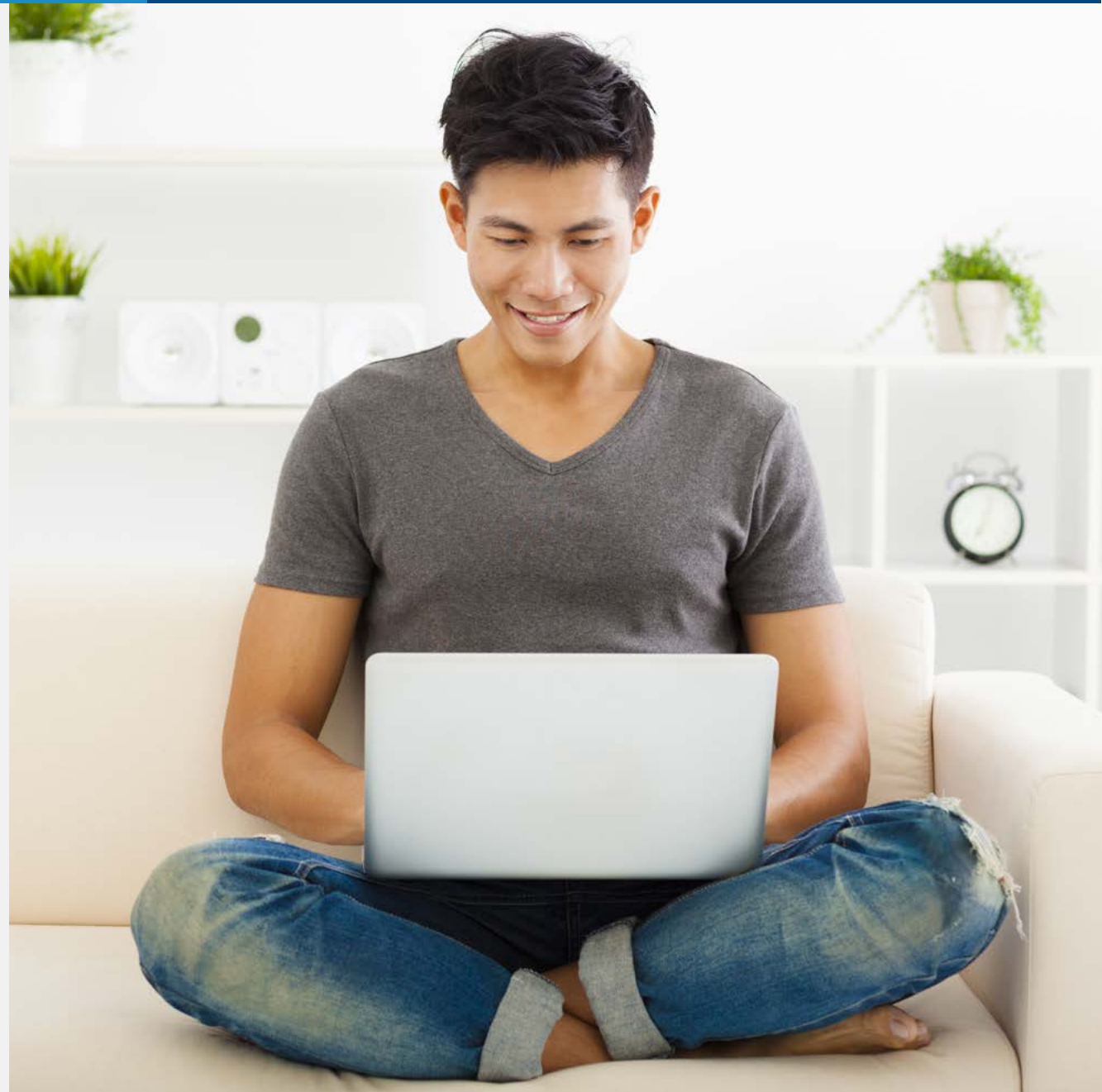
**CignaEnvoy
Web Portal**

**CignaEnvoy
Mobile App**

With the **CignaEnvoy Web Portal (recommended)**, you can:

- Submit new claims
- Update personal details
- Check full claims history
- [Locate healthcare facilities](#)
- Check benefits and exclusions
- Health & wellness information
- Travel information
- Download claim form
- Advance Medical Programme
(Details in the Care+ booklet found in your welcome email pack)

<https://www.CignaEnvoy.com>





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CignaEnvoy
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CignaEnvoy
Mobile App

With the **CignaEnvoy Mobile App**, you can:

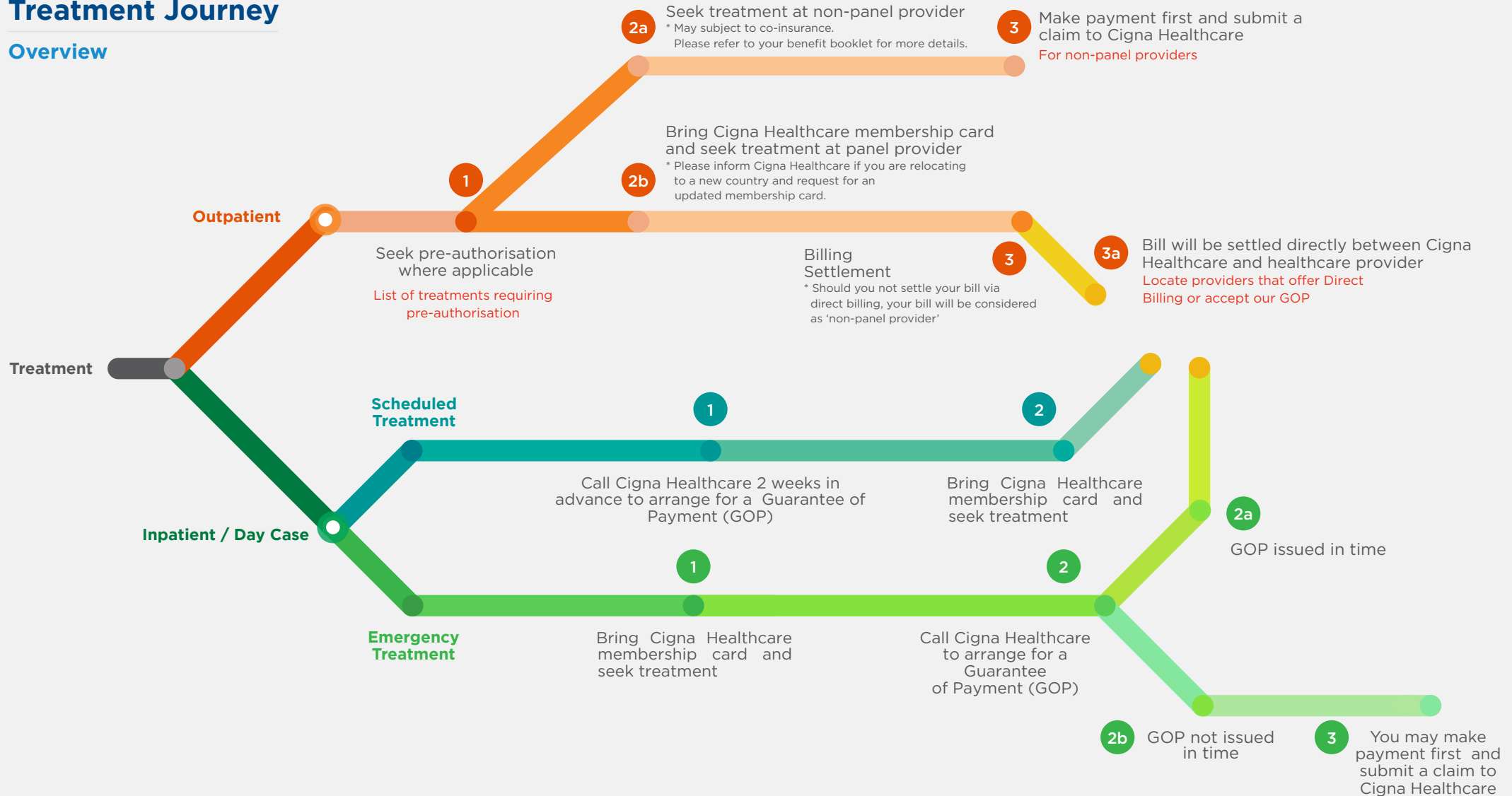
- Submit new claims
- [Locate healthcare facilities](#)
- Download Cigna Healthcare e-membership cards
- Contact us

Available on:



Treatment Journey

Overview



Treatment Journey

Emergency Care

Express Script PharmacySM



Medical Evacuation, Medical Repatriation & Repatriation of Mortal Remains (if available as part of your benefits)

- Mandatory pre-authorisation required. [Call helpline](#) in advance
- Request must be made within 7 days of incident occurrence
- Emergency Out of Area Cover -
If you or your insured family members travel outside your area of cover, your plan will provide you with healthcare cover for emergency medical treatment that commences within the first thirty days of entering the area per trip whether you are traveling for business or pleasure. Emergency Out of Area Cover is not available for Wellness, Dental or Vision benefits (if applicable).
- Please check if your policy covers emergency evacuation or repatriations.





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Treatment Journey

Emergency Care

Express Script
Pharmacy ^(SM)



Members based in the USA have access to Express Scripts Pharmacy. There is no need to submit a claim when accessing one of the 65,000 pharmacies within this network. Simply present your membership card and charges will be sent directly to Cigna Healthcare.

To determine if your preferred pharmacy is in the network, simply log into the secure member website, <https://www.CignaEnvoy.com> where you can access the pharmacy directory.

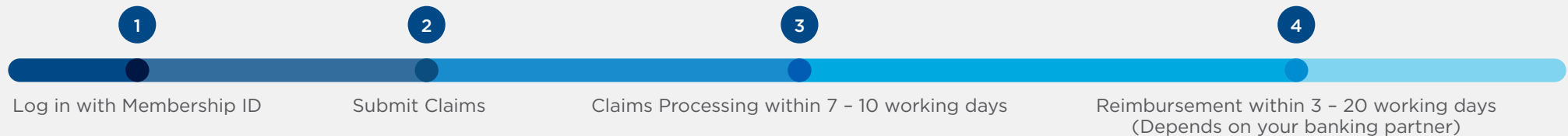


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Claims Journey

Overview

Preferred Choice – CignaEnvoy Mobile App/Web Portal



Alternate Submission Options

[Claims Submission via email](#)

Notes:

1. It is recommended to submit your claims within 90 days from your treatment date.
2. Due to trade sanctions, Cigna Healthcare may not cover claims incurred in sanctioned countries or regions. Sanctioned countries and regions include, but may not be limited to Syria, Cuba, Iran, Crimea and North Korea.
 - a. Cigna Healthcare can only cover urgent/ emergent care or treatment in a sanctioned country or region. Cigna Healthcare will make the determination about what treatment is considered urgent or emergent. Planned surgeries, including C-Sections, dental treatment and routine visits will not be considered as urgent or emergent and will not be reimbursed, regardless of the length of stay.
 - b. Cigna Healthcare cannot cover members who are “ordinarily resident” in a sanctioned country. You or your family may be considered ordinarily resident if stayed in a sanctioned country or region for more than 6 weeks during the 12 months prior to and including treatment, and the claims may be denied.
3. Any member with a sanctioned nationality must have a bank account outside of the sanctioned country as Cigna Healthcare cannot pay claims into any bank account or to any provider located in a sanctioned country or region.
4. You or your family must pay directly for urgent/ emergent care or treatment incurred in a sanctioned country or region and submit such claims for reimbursement. If such claims are approved by Cigna Healthcare, they will be paid into your bank account outside of the sanctioned country.
5. Claims received more than 12 months after the start of treatment may not be paid.
6. Reimbursement lead time depends on the selected payment method. Electronic bank transfers: 3 –7 working days and Cheque: 10 –20 working days.

Claims Journey

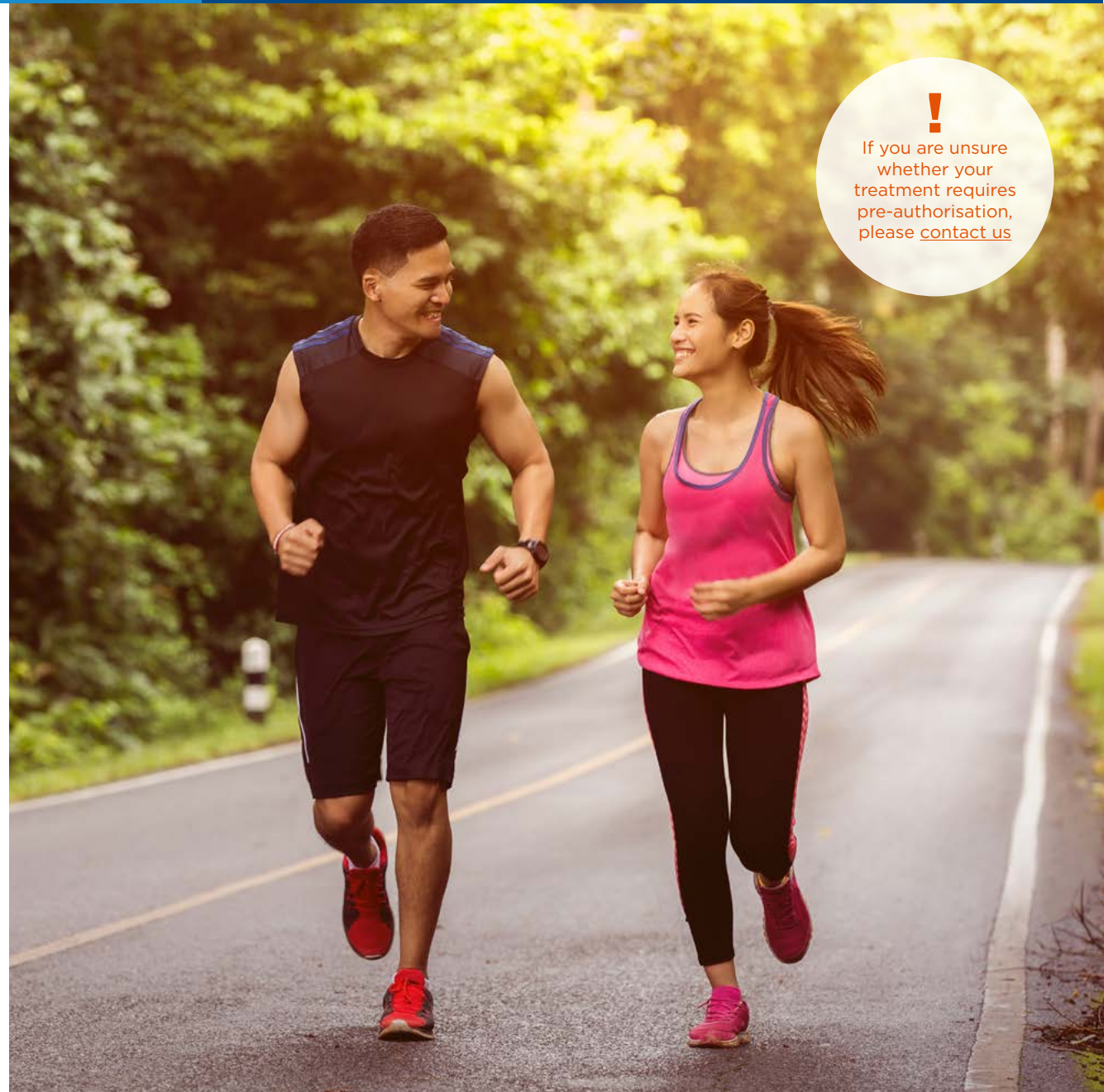
Treatments requiring Pre-authorisations

Employee/dependants must contact Cigna Healthcare for authorisation at least 5 business days prior to undergoing consultations, investigations or treatment of specific types (as listed below):

Treatments mandatory to seek pre-authorisation

- a. All aspects of in-patient and day case treatment.
- b. Any costs relating to organ transplant treatment and mental health treatment.
- c. High dollar out-patient claims, including but not limited to the following:
 - MRI, CT Scan, PET Scan
 - High-cost diagnostic procedure
 - High-cost out-patient medication
 - High-cost surgical or medical appliances and durable medical equipment
 - Out-patient surgeries
- d. Complications of pregnancy or childbirth
- e. Cancer care
- f. Home nursing
- g. Evacuation and Repatriation
- h. Kidney dialysis
- i. Hospice and palliative care

Note: Please refer to your benefit booklet whether your plan require mandatory pre-authorisation, and for full details of the treatments that require pre-authorisation.



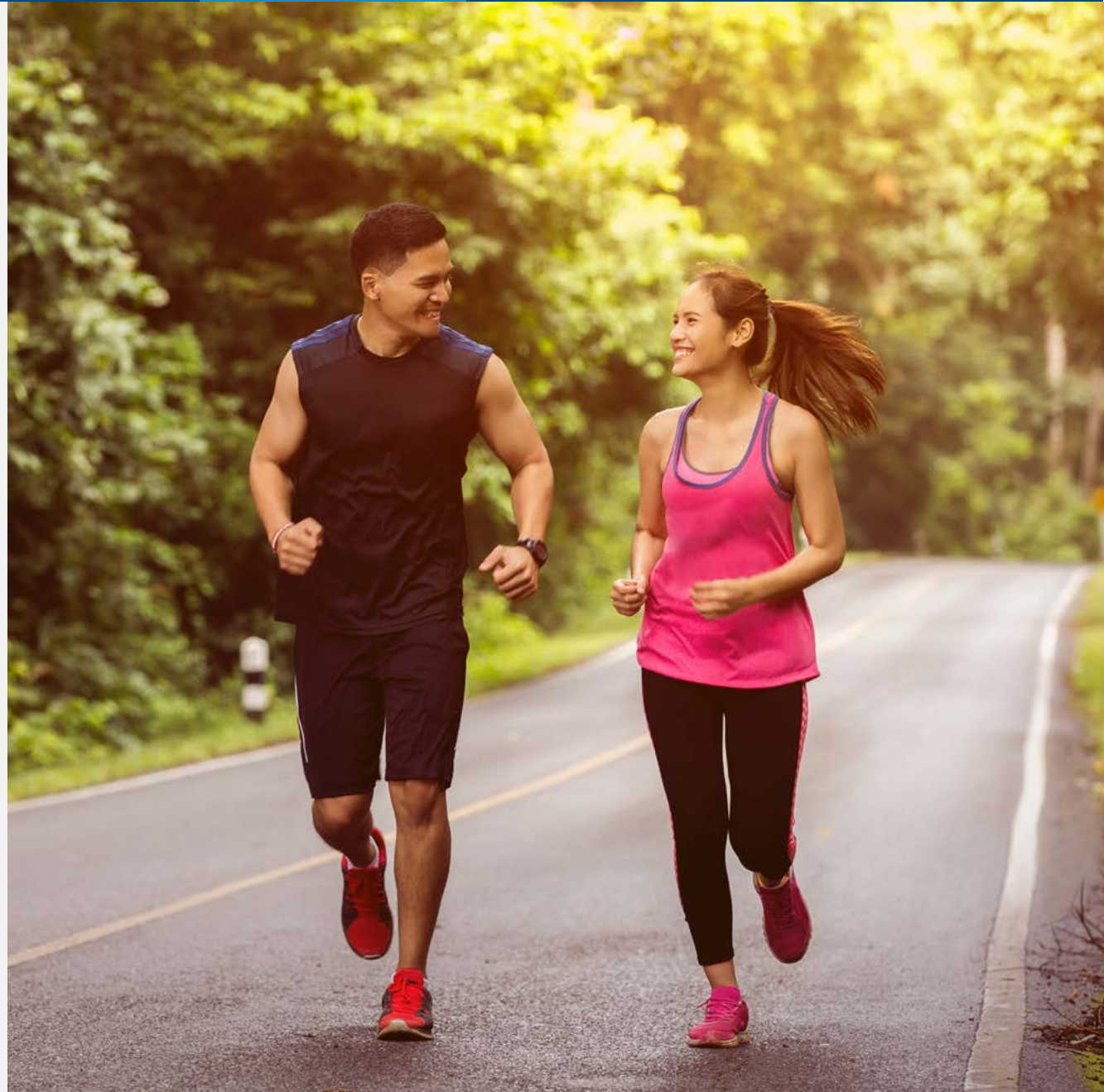
If you are unsure whether your treatment requires pre-authorisation, please [contact us](#)

Claims Journey

Guarantee of Payment (Inpatient and Day Case)

We require the following information to review your GOP request.

- Membership ID
- Name
- Diagnosis/ Surgical Procedure
- Treating Hospital
- Date of Surgery/ Admission
- Relevant Laboratory/ Imaging Reports
- Hospital Contact Details & Attending Doctor Name
- Financial Counselling Cost/ Doctor's Notes (Mandatory)



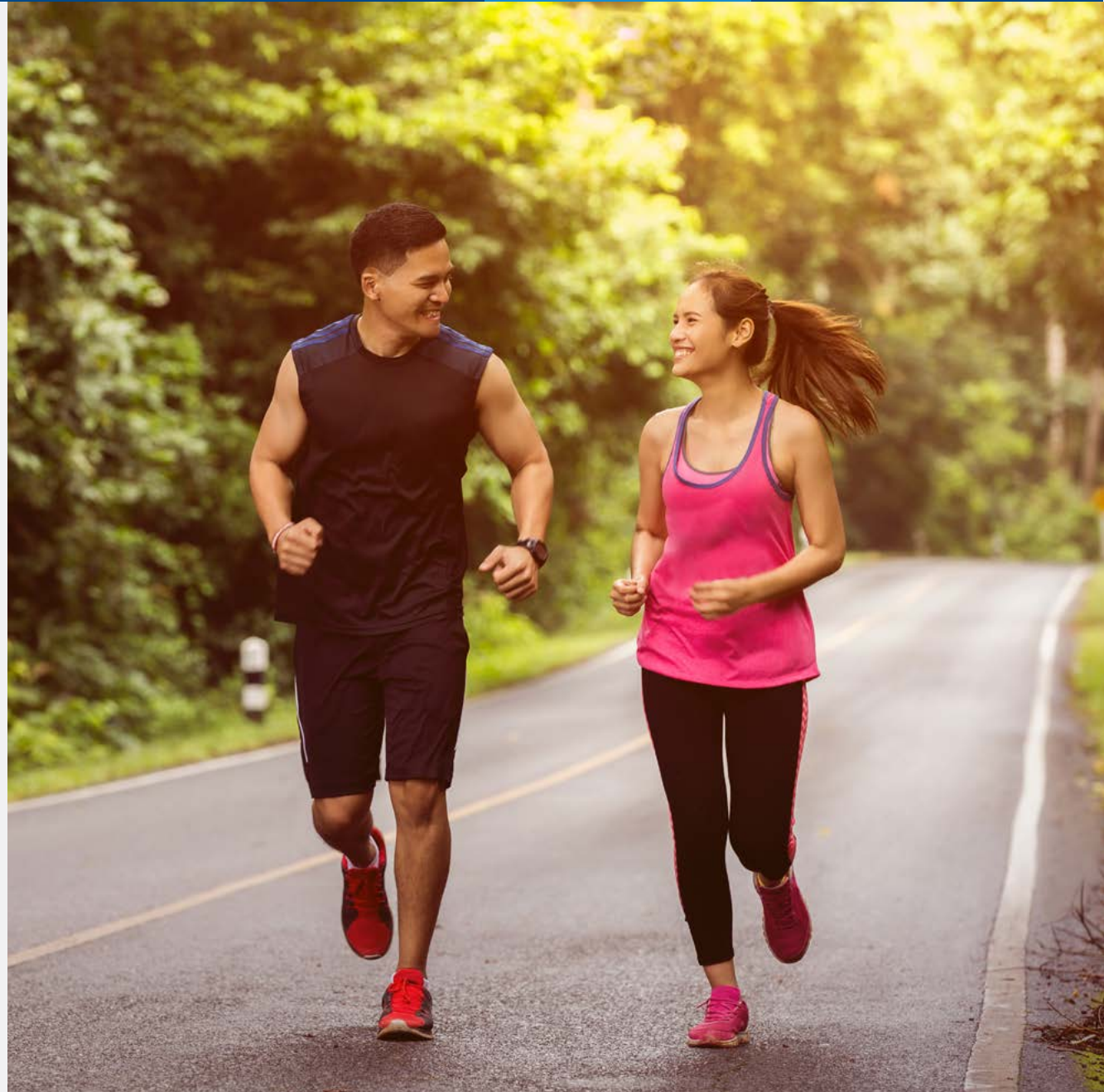
Claims Journey

Reimbursement Options

- [Electronic transfer of funds into your bank account](#)
- Cheque mailed to nominated address
- Multi-Currency claims payment

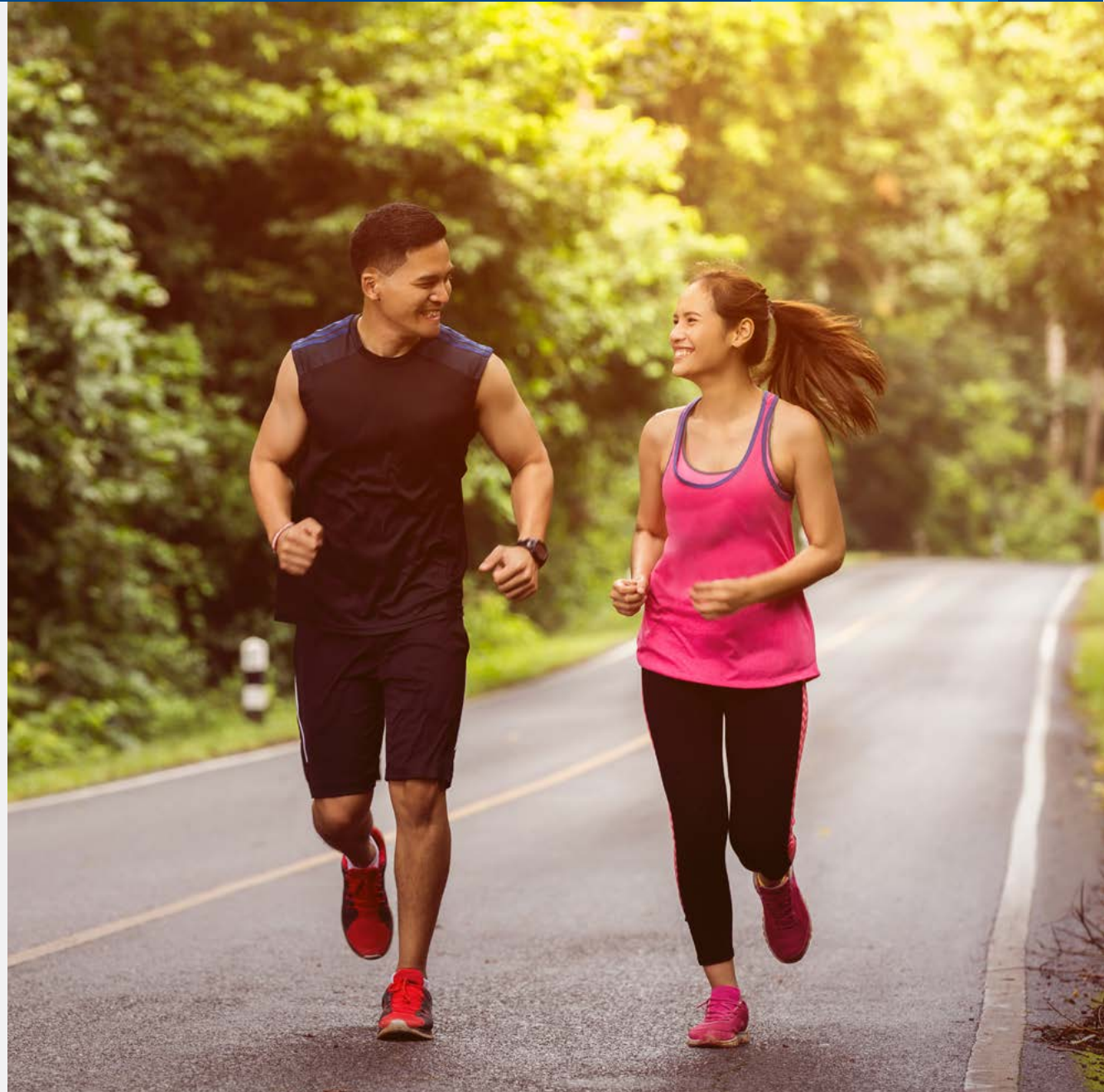
Note:

1. Any claims for urgent/emergency care or treatment incurred in a sanctioned country or region must be paid directly by you or your family and may submit such claims for reimbursement. If the claim is approved by Cigna Healthcare, the claim will be paid into your bank account outside of the sanctioned country. Electronic bank transfers: 3 – 7 working day sand Cheque: 10 – 20 working days.
2. Cigna Healthcare may charge a convenience fee in the event should reimbursement be done in a currency different from that of the plan premium and the currency of the country in which the claims were incurred.



Convenience Charge

- 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. This is 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 Healthcare 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 Healthcare 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 Healthcare reserves the right to withdraw or vary the Convenience Charge at any time on 60 days prior notice.



Locate Panel Provider

CignaEnvoy Web Portal

CignaEnvoy Mobile App

STEP 1: Login to your Cigna Envoy account
<https://customer.cignaenvoy.com/CustomLogin>

STEP 2: Click on the **'Find a provider'** icon

STEP 3: Select either km or miles, and click on **'Go!'**

STEP 4: Enter your location

STEP 5: Select Facility or Healthcare Professional

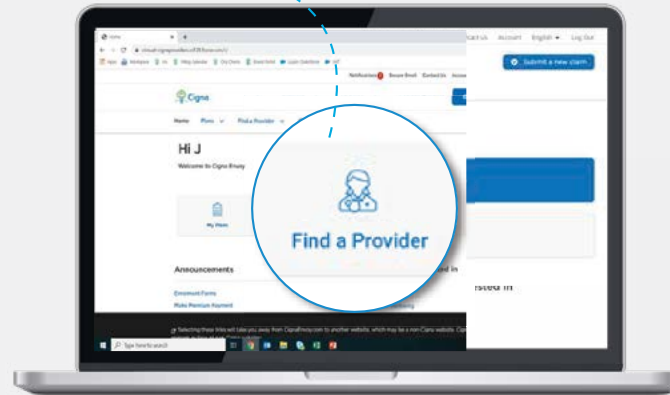
- To locate a family doctor/ GP, select "outpatient medical centre/ group practice" under "Type of Facility of Health Care Professional"
- To locate a specialist, select "doctor/ physician" under "Type of Facility of Health Care Professional"

STEP 6: Select desired provider. You may use the **'SORT'** button to sort by Provider Name

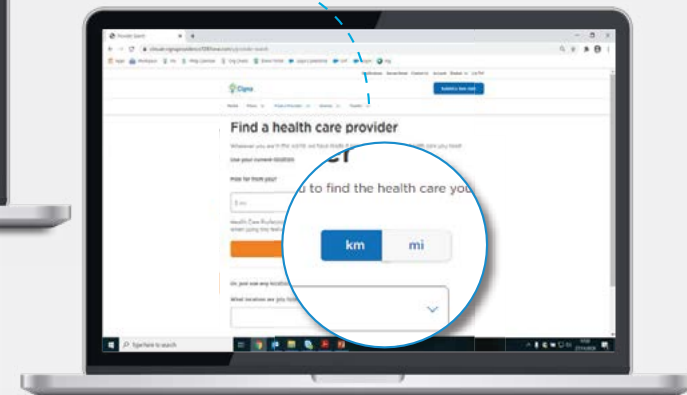
STEP 7: You may find the address, contact information, availability of direct payment and discount agreements of the medical provider

STEP 8: Remember to bring your Cigna Healthcare membership card before heading on to the Provider to seek treatment. There will be an e-membership card in your CignaEnvoy Mobile App or CignaEnvoy Web Portal www.CignaEnvoy.com

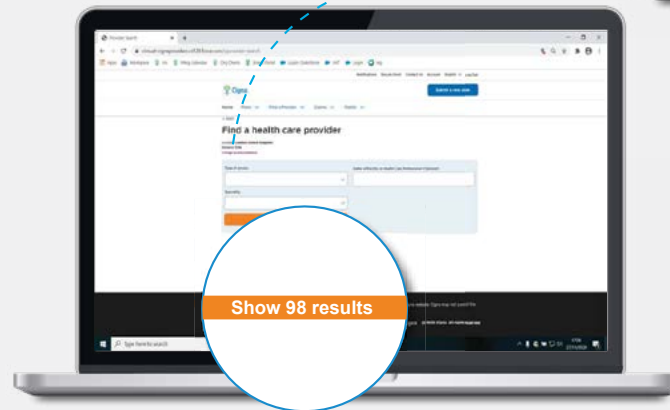
Step 2



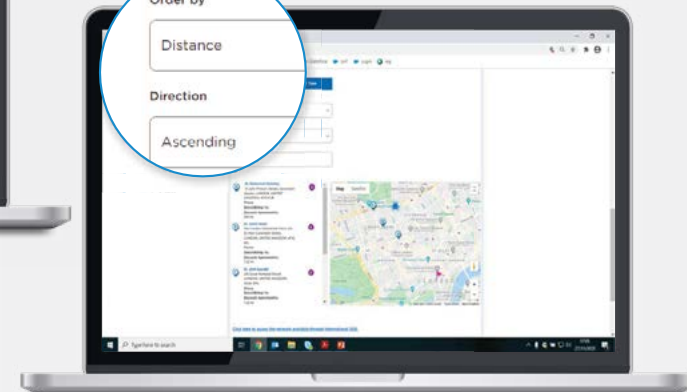
Step 3



Step 5



Step 6



Locate Panel Provider

CignaEnvoy Web Portal

CignaEnvoy Mobile App

STEP 1: Login to your CignaEnvoy Mobile App

STEP 2: Select 'Find a Provider'

STEP 3: Enable your location

STEP 4: Select either km or miles, and click on 'Go!'

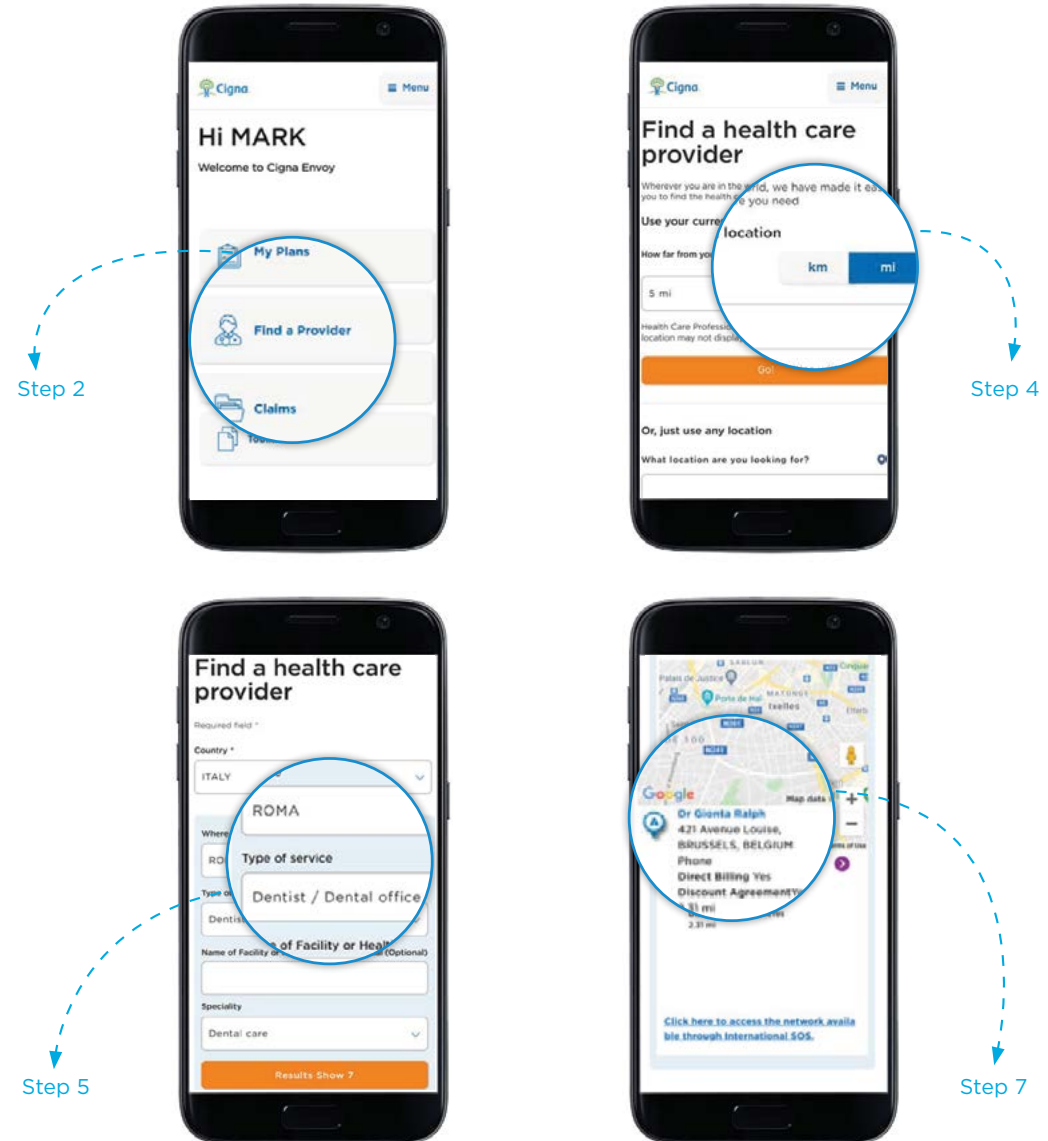
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Calling within
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Calling outside of
Hong Kong



Within Hong Kong

Call Toll-Free: 800 969 955



Email Address (for claims submission and any member inquiries)

iceasia@cigna.com



Web Portal

<https://www.CignaEnvoy.com>

Alternative contact for treatment within Hong Kong

Quality Healthcare Medical Services Ltd (QHMS) - Cigna Healthcare's authorized third party administrator in Hong Kong

Call 24 Hour Helpline Number: +852 8205 8205

Email Address: CignaLinks@qhms.com

IMPORTANT: Please notify Cigna Healthcare if your spouse or other dependants will not be living in the same location where you work. Cigna Healthcare may not provide coverage for dependants who live in an area sanctioned by certain governments. Organisations, such as the United Nations, can also impose sanctions.



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Calling within
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Calling outside of
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Cigna U.S.A 24 Hour Helpline
+1 800 2537052



Singapore Toll Free Number
800 188 6017



Cigna 24 Hour Global Helpline Number
+60 321781430



International Dialling Codes

- Direct dial toll free to our Customer Service Centre - International Access Code + Toll Number (i.e, 302, 800, 866, 877) +1. For example:

> Dialling from China 00 800 253 7052 1

> Dialling from UK 00 800 253 7052 1

> Dialling from Singapore 001 800 253 7052 1

- Use this calling card to call 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.

- Call check - charges will be accepted by Cigna Healthcare.



Important Information

- 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.

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2. How do I view my Cigna Healthcare e-membership card?



3. What if I forget my login password?



4. How do I know what my coverage includes?



5. Can I choose the medical provider of my choice?



6. How do I locate a panel provider?



7. What payment modes are available to me
for claims reimbursement?



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1. How can I use my Cigna Healthcare membership card?



A softcopy of the Cigna Healthcare membership card will be included in your welcome email and also available on [CignaEnvoy Web Portal](#).

You may present this card at any of our panel providers for a cashless experience.

Should there be any issue with your membership details displayed on the card, contact the [Cigna helpline](#) to update your information.

2. How do I view my Cigna Healthcare e-membership card?



3. What if I forget my login password?



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1. How can I use my Cigna Healthcare membership card? >

2. How do I view my Cigna Healthcare e-membership card? ✓

You may view your Cigna Healthcare e-membership card via the mobile app or download a PDF version via the [CignaEnvoy Web Portal](#).

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2. How do I view my Cigna Healthcare e-membership card?



3. What if I forget my login password?



You will be prompted to answer a security question, which you have selected during the account set up. If you do not remember the answers, you can call the [Cigna Customer Service](#) team to reset your password.

4. How do I know what my coverage includes?



5. Can I choose the medical provider of my choice?



6. How do I locate a panel provider?



7. What payment modes are available to me for claims reimbursement?





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Please refer to the Table of Benefits in your welcome email or [CignaEnvoy Web Portal](#), or call our friendly [Customer Service](#).

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6. How do I locate a panel provider?



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Yes, you can choose your preferred healthcare provider. Insured members may receive services from any hospital, clinic or doctor within your specified Area of Cover. Do note the out-of-network penalties if applicable to your plan.

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3. What if I forget my login password?



4. How do I know what my coverage includes?



5. Can I choose the medical provider of my choice?



6. How do I locate a panel provider?



7. What payment modes are available to me for claims reimbursement?



You may search for a provider via our CignaEnvoy Mobile App or Web Portal.

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Claims reimbursement can be made in multiple currencies via electronic bank transfers or cheque payments.

[Learn more](#)



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8. When will I receive payment for my claims?



9. Does the entire family share the main member's limit?



10. When will my cover be terminated?



11. How can I track the progress of my claims?



12. Are my dependants covered?



13. What if my cover ends before my treatment is finished?



14. Can I seek reimbursement for the total package amount of session-based treatment for which I paid in advance e.g. physiotherapy?



FAQs

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8. When will I receive payment for my claims?



Upon completion of claims assessment, if there is an eligible payment to be made, please refer to the timeline below according to your selected mode of payment.

- **Electronic bank transfers:** 3 – 7 working days*
- **Cheque:** 10 – 20 working days

*Depends on your bank partner's own processing time

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FAQs

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8. When will I receive payment for my claims? >

9. Does the entire family share the main member's limit? ✓

Every member has a separate benefit limit individually. Each insured spouse or dependant is covered up to the same limit as the main member.

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FAQs

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Cover under the plan will end immediately for the employee and their dependants in the following situations:

- On the employee's last day of employment with the employer
- When the employer stops paying premiums for the employee and their dependants (if any)
- Upon the end of the policy period
- If the employee is no longer able to work due to an injury or sickness, the policy will terminate on the earliest of the following:
 - > Date on which the member is terminated as an employee of the employer (stops paying salary and benefits);
 - > Date on which the employer ceases premium payments for the employee;
 - > Date on which the employer notifies Cigna Healthcare of the employee's termination from the plan;
 - > A period of 12 months following the earliest date on which the employee was no longer able to work
- Upon death of the employee. The employer may agree to continue cover for their dependants up to the next annual renewal date when their cover will end

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FAQs

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8. When will I receive payment for my claims? >

9. Does the entire family share the main member's limit? >

10. When will my cover be terminated? >

11. How can I track the progress of my claims? ✓

For claims submitted via Cigna Envoy portal, you may check your claims status on the Claims page.

12. Are my dependants covered? >

13. What if my cover ends before my treatment is finished? >

14. Can I seek reimbursement for the total package amount of session-based treatment for which I paid in advance e.g. physiotherapy? >

FAQs

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13. What if my cover ends before my treatment is finished?



14. Can I seek reimbursement for the total package amount of session-based treatment for which I paid in advance e.g. physiotherapy?



Please reach out to your HR department for clarification on dependants' coverage. Please notify Cigna Healthcare if your family will not be living in the same location where you work. Cigna Healthcare may not provide coverage for dependants who live in an area sanctioned by certain governments. Organisations, such as the United Nations, can also impose sanctions.

FAQs

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13. What if my cover ends before my treatment is finished? ✓

14. Can I seek reimbursement for the total package amount of session-based treatment for which I paid in advance e.g. physiotherapy? >

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.

Even if treatment has been authorised or a guarantee of payment has been issued, Cigna Healthcare will not be held responsible for any treatment costs if the plan ends or you or your dependants (if applicable) leave the plan before treatment has taken place.

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14. Can I seek reimbursement for the total package amount of session-based treatment for which I paid in advance e.g. physiotherapy? ✓

- We will **not** reimburse you for the full package amount upon purchase.
- We will reimburse claims on a per-session utilisation basis.
- Submit itemised breakdown for claiming a medical package.
- Cigna Healthcare will request a medical report upon utilisation of every 20th session showing that the treatment has been beneficial in alleviating your symptoms.
- Cigna Healthcare reserves the right to deny claims for treatment shown to be ineffective after medical review.

Data Protection

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

We will at all times comply with and act in accordance with applicable data protection laws and regulations as well as the policy terms and our privacy notices and policies. This data will be managed by us to carry out our obligations under the policy and we may need to share certain personal data collected with the authorised third parties as reasonably necessary to carry out the terms of the policy or to fulfil the contractual obligations under the policy, including but not limited to 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.



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Privacy Notice

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

A copy of our Personal Data Protection Policy is available for review on:

<https://public.cignaenvoy.com/media/pdf/privacy-statement.pdf>

We would recommend you to review the document and to understand the full terms and conditions therein.



Expenses for which a 3rd party may be liable

Please be reminded that you and your dependants are required to inform us, in writing, on any developments about any claim or right of legal action against any other insurance, person or source that arises from a claim under this plan. Should it be found that another party is liable for the claim, Cigna Healthcare 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.

Should Cigna Healthcare deem it necessary, we seek you or your dependants' full cooperation to include the amount of benefits that you are claiming from Cigna Healthcare under this plan in your claim against the other insurance, person or source. Cigna Healthcare reserves the right to carry out any proceedings and settlement, including but not limited to taking over and defending or settling any claim, or prosecuting any claim in you or your dependants' name.

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

Please contact our [customer contact centre](#) if you have any questions.



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Definitions

Please see below some definitions of words we use and you may need to know. Depending on the plan your employer has selected, some of these may not apply to you.

Guarantee of Payment (GOP)

Assures payment directly to a doctor or hospital for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. Have your health care professional call Cigna Healthcare using the number on the back of your Cigna Healthcare membership card to arrange a GOP.

Pre-Authorisation

Authorisation sought from Cigna Healthcare prior to seeking or receiving treatment for which pre-authorisation has been specified as mandatory or advisable, failing which there may be delays in claims assessment or potential denial of part or all of your claims.

Deductible

The accumulated total amount per policy year which you must pay before any claim will be covered by the plan.

Co-insurance

A percentage of eligible claims cost which you must pay. If a deductible is applicable, co-insurance will apply after the deductible has been met.

Panel Providers

You'll receive care from doctors or other health care professionals who participate in the Cigna Healthcare panel, which eliminates your paperwork.

Non-Panel Providers

Health care professionals or facilities that do not offer direct payment or discount arrangements for services with Cigna Healthcare and may require that you pay for services at the point of care. You may visit any health care facility you choose, but choosing a doctor who does not participate in the Cigna Healthcare panel may lead to higher out-of-pocket costs.

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Definitions

Non-Panel Provider Coinsurance

If your plan has a defined provider network for treatment, we suggest you always choose a panel provider for direct billing for healthcare services. By choosing hospitals, clinics, medical practitioners and other healthcare professionals within Cigna Healthcare's provider network, you will be offered discount arrangements for those services. Cigna Healthcare will settle the claims cost directly with the provider.

If you choose a non-panel provider or do not use the direct settlement option when using a panel provider (if such direct settlement option is available at the panel provider), the benefit payable by Cigna Healthcare will be limited to the amount shown under the "Non-panel provider Coinsurance" and you will have to pay a contribution towards your eligible treatment costs. Please refer to your list of benefits for details and if applicable to your plan.

Maximum Out-of-Pocket Expense

Maximum out-of-pocket expense is the maximum amount that you or your family are required to pay for eligible treatment in any one year of insurance. This amount includes deductibles and coinsurance as shown in your list of benefits. Once the maximum amount is reached, Cigna Healthcare will pay all eligible costs up to the benefit limits.

Any costs paid by you or your family members for treatment that exceeds the plan benefit limits, or for treatment not covered by the plan, are your sole responsibility, and therefore are not subject to the maximum out-of-pocket expense. Any pre-authorisation penalty will not be counted under the maximum out-of-pocket expense.

Waiting Period

Waiting period is the period of time from the effective date of your cover during which time certain benefits are not covered, as detailed in your list of benefits, if applicable.

Emergency Treatment

'Emergency Treatment' is defined as treatment which is medically necessary for a medical condition which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; serious impairment to bodily functions; or serious dysfunction of any body organ or part. Only medical treatment through a physician, medical practitioner or specialist and hospitalisation that commences within 24 hours of the emergency event will be covered.

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Locate Panel Provider

CignaEnvoy Web Portal

CignaEnvoy Mobile App

STEP 1: Login to your Cigna Envoy account
<https://customer.cignaenvoy.com/CustomLogin>

STEP 2: Click on the **'Find a provider'** icon

STEP 3: Select either km or miles, and click on **'Go!'**

STEP 4: Enter your location

STEP 5: Select Facility or Healthcare Professional

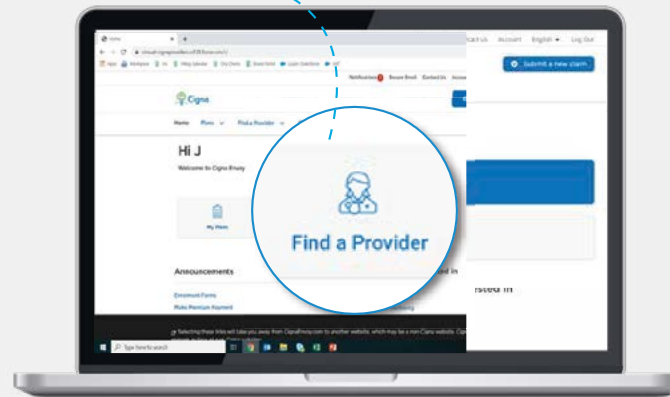
- To locate a family doctor/ GP, select "outpatient medical centre/ group practice" under "Type of Facility of Health Care Professional"
- To locate a specialist, select "doctor/ physician" under "Type of Facility of Health Care Professional"

STEP 6: Select desired provider. You may use the **'SORT'** button to sort by Provider Name

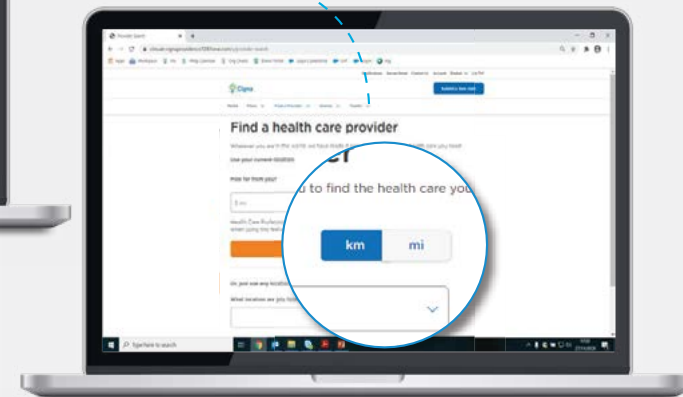
STEP 7: You may find the address, contact information, availability of direct payment and discount agreements of the medical provider

STEP 8: Remember to bring your Cigna Healthcare membership card before heading on to the Provider to seek treatment. There will be an e-membership card in your CignaEnvoy Mobile App or CignaEnvoy Web Portal
www.CignaEnvoy.com

Step 2



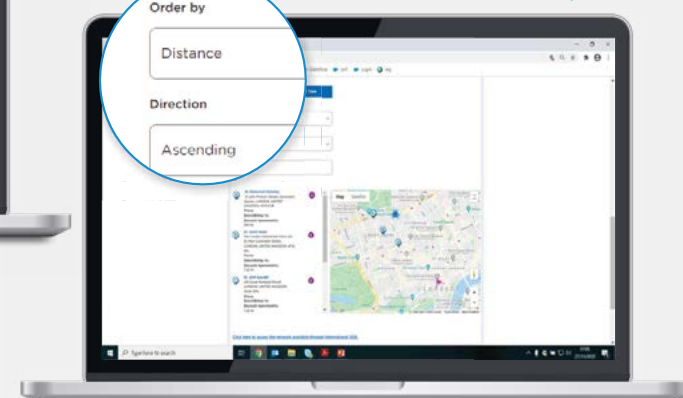
Step 3



Step 5



Step 6

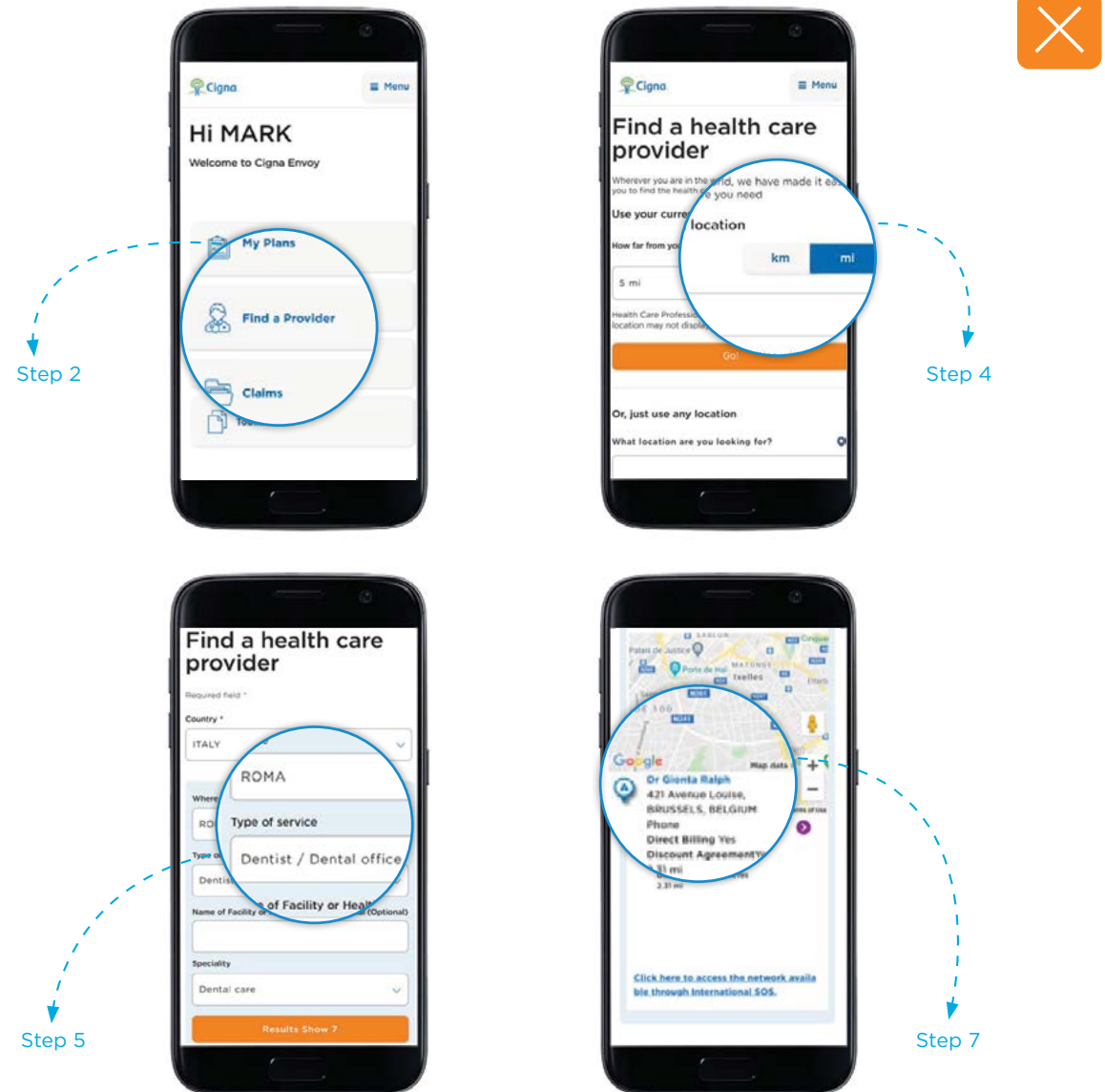


Locate Panel Provider

CignaEnvoy Web Portal

CignaEnvoy Mobile App

- STEP 1:** Login to your CignaEnvoy Mobile App
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Claims Journey

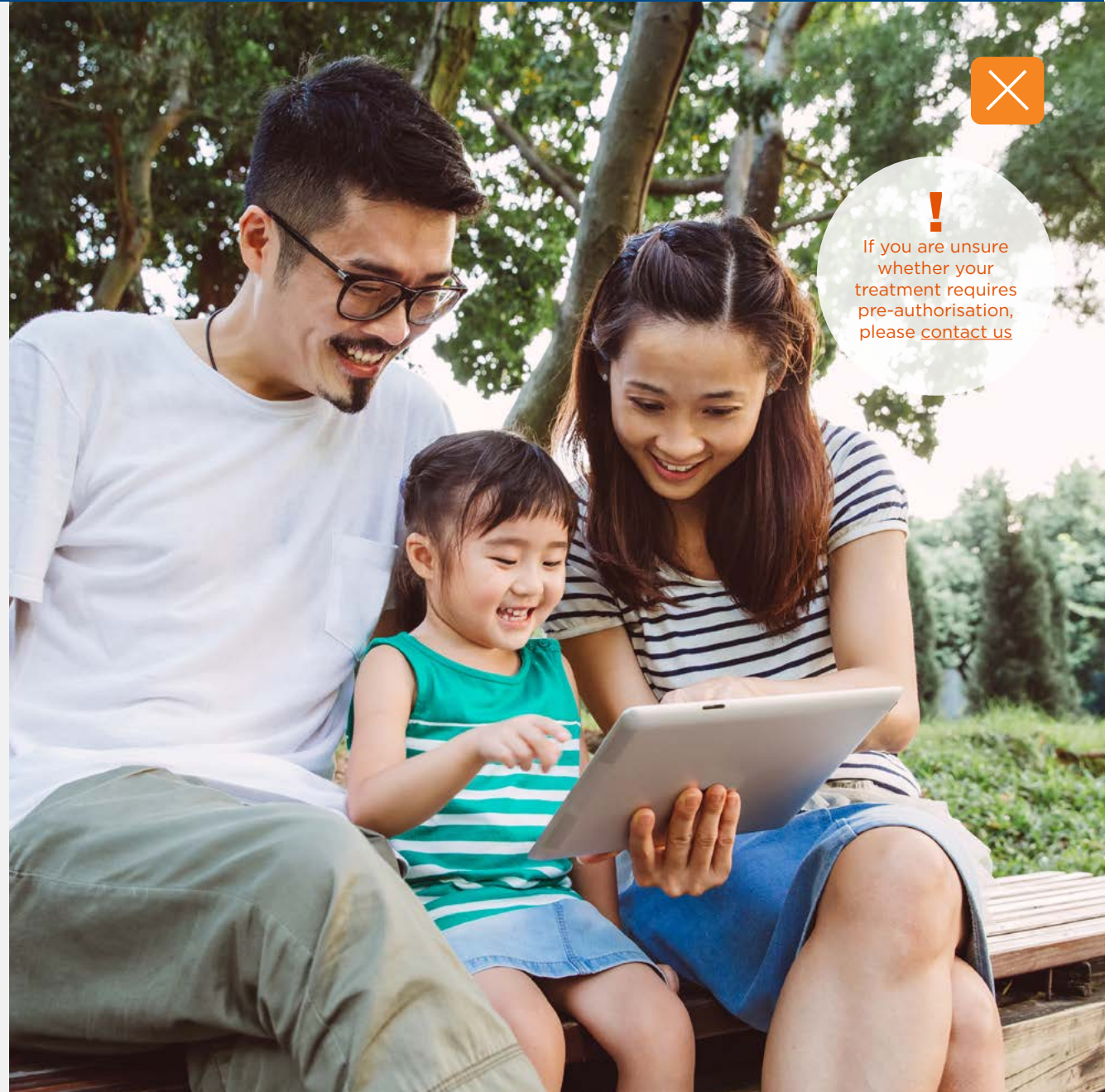
Treatments requiring Pre-authorisations

Employee/dependants must contact Cigna Healthcare for authorisation at least 5 business days prior to undergoing consultations, investigations or treatment of specific types (as listed below):

Treatments mandatory to seek pre-authorisation

- All aspects of in-patient and day case treatment.
- Any costs relating to organ transplant treatment and mental health treatment.
- High dollar out-patient claims, including but not limited to the following:
 - MRI, CT Scan, PET Scan
 - High-cost diagnostic procedure
 - High-cost out-patient medication
 - High-cost surgical or medical appliances and durable medical equipment
 - Out-patient surgeries
- Complications of pregnancy or childbirth
- Cancer care
- Home nursing
- Evacuation and Repatriation
- Kidney dialysis
- Hospice and palliative care

Note: Please refer to your benefit booklet whether your plan require mandatory pre-authorisation, and for full details of the treatments that require pre-authorisation.



If you are unsure whether your treatment requires pre-authorisation, please [contact us](#)

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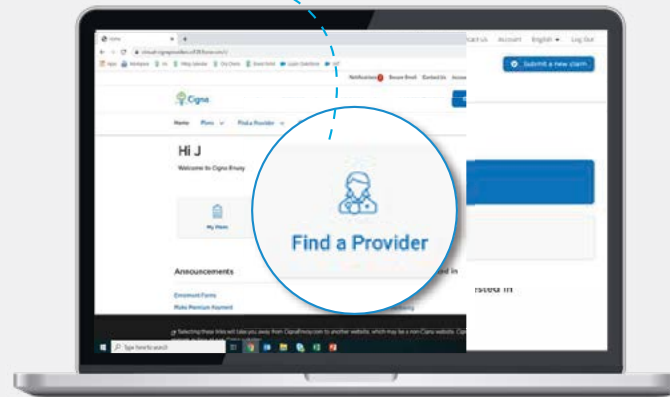
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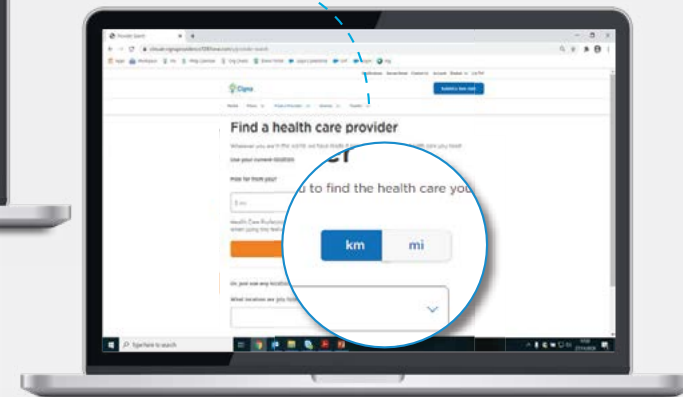
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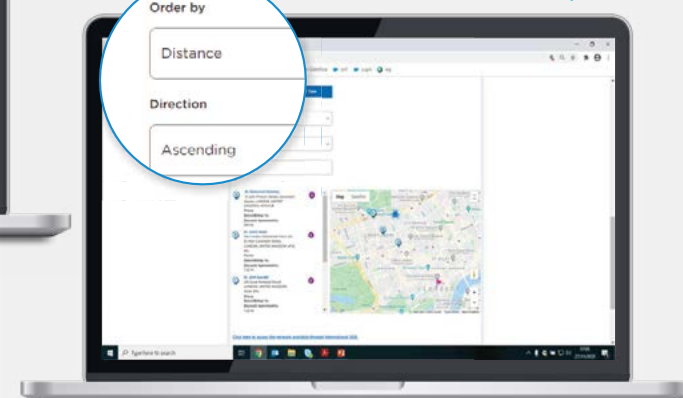
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Step 6



Locate Panel Provider

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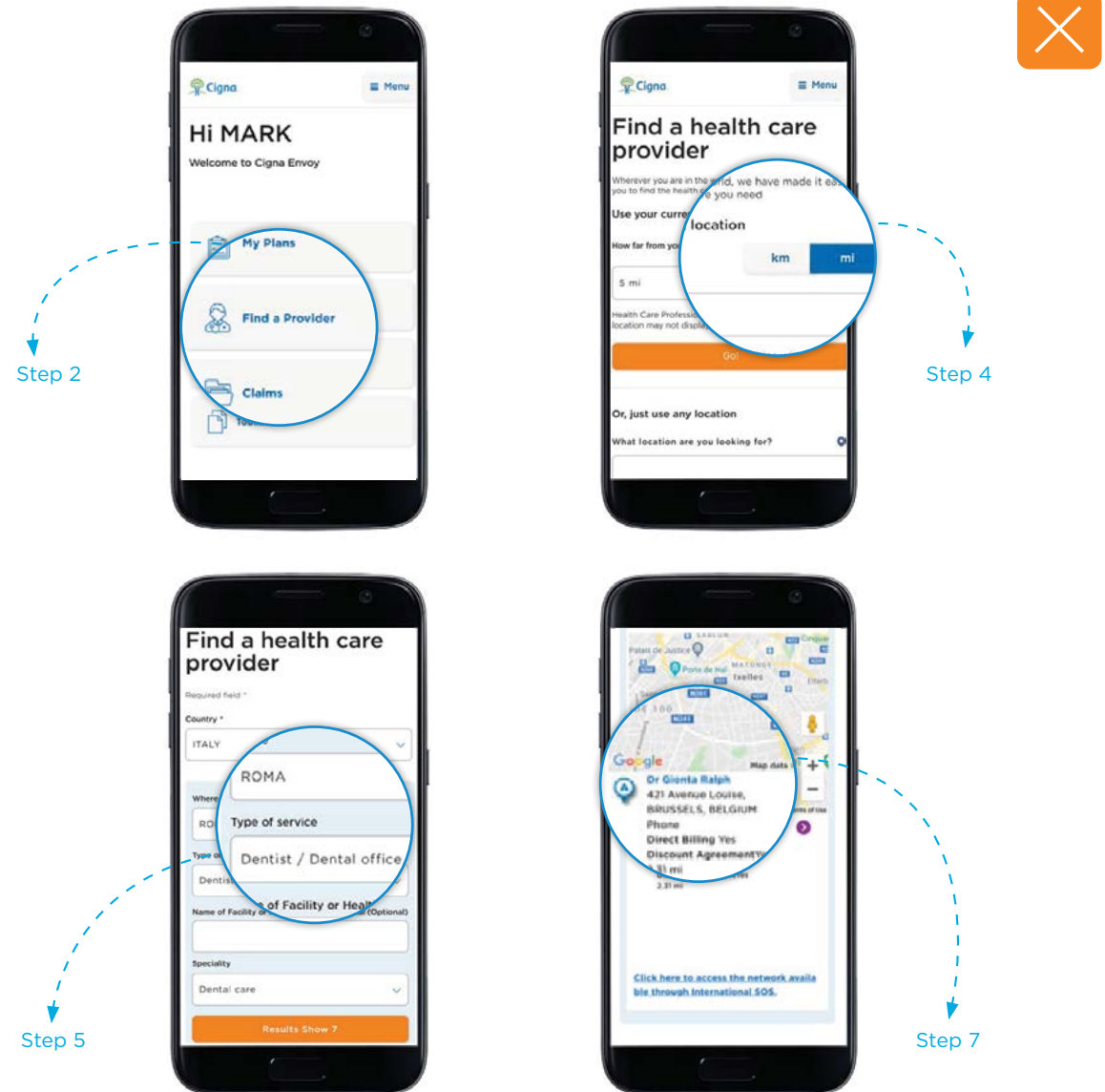
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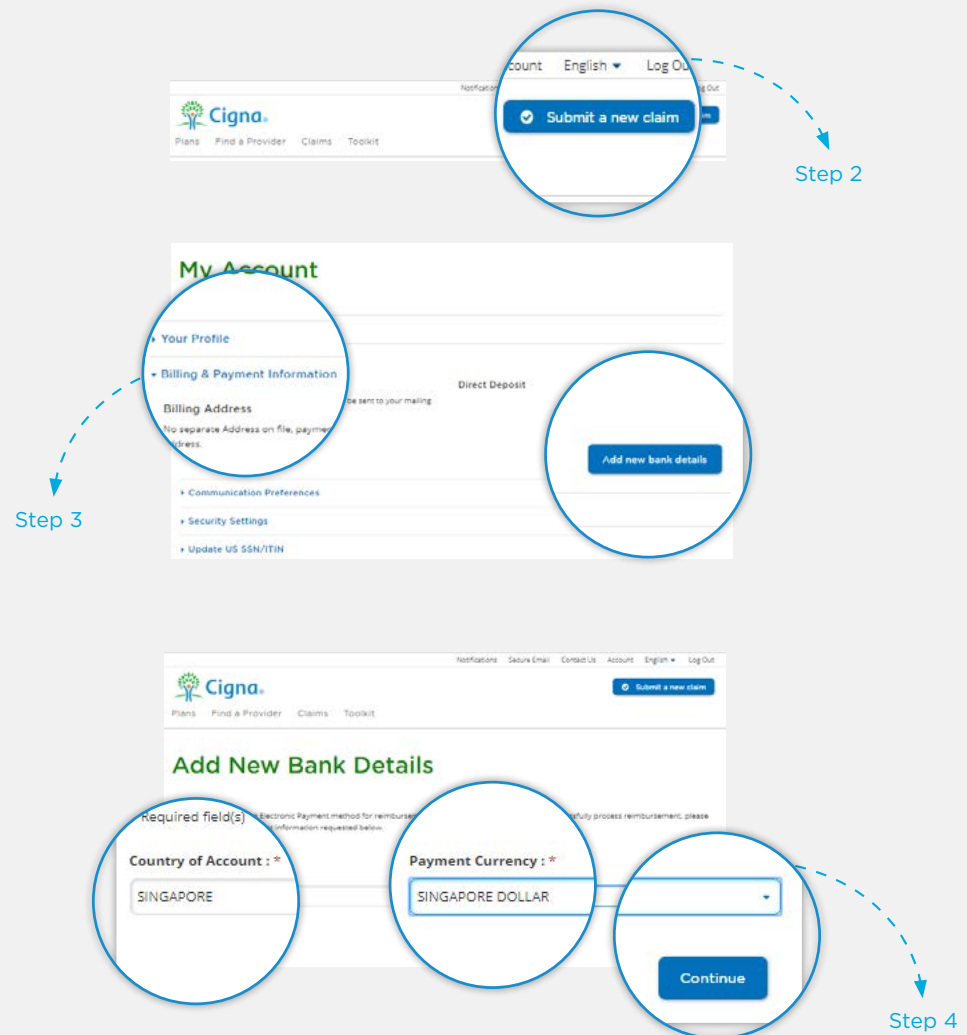
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Registration for Electronic Claims Reimbursement:

Via the CignaEnvoy Web Portal:

- STEP 1:** Login to your Cigna Envoy account at <https://customer.cignaenvoy.com/CustomLogin>
Please note that you may only register your bank details through the webpage and not the CignaEnvoy Mobile App
- STEP 2:** Click on '**ACCOUNT**' at the top right-hand side of the page
- STEP 3:** Select '**BILLING & PAYMENT INFORMATION**' to view the dropdown details.
Proceed to click on the "Add new bank details" icon
- STEP 4:** On the next screen, there are dropdowns available for you to choose your country of account and payment currency respectively.
Once done, click the '**CONTINUE**' icon



Registration for Electronic Claims Reimbursement:

Via the CignaEnvoy Web Portal:

STEP 5: Next, please provide relevant details such as Bank Name, Bank Account Beneficiary Name and Bank Address. Proceed to **'CONTINUE'** after filling up the details

STEP 6: The following page requires your Bank Routing Code, Account Number, Account Type and your email address. Below are some of the definitions to help you:

Routing Code: For Hong Kong bank account, a 6-digit code consisting of 3-digit bank code and 3-digit branch code

Account Number: Please verify with your bank if you are unsure of the required format

Account Type: Select either Checking (i.e. Current) or Savings

STEP 7: Once you have reviewed that the information entered is correct, you may proceed to **'CONTINUE'** and your application will be submitted.

STEP 8: Remember to bring your Cigna Healthcare membership card before heading on to the Provider to seek treatment. There will be an e-membership card in your CignaEnvoy Mobile App or Web Portal www.CignaEnvoy.com

Step 5

Step 6 & 7

Locate Panel Provider

CignaEnvoy Web Portal

CignaEnvoy Mobile App

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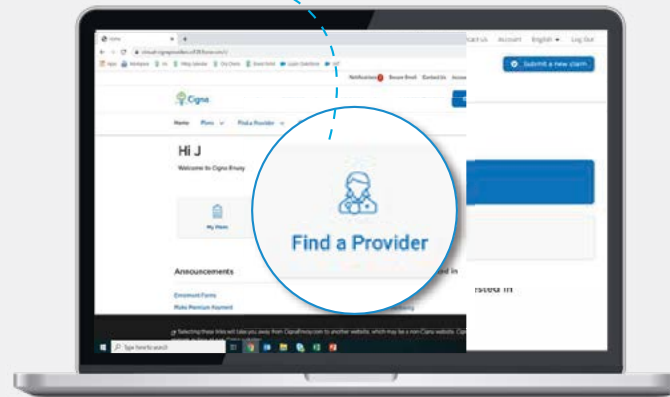
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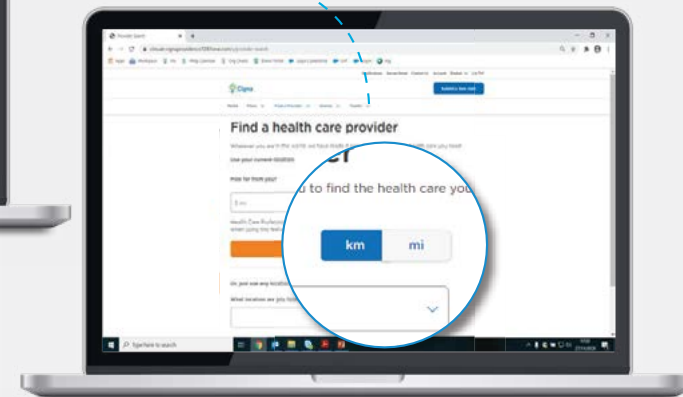
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Step 2



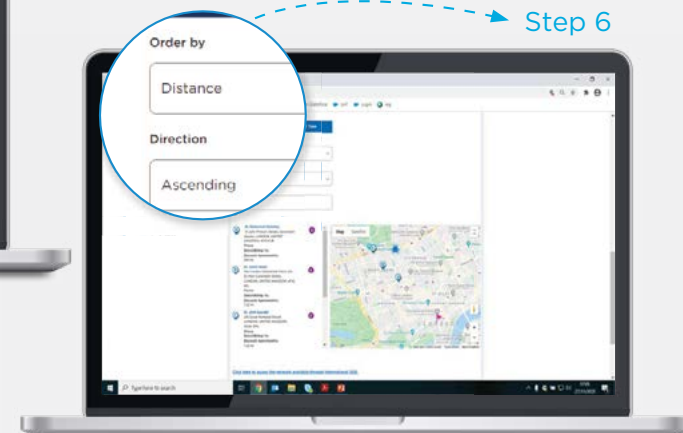
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Locate Panel Provider

CignaEnvoy Web Portal

CignaEnvoy Mobile App

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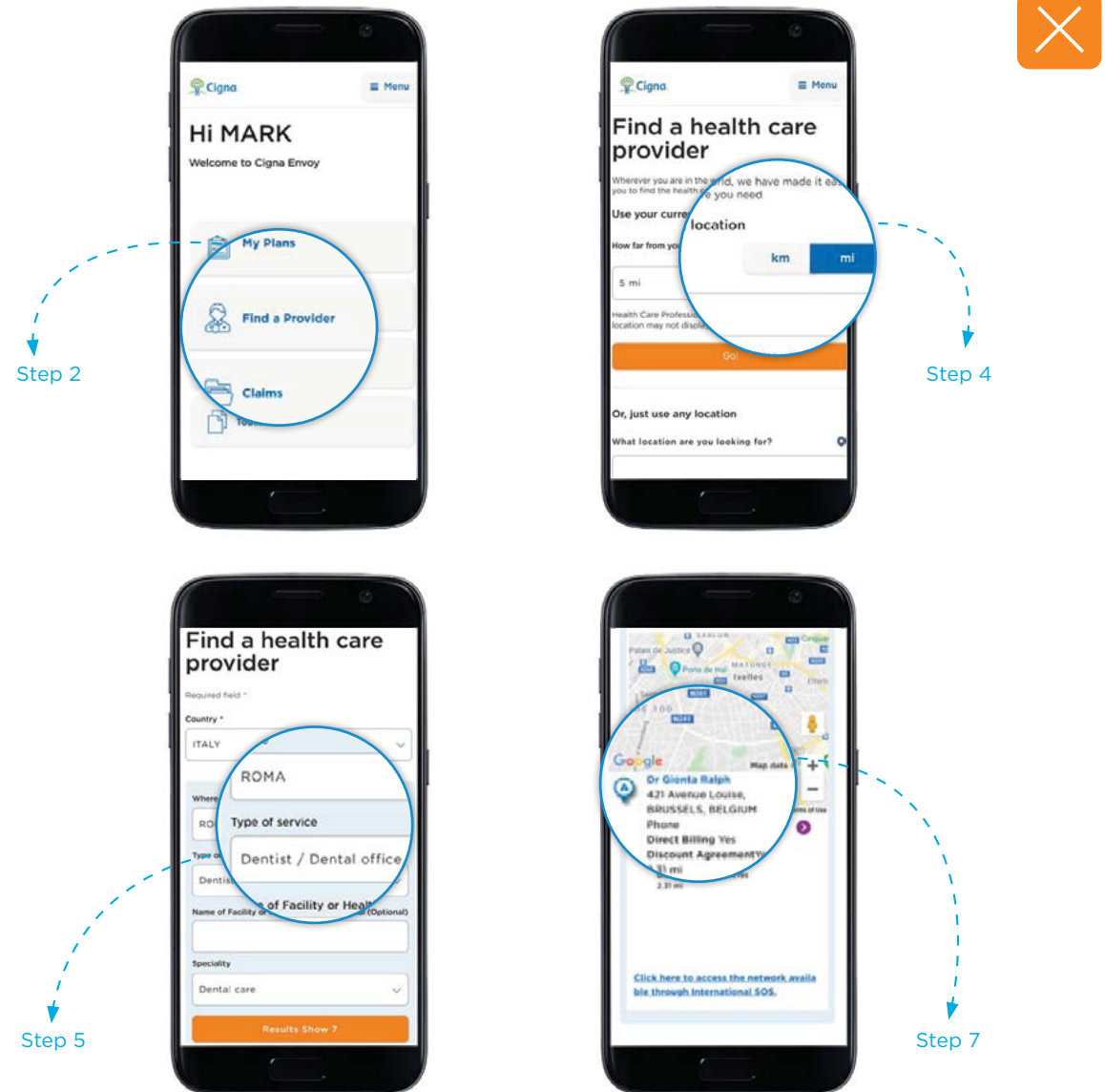
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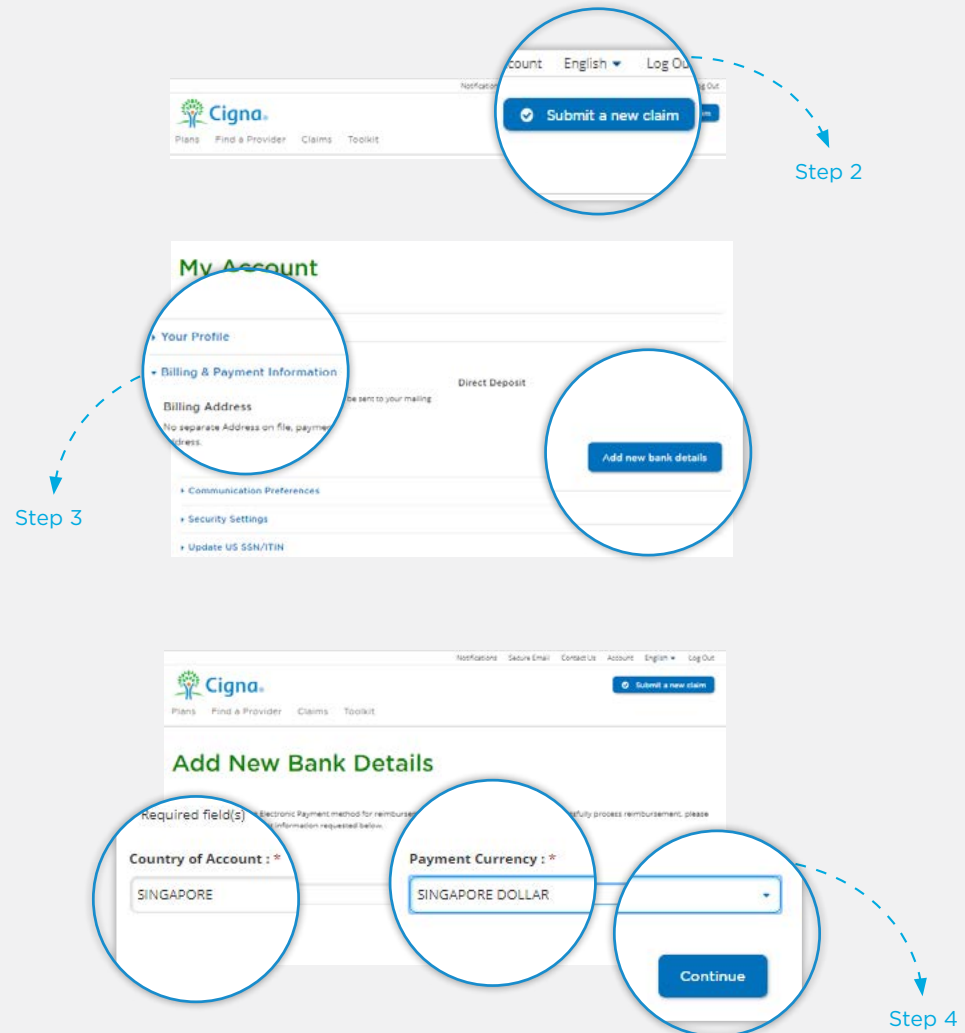
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Registration for Electronic Claims Reimbursement:

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Calling within
Hong Kong

Calling outside of
Hong Kong



Within Hong Kong

Call Toll-Free: 800 969 955



Email Address (for claims submission and any member inquiries)

iceasia@cigna.com



Web Portal

<https://www.CignaEnvoy.com>

Alternative contact for treatment within Hong Kong

Quality Healthcare Medical Services Ltd (QHMS) - Cigna Healthcare's authorized third party administrator in Hong Kong

Call 24 Hour Helpline Number: +852 8205 8205

Email Address: CignaLinks@qhms.com

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Cigna U.S.A 24 Hour Helpline
+1 800 2537052



Singapore Toll Free Number
800 188 6017



Cigna 24 Hour Global Helpline Number
+60 321781430



International Dialling Codes

- Direct dial toll free to our Customer Service Centre - International Access Code + Toll Number (i.e, 302, 800, 866, 877) +1. For example:

> Dialling from China 00 800 253 7052 1

> Dialling from UK 00 800 253 7052 1

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Important Information

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Email Address (for claims submission and any member inquiries)

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Alternative contact for treatment within Hong Kong

Quality Healthcare Medical Services Ltd (QHMS) - Cigna Healthcare's authorized third party administrator in Hong Kong

Call 24 Hour Helpline Number: +852 8205 8205

Email Address: CignaLinks@qhms.com

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**International Dialling Codes**

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