



CONTACTING US

Here's everything you need to know about us.

OUR MULTILINGUAL GLOBAL SERVICE CENTER IS OPEN 24 HOURS A DAY, SEVEN DAYS A WEEK. YOU CAN REACH US ANY TIME. HERE'S HOW.

Website	CignaEnvoy.com
Toll-free telephone number	1.800.441.2668
Direct (collect calls accepted):	+1.302.797.3100
Toll-free facsimile number	1.800.243.6998
Direct facsimile number	+1.302.797.3150
Mail delivery	Cigna PO Box 15050 Wilmington, DE 19850-5050 U.S.A.
Courier delivery	Cigna 300 Bellevue Parkway Wilmington, DE 19809 U.S.A.

Cigna Global Health Benefits®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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Using Cigna Envoy®

Cigna Envoy is our innovative, self-service website.

Registering is quick and easy. All you need is your ID card. Once you register, you can:

- › Find a health care professional or facility anywhere in the world
- › Submit and track online claims
- › Opt-out of receiving paper explanation of benefits (EOBs) in the mail
- › Sign up for electronic funds transfer (EFT) to direct deposit claim reimbursements
- › View or print your ID card
- › Access pharmacy and wellness information
- › Send secure email to our global service center
- › Read Country Guides for more than 200 countries around the world

Finding a doctor

- › You can receive services from any health care professional or facility worldwide. However, if you choose to receive care within our network, you may receive additional savings.
- › We recommend you establish a relationship with a health care professional in your location before requiring care.
- › If you don't have a health care professional and need assistance, please call our global service center. We can assess your situation and direct you to the best place to receive care.
- › Visit **CignaEnvoy.com** to search our global directory of health care professionals and facilities near you.
- › If you need assistance paying for services, don't hesitate to contact us. Each year, we make tens of thousands of payments directly to international health care professionals. We can also issue a guarantee of payment before you receive services. Call us for one or have your health care professional contact us directly.

Filing a claim

Your health care professional may file a claim directly with Cigna and charge you for your portion of the bill. In this case, Cigna will pay your health care professional and you do not need to file a claim. Or, they may require you to pay for services at the time you receive them; if so, file a claim with us for reimbursement.

You can file claims using our simple claim submission process on Cigna Envoy for quickest turnaround time.

Or:

1. **Obtain** a claim form, available in different languages, by:
 - › Using the one included in your Welcome Kit;
 - › Downloading one on Cigna Envoy; or
 - › Calling or emailing our global service center. We can email, fax, or mail you one.
2. **Complete** the form.
3. **Fax** or **mail** it to us:
 - › +1.302.797.3150;
 - › 1.800.243.6998; or
 - › Cigna
PO Box 15050
Wilmington, DE 19850-5050 U.S.A.



Remember, save copies of your bills, receipts and claim forms for your records.

Getting reimbursed

Clean* claims are typically processed within 10 business days.

We can reimburse you in U.S. dollars or in many local currencies in a number of ways.

- › **Direct deposit** – Sign up for EFT to have reimbursements direct deposited into your account in a number of international locations. Visit Cigna Envoy to sign up.
- › **Check**
- › **Wire transfer**

* A clean claim has all of the information that Cigna needs to consider the claim for payment.

Filling prescriptions

- › If your plan includes pharmacy coverage, you may be able to fill up to a 12-month supply of many medications before you leave the U.S. by using Cigna Pharmacy Home Delivery services.
- › Please note that restrictions apply. State and federal laws may limit the amount that can be distributed of certain controlled substances, and many countries have specific laws regarding bringing medications into the country, including limits on the number, type (liquid or powder) and dosage.
- › Contact us to determine a plan for obtaining medications before you leave or while you are away; refilling prescriptions while abroad; and identifying what prescriptions may not be available in your host country.

Using your ID card

- › When you receive your Cigna ID card, verify that your information is correct. Call our global service center if something needs to be changed.
- › Present your ID card when receiving services from a health care professional or at a facility.
- › Your health care professional can call our global service center to verify your coverage.

Accessing other resources

Other great tools and resources we offer include:

- › Global medical and dental referrals
- › Multilingual medical advice and consultation
- › Appointment and admission assistance
- › Expert second opinions with our partner, eCleveland Clinic
- › Emergency prescription services
- › Concierge and travel assistance services

To access these and more tools and services, call our global service center for more information or log in to Cigna Envoy.



Easy access to quality health care around the world.

Seven easy ways to speed up the claims process

- › Submit your claims through **CignaEnvoy.com**. It's the fastest and easiest way to get your claims to us.
- › If you can't submit your claim online, remember that even faxes are faster than regular mail.
- › Make sure the form is complete. And don't forget to sign!
- › Fill out a separate form for each time you visit a health care professional or facility.
- › Be sure to add a diagnosis or explain your treatment.
- › Keep a copy of your bills, receipts and claim forms.
- › Clearly state how you would like to be reimbursed.



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