



Helpful Guide

Cigna Global Health Benefits®



Welcome

A guide to using your Cigna Healthcare plan

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Who is the insurer?

The insurer is Cigna Life Insurance Company of Europe S.A.-N.V., UK Branch, the UK branch of Cigna Life Insurance Company of Europe, S.A. N.V., with corporate branch address at 5 Aldermanbury Square, 13th Floor, London, England, EC2V 7HR. Authorised and regulated by the National Bank of Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Your International Cover

Membership of the Cigna Healthcare plan means that you and your insured family members can be sure of receiving comprehensive advice and treatment, in the case of sickness 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 insured 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 Healthcare; meaning that in many cases you will not have to pay and reclaim expenses from us.

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.

Important Contact Information

Cigna Healthcare 24 Hour Helpline Number	+44 (0) 1475 492197
Cigna Healthcare Fax Number	+44 (0) 1475 492424
For insured members located in the USA: Cigna Healthcare USA 24 Hour Helpline	+1 800 768 1725
For insured members located in the USA: Cigna Healthcare USA Fax Number	+1 800 243 6998
Mailing Address for Claims Incurred Outside the USA	Cigna Global Health Benefits, I Knowe Road, Greenock, Scotland, PA15 4RJ
Mailing Address for Claims Incurred in the USA	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
Email address	Ice.Team@Cigna.com
Website	www.CignaEnvoy.com

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 CignaEnvoy or the Mobile App.
- Dial UK country code +44 and toll number 1475 492 197.
- Collect calls – Cigna Healthcare will accept call charges for reverse charge calls.

Using Your Cigna Healthcare Membership Card

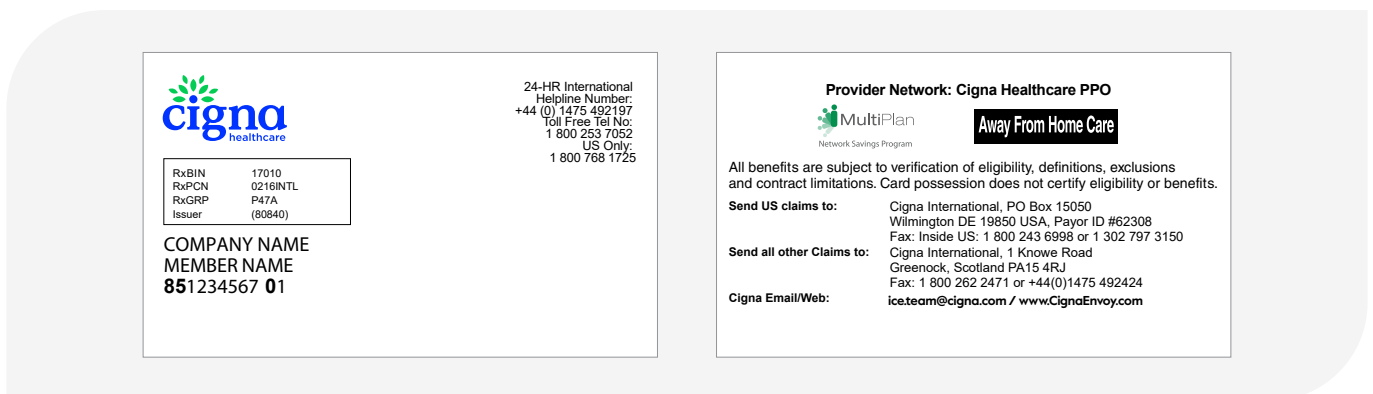
Your Cigna Healthcare Membership card is available to download from Cigna Envoy desktop site and App. Cigna Healthcare commend that you keep a printed or digital copy of this with you at all times.

The Cigna Healthcare membership card will be valid throughout the duration of insurance cover and must neither be lent nor transferred nor otherwise made available to third parties. Upon termination of the insurance cover, you must destroy the Cigna Healthcare membership card immediately.

A membership card is provided for each of your insured 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 Healthcare; meaning that in many cases you will not have to pay and reclaim expenses from us. If the Cigna Healthcare membership card is misused, the person whose name is specified on the card shall indemnify Cigna Healthcare against all losses resulting therefrom and shall, in particular, reimburse all insurance benefits that were wrongly received as well as all costs and expenses related thereto. This does not apply in cases where the insured member is not at fault.

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

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



These are examples only and actual cards may be different.

Cigna Envoy[®]

Using the Secure Website & Mobile App

Your personal information at your fingertips.

By registering on our secure website, you can access your plan details at any time on the desktop site, or Cigna Envoy app using the same details. Your secure web pages are tailored to your own insurance plan. Additionally, you will have access to our network of health care providers.

Please note it must be the primary insured member who should register with Envoy and not the insured spouse or insured dependants.

How do I register for Cigna Envoy?

Step 1: Go to www.CignaEnvoy.com and click on '**Register**'.

Step 2: Enter your Cigna Healthcare ID Number (details are on your member 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**'. A registration confirmation email a link to the second part of the registration.

Step 4: Choose your security question and enter your answer, 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. Either SMS or email can be used - it is also possible to use an email address that is shared amongst other insured family members here.



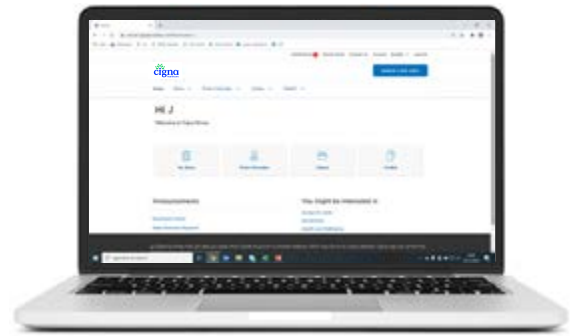
Why use the website?

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

- You and your insured dependants' full claim history.
- Your benefits and exclusions - what you and your insured dependants 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).



Mobile App

Using the Cigna Envoy® 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 StoreSM, Google PlayTM or the Amazon Appstore[®].



Get more from Cigna Healthcare

In addition to comprehensive insurance cover, Inspire provides an integrated package of health care benefits created for global employees. These include digital tools, services and clinical programmes which help staff maintain optimum health and well-being and allow them to access high quality care. For those planning their assignment or adjusting to life abroad, these solutions play an important part in making the transition as smooth and stress-free as possible.

Digital tools



Well-being resources

With a focus on prevention, plan membership gives employees access to a host of useful well-being resources. These include assessments to help them understand their health risks, coaching programmes to improve their lifestyle and a library of useful health and well-being articles, recipes and dietary advice.



Cigna Envoy® App

When work takes them abroad on assignments, insured members can rely on the Envoy® App to manage their health care plan. It's the easiest way to access their account, find policy documents and that all-important Cigna Healthcare ID card, submit claims and connect with our global health care providers network.

Health services

International Employee Assistance Programme (IEAP)

The expat lifestyle is exciting and challenging – however, it can also be stressful when employees are working abroad for the first time. That is why services like IEAP are so important, giving expats and their family members access to free, confidential counselling and mental health support to help build resilience and better cope with the challenges that come their way. Employees can reach out to IEAP by phone, email or instant message for support 24 hours a day, 7 days a week. Following the initial telephone-based intake conversation, an IEAP counsellor will direct the employee to relevant information resources or organise the support services they need.

Global Telehealth

As health care systems differ around the world, there's no guarantee that expats will be able to access the medical care they need. However, through our global Telehealth Service, virtual doctor appointments can be arranged quickly by phone or video call, allowing diagnosis and treatment to take effect without a lengthy delay. Appointments with a doctor can be booked using the Envoy® App.

Clinical programmes



Decision support programme

A second medical opinion can provide reassurance and clarity following an initial diagnosis and treatment plan. It also allows other options to be considered and deal with any questions remaining unanswered. When a second opinion is required, an independent doctor's evaluation can be arranged through Cigna Healthcare's case management team.



Guided Health Advisor

The Guided Health Advisor can help you manage your health care prior to and during your assignment in order to avoid medical emergencies and ensure a successful international assignment. Our qualified Cigna Healthcare nurses can help you and your family build a plan before you leave home, giving you information about accessing health care, whether medications are available in your assignment country or if alternatives may be necessary, as well as how to find a doctor. They can also give you personalised feedback and advice based on your specific needs and health history.



Chronic condition management programme

Living with a long-term illness, such as diabetes, high blood pressure or heart disease, becomes less stressful with the right advice and a tailored programme to help employees manage the condition. With one-to-one support from experienced Cigna Healthcare nurses, insured members can improve their health and enjoy a better quality of life.



CignaLinks® and CignaSolutions

CignaLinks® and CignaSolutions are established partnership arrangements between Cigna Healthcare and respectively worldwide and Europe-specific local insurers that give global employees access to local doctors and hospitals in their area. It also means they benefit from discounted rates and can satisfy the regulatory or compliance requirements specific to their country of residence.

Online Health Platform

This platform provides insured members with direct access to innovative health assessments, a health library, coaching and tools to support them in their everyday life, consisting of:

Health Risk Assessment (HRA)

An online questionnaire addressing a wide range of areas affecting health, identifying the participant's health risks and linking them to other well-being programmes where appropriate.

Targeted Risk Assessment (TRA)

In the areas of sleep, stress, nutrition, and physical activity to offer a more detailed assessment of the area in question, identifying the participant's health risks in that specific area.

Make One Small Change programme (MSC)

Consisting of 5 pillars: Resilience, Nutrition, Movement, Sleep, and Tobacco, and based on leading edge behavior change science, MSC helps insured members identify their goals, motivations and barriers to build lasting change, one small step at a time. These programs have been designed at Cigna Healthcare in partnership with our own medical directors and are based on leading edge behaviour change science.

Health Library

A glossary of verified information and resources around health and well-being for insured members to browse.

Choosing a provider

With our vast provider directory, you'll be able to find the right provider in a location convenient for you. This can be accessed at www.CignaEnvoy.com, or you can contact one of our customer service representatives for help.

For planned treatment, please ensure that the provider you choose is located within your area of cover. To view your Area of Cover please refer to your Certificate of Coverage which can be found via the secure member portal www.CignaEnvoy.com.

In-patient Treatment

Selecting a provider from our Network allows you to focus on getting the treatment you need without worrying about the cost. We can assist with administration and arrange direct payment of medical bills, with the treating specialist or hospital. **Our Guarantee of Payment (GOP)**¹ 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.

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.

US In-Network Care⁴

For insured members who are on our Worldwide area of coverage and wish to access treatment in the United States of America, Cigna Healthcare has a Preferred Provider Organisation (PPO) network. This network will enable you to access more than 65,000 Cigna Healthcare U.S. in-network providers, where you will receive optimum discounts and service. It is important that you always present your Cigna Healthcare 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 Healthcare 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 Healthcare, the "Away From Home Care" logo on the membership card ensures you will receive optimum discounts at participating network providers in the U.S.

Please keep Cigna Healthcare informed if you or your insured family members move address. You can email Cigna Healthcare your new address at lce.Team@Cigna.com or alternatively inform us via the secure member portal www.CignaEnvoy.com. A change of address may result in a new membership card being issued.

US Out-of-Network Care⁵

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 Healthcare PPO Network. We do however encourage you to use the in-network Cigna Healthcare providers to optimise discounts and quality service.

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

Pharmacy in the US

Express Scripts PharmacySM

Insured 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, www.CignaEnvoy.com where you can access the pharmacy directory.

Cigna Healthcare 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 Healthcare has approved the treatment as being covered.

Cigna Performance Prescription Drug List

Your plans performance prescription drug list coverage may contain prescription drug products that are generic drugs, brand drugs or specialty prescription drug products. To check which drugs are include in the performance formulary list, please visit CignaGlobal.com.

Prior Authorisation

Some medications require a prior approval meaning you need to get approval from Cigna Healthcare to receive coverage under the pharmacy benefit plan. Your provider can request approval by completing a prior approval request form and faxing it to +1.866.542.0223. For urgent requests the provider may call +1.800.441.2668. Some providers may prefer to submit their requests electronically to Cigna Healthcare through covermy meds.com/epa/Cigna.

Quantity Limits

Specific medication have restrictions placed on the amount that Cigna Healthcare will cover over a defined period. These limits are based on:

- FDA-approved dosing guidelines
- Clinical best practices
- Safety concerns
- Cost-effectiveness

These limits help make sure you're getting the right amount of medication for your health and safety.

Step Therapy

Certain prescription drug products are subject to step therapy requirements. This means that to receive benefits for such prescription drug products you are required to try a different prescription drug product(s) first unless you satisfy the plan's exception criteria. To check if a particular prescription drug product is subject to step therapy requirements, please check the prescription drug list available on CignaGlobal.com.

For further information on how to interpret the drug list please visit our [prescription drug and coverage page](#).

International Emergency Services

International Emergency Services are intended for use when treatment is required for a patient which is not available locally and medical evacuation or repatriation has been determined to be medically necessary to prevent the immediate and significant effects of illness, injury or conditions which left untreated could result in a significant deterioration of health and represent a threat to life or limb.

The helpline shall:

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

Emergency medical evacuations or repatriations must be pre-authorized by the Cigna Healthcare helpline. Where it is not possible for prior-authorization to be sought before the evacuation or repatriation takes place, this must be sought as soon as possible thereafter. Medical evacuations or repatriations must be determined by Cigna Healthcare to be medically necessary to prevent the immediate and significant effects of an acute sickness or consequences of an accident, 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.



**In the event of an emergency,
please contact the Cigna
Healthcare helpline:**

For Non USA Based Insured
Members call
+44 (0)1475 492197

For USA Based Insured
Members call
+1 800 768 1725





Areas of Cover

Area of cover is the geographic location around the world in which a member's plan applies.

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

To view your Area of Cover please refer to your Certificate of Coverage which can be found via the secure member portal www.CignaEnvoy.com.

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 42 days per trip whether you are travelling for business or pleasure. If you are outside your area of cover for more than 42 days, you must notify your HR department immediately to arrange for a change to your area of cover, if appropriate.

Cigna Healthcare may not reimburse claims for "elective treatments", i.e. any treatment which is pre-scheduled or pre-planned and would not be considered emergency treatment.

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.

Sanctioned Countries

Due to trade sanctions, Cigna Healthcare may not cover insured members on assignment in sanctioned countries or regions. Sanctioned countries and regions include, but may not be limited to Syria, Cuba, Iran, Crimea, Donetsk, Luhansk and North Korea. Any claims for urgent/emergency care incurred by a member visiting a sanctioned country for a short personal or work trip must be paid directly by the member. Insured members may submit such claims for reimbursement. If approved, the claim will be paid into a bank account outside of the sanctioned country. If you or your insured family members travel to a sanctioned country for longer than six weeks, Cigna Healthcare cannot reimburse any medical claims incurred, including emergency treatment.

Due to the ongoing conflict in Ukraine, the U.S. and other governments have imposed significant sanctions against many Russian financial institutions. Cigna Healthcare cannot make payment into a sanctioned bank and will require an alternative payment method.



How to Submit Claims

We endeavour to pay claims within 5 working days on receipt of complete claim information.

Tips to Speed Claims Process

- seek care from one of Cigna Healthcare's in-network health care professionals;
- pre-notify us of your treatment at least 5 days in advance so that we can arrange a Guarantee of Payment (GOP) where required;
- 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.

Mobile App Claims Submission

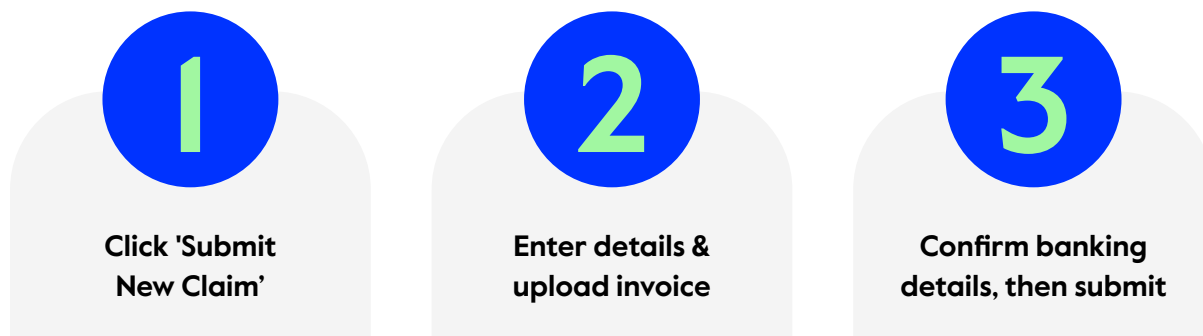
Using the Cigna Envoy® App, you can send claims for payment using your mobile device. A convenient solution for when you are on the move. See [page 4](#) for more App features and benefits.



Online Claims Submission

If you are a registered user of www.CignaEnvoy.com you can submit claims through the secure web portal in an easy-to-follow process:

In addition to being able to submit claims online, you can view claims that have been previously submitted online.



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.

Claiming procedure

Claims by email or post or in another form that allows proof in text.

You should submit notice of your claims for benefits to Cigna Healthcare as soon as possible, however not later than ninety (90) days after the beginning of the treatment (also if the invoice is not yet available).

If notification of the claim is not submitted to Cigna Healthcare within twelve (12) months after the start of treatment may not be paid. This does not apply in cases where the patient can provide proof that the delay was not caused by their own fault. In this case the notification must be submitted to Cigna Healthcare as soon as possible.

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 (proof of the claim).

Failure to provide all such information may require us to contact you to obtain additional information which could delay reimbursement of your claim.

When submitting their claims electronically, you should keep the original versions of the scanned copies submitted for a period of at least twelve (12) months as from the date of submission of the claims.

Claim 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, I 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

Please, note that failure to comply with notification/information obligations that influence the extent or evaluation of the consequences of a sickness or an accident, may result in a reduction of benefits approved by Cigna Healthcare, unless the breach was not caused by your fault or you can prove that such non-compliant action did not influence the consequences and evaluation of the sickness or accident.

Reimbursement Options

Where possible Cigna Healthcare 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 Healthcare will reimburse your claim by electronic transfer. Please note that reimbursements will be processed more efficiently by the receiving bank if you provide full bank details for your transfer (payee name, bank address, account number/IBAN, routing code/swift).

IMPORTANT: Cigna Healthcare may not directly reimburse any health care provider or facility that is located in a sanctioned country. In these instances Cigna Healthcare will reimburse the insured directly and the insured will be responsible for paying the provider.

All monetary limits are dependent on the currency of your policy and are based on the contractual agreement between Cigna Healthcare and your employer. The first 2 digits of your membership number determines your monetary limits. 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. 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 Healthcare 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.

Expenses for which a third party may be liable

You and your insured 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 for which another party may be responsible as a result of having caused or contributed to the injury or sickness, 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.

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 Healthcare of claims costs from a third party will not delay or prevent the payment of your claim by Cigna Healthcare. 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 contract centre if you have any questions.





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 Healthcare helpline for payment guarantees or queries.

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

You can find your Area of Cover by referring to your Certificate of Coverage which can be found via the secure member portal www.CignaEnvoy.com. Alternatively, please contact Cigna Healthcare via telephone, fax or email.

Will my spouse and dependants be covered?

Yes, providing your company has agreed to include them under your cover. Please notify Cigna Healthcare if your family will not be living at the same location where you work. Cigna Healthcare may not provide coverage for insured dependants who live in an area sanctioned by certain governments. Organisations, such as the United Nations, can also impose sanctions.

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 in-patient, and high-cost out-patient 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 Healthcare 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 or by contacting us by telephone, fax or email.

Contact us:

Tel : +44 1475 492 197

Fax : +44 (0) 1475 492424

Email : lce.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 Healthcare in the first instance:

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

... **by phone** +44 1475 333890

... **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



Phone number (+44) 0800 023 4567



Website address: www.financial-ombudsman.org.uk

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 Healthcare 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 insured dependants. In the event of a claim, this may include access to some limited sensitive personal data.

Secure Email Practices

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

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

Sending emails to Cigna Healthcare

How will Cigna Healthcare reply?

<p>Sending emails to Cigna Healthcare from within CignaEnvoy/Mobile App</p>	<p>Register on www.CignaEnvoy.com online or via our Mobile App. Enter your preferred email alert address (this can be a personal email account e.g. xxxx@gmail.com)</p> <p>Your chosen email address will receive a notification, with a click through link to access your CignaEnvoy mailbox/ also viewable from the Mobile App</p>
<p>Sending emails to Cigna Healthcare from a personal email account (where you have also registered for CignaEnvoy)</p>	<p>You will receive a reply from Cigna Healthcare with an alert/link to access your CignaEnvoy/App mailbox</p>
<p>Sending emails to Cigna Healthcare from a personal email address (if you have not yet registered for CignaEnvoy)</p>	<p>If you are relying on an email service/server that is TLS secured, you can receive emails directly to your personal mailbox. If the email cannot be delivered securely, it will be posted on a secured portal. You will receive a notification email with a link to the portal. Simply register/signon to retrieve your message.</p>
<p>Transport Layer Security email* - sending emails to Cigna Healthcare from your company email account</p>	<p>If your employer has set up TLS email with Cigna Healthcare, we will be able to correspond directly with you (no links to Cigna Healthcare secure mailboxes need to be sent). If TLS has not been set up, then Cigna Healthcare will reply as above</p>

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

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.



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.

1. Guarantees of payment (GOP)

A document that guarantees we will pay any debts or liabilities incurred by a health care provider on behalf of an insured member.

2. Co-insurance

A set amount or percentage of the costs of treatment required to be paid by the insured member for treatment which is covered under the plan.

3. In-network

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

4. Out-of-network

Health care professionals or facilities that do not offer 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 network may lead to higher out-of-pocket costs.

5. 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.



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