

A. Visiting a Medical Provider in Australia for Medical Services Outside of Hospital

1. Due to Australian healthcare regulations, when you receive out-patient treatment within Australia, these services can only be claimed through Medicare. Please note that if there are any shortfalls, these payments cannot be reimbursed by GU Health or Cigna due to strict Australian private health insurance legislation. When receiving treatment outside Australia your benefits will be paid as per your Cigna Global Healthcare plan.

Please refer to your GU Health Schedule of Benefits included within your *CignaLinks* Australia member pack.

B. Visiting a Dentist, Physiotherapist, Vision Specialist or Other Provider in Australia

1. Show your GU Health ID card. Many providers will swipe your GU Health card to enable them to settle the cost of your treatment directly with GU Health. When visiting a provider that does not have HICAPS to swipe your card, simply pay the provider directly and submit a claim to GU Health for reimbursement.
2. Check your GU Health Schedule of Benefits which is included in your *CignaLinks* Australia member pack for Extras Cover in Australia.

Please complete a GU Health or Cigna Claim Form and attach all necessary supporting documents, invoices and receipts to GU Health for payment.

If you completed the FastBack section of the Customer Information Form, the benefit will be deposited straight into your nominated Australian bank account.

If you would now prefer the option to have the reimbursement deposited directly into your nominated Australian bank account, please contact GU Health.

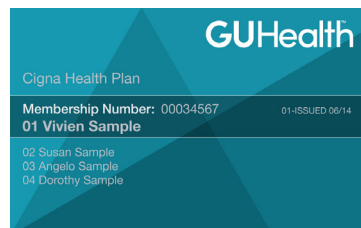
FreePost within Australia: GU Health, Reply Paid 2988, Melbourne VIC 8060 (no stamp required if posted within Australia)

or

Mail outside of Australia: GU Health, GPO Box 2988, Melbourne VIC 8060 (stamp required if posted outside of Australia)

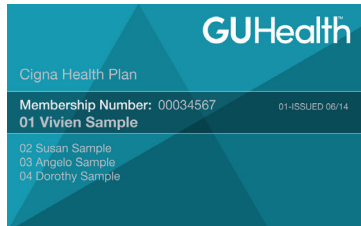
or

Email: cignalinks@guhealth.com.au



C. Inpatient Facility Services (Hospital) in Australia

1. Show your GU Health ID card or supply your GU Health member number.



Inpatient Facility Services in Australia

2. Prior to your visit to hospital you need to contact GU Health to inform them of your treatment and determine your benefit entitlements. The hospital will contact GU Health to validate your cover, however your treating doctor and/or hospital should also provide you with an Informed Financial Consent, which is a document outlining the cost of your treatment and any out of pocket expenses you may incur.

3. The settlement of your medical costs should be coordinated between your treating provider, Medicare and GU Health.



D. Visiting a Medical Professional for Inpatient Treatment

1. Show your GU Health ID card or supply your GU Health member number.



Visiting a Medical Professional for Inpatient Treatment

2. Costs for Medical Professional services are subject to the Medicare Benefit Schedule (MBS). This is the 'Fair and Reasonable' Schedule of costs stipulated by the Australian Government.

For any medical professional costs, 100% of the MBS fee for treatments are covered:

- Medicare covers 75% of the Medicare Benefit Schedule of treatments provided by Medical Professionals in hospital.
- GU Health covers remaining 25% up to the Medicare Benefit Schedule.
- Prior to treatment your surgical and anaesthetic medical professional must inform you of the costs involved with your surgery and if they charge more than the MBS fee, you will be liable for the amount over the MBS, commonly known as the Medical "Gap".

3. Please note that if there is any shortfall or "Gap" Payments, these payments cannot be reimbursed by GU Health or Cigna; unless your Medical Professional participates in GU Health's Access Gap Scheme.

The GU Health Access Gap Scheme may reduce and/or eliminate your costs above the MBS, prior to start of treatment.

There is no charge for this scheme but the Medical Professional may not necessarily choose to participate. Hospital and Medical Professionals must be transparent with any costs customer will need to pay.

4. Reimbursement for your medical professional costs will need to be paid by you. To receive reimbursement for these costs you must initially visit your local Medicare office to receive the 75% reimbursement of the Medicare Benefit Schedule Fee. Please retain the receipt and invoice and then submit this claim to GU Health for reimbursement of the remaining 25% of the MBS:

GU Health will not process any claim for inpatient professional services without the Medicare receipt.

If your medical professional/s agree to participate in GU Health's Access Gap Scheme, please send the full invoice directly to GU Health.

FreePost: GU Health, Reply Paid 2988, Melbourne VIC 8060 (no stamp required if posted with Australia)

or

Mail: GU Health, GPO Box 2988, Melbourne VIC 8060 (stamp required if posted outside of Australia)

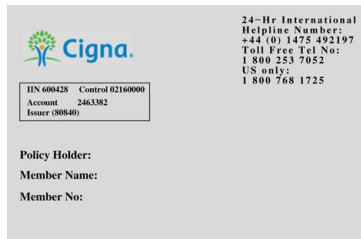
or

Email: signalinks@guhealth.com.au



E. Visiting all types of Providers when outside of Australia (Access to the Cigna Global Network of Providers can be accessed through www.CignaEnvoy.com)

1. Show your Cigna Card.



2. Prior to your visit you may wish to call Cigna +44 1475 492197 (United Kingdom) and ask for a Guarantee of Payment (GOP) to be placed with the provider. Once a GOP is in place, your treatment costs will be settled directly between Cigna and the treating provider. Otherwise, the provider may collect the fee for service/treatment in full from you. For general visits to the doctor, dentist and low cost services such as prescription drugs and dressings, it is normal for you to pay the provider directly and submit a claim to Cigna for reimbursement.

3. Need to claim? Complete a Cigna Claim Form with receipts and confirm where payment has to be sent.

Claims can be submitted quickly and securely via www.CignaEnvoy.com

Mailing address: Cigna Global Health Benefits,
1 Knowe Road, Greenock, Scotland, United Kingdom,
PA15 4RJ

or

Email your claim to: Ice.Team@Cigna.com

Fax: +44 1475 492424

"Cigna" and the "Tree of Life" logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include but are not limited to Cigna Health and Life Insurance Company (CHLIC) and Cigna Global Insurance Company, Ltd. References to third-party organizations or companies, and/or their products, processes or services, do not constitute an endorsement or warranty thereof. This material should not be relied upon as legal, medical, or tax advice. As always, we recommend that you consult with your independent legal and/or tax advisors.

© 2014 Cigna. Some content provided under license.