

CignaLinks

Hong Kong

Welcome

More access. Less hassle.

It's like an upgrade from business class to first class. It's CignaLinks® Hong Kong – a programme that helps make it easier to access quality health care.

By joining forces with Quality HealthCare Medical Services (QHMS), we're able to offer you access to quality care with more than 1,400 health care providers and facilities.* Plus, it makes the claims process even easier because there are no claims to file. It's quality health coverage created with you in mind.



ID Number: 202915852 01
Name: CUSTOMER, TEST
Account No: 09999A001
Acct. Name: XYZ CO.



To verify benefits, please see the contact information on the back of this card.
GENDOC Website: www.CIGNAenvoy.com No Referral Required

Think of your ID card as your health passport.

Your ID card, currently on its way to you, will make getting the care you need easier. When you visit a health care professional or facility, simply show your ID card. Because it's a joint Cigna and QHMS card, it's the only card you need, when receiving care from a QHMS provider.

Need to find a doctor? We'll help.

If you need assistance finding the right doctor or hospital, QHMS can help. You can call them from within the region at **(852) 8205 8205**.

You can also find a doctor or hospital using **CignaEnvoy.com**. From there:

- ▶ Log in with your ID number and password.
- ▶ Click the "Find Health Care" tab.
- ▶ Select "Country" from drop-down menu.
- ▶ Follow the directions on the screen.

If you prefer, you can call our global service centre at **(852) 8205 8205** or **+44 (0)1475 492 197** and you can even reverse the charges.

Cigna Global Health Benefits®



Offered by Cigna Health and Life Insurance Company or its affiliates.

An innovative approach to health care

A few quick tips.

Maybe you stay in the network to keep your health care simple and cost effective. Or maybe you prefer the flexibility to see whomever you want. Either way, here are some things to remember.

If you see someone in-network, remember to show your CignaLinks ID card. If you're looking to keep things simple, staying in-network helps – there are no forms to fill out and your coinsurance may be less, depending on your plan.

If you see someone out-of-network, you may need to pay for the services when you are treated. And while you may have some out-of-pocket costs, you can file a claim for reimbursement with your standard Cigna claim form. Depending on your coverage, you may be reimbursed for some or all of your costs. For more details, please review your plan documents.

Remember that dental, vision and some other services are not covered under your employer's global health plan. If they are covered by your global plan, you can still receive these services, pay out of pocket, then file a claim for reimbursement.



We're here for you, anytime you need us.

Our global service centre is open 24 hours a day, seven days a week. To reach us, dial **(852) 8205 8205** or **+44 (0)1475 492 197**, and you can always reverse the charges.

It makes health care easier and it helps you get the personal attention you deserve. It's CignaLinks Hong Kong, and it's just one of the ways Cigna helps provide easy access to quality health care around the world.

Together, all the way.®



* Data from GHB Provider Network analysis as of March 2019. Subject to change.

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