

CignaLinks

Africa

South Africa and Nigeria

Welcome

More access. Less hassle.

It's like an upgrade from business class to first class. It's CignaLinks® Africa – a programme that makes great health care even better.

By joining forces with Medical Services Organisation (MSO), we're able to offer you access to quality care, quicker claims processing, and a broad network of health care professionals and facilities throughout Nigeria and South Africa.

Two cards are better than one.

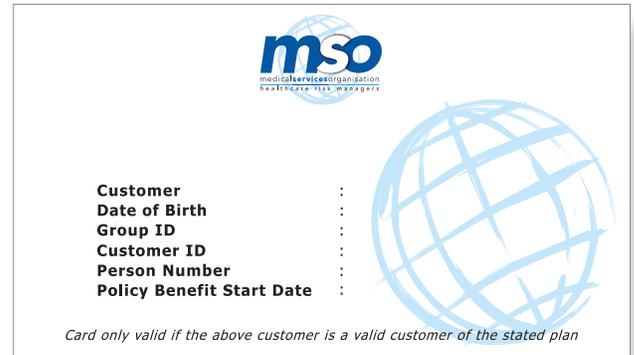
When you're in Nigeria or South Africa, take your MSO ID card to any health care professional or facility. If you need health care when you're outside of Nigeria or South Africa, use your Cigna ID card and claim form instead. Either way, you'll get the care that's best for you, no matter where life takes you.

Need to find a doctor? We'll help.

If you need assistance finding the right health care provider or facility, go to **CignaEnvoy.com**. From there:

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

If you prefer, you can call our global service centre at **001.302.797.3100** or **+44.(0)1475.492.197** or toll-free at **1.800.441.2668**. 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 MSO ID card. When you visit an in-network health care professional or facility, we are usually able to pay them directly.

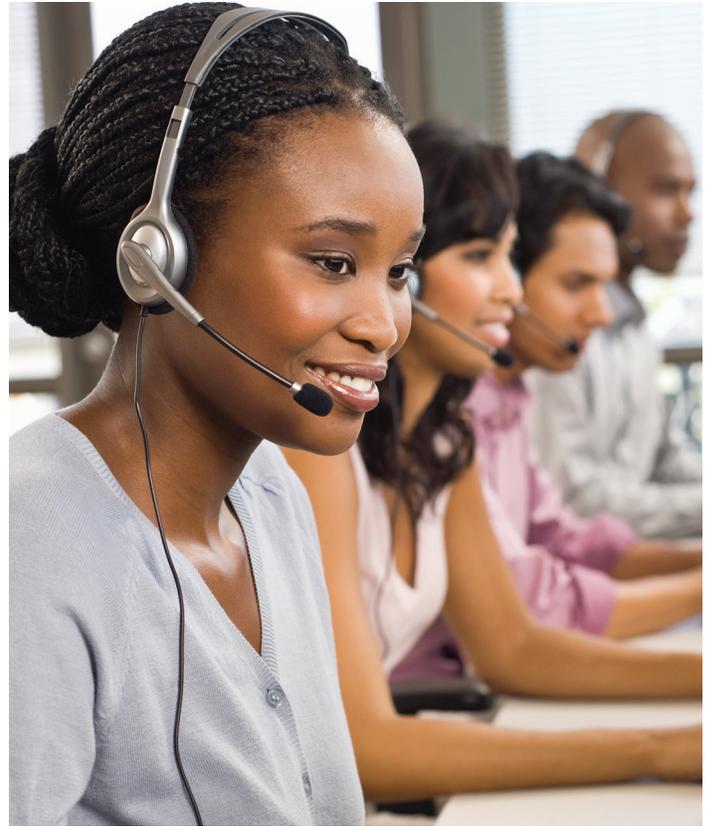
If you see someone out-of-network, you may need to pay for the services when you are treated. And while you may have some out-of-pocket costs, you can file a claim for reimbursement with your standard Cigna claim form. For more details, please review your plan documents.

In some cases, a health care provider may be out-of-network, but working in an in-network facility. To help minimise potential confusion and extra costs, call us first to make sure that the health care professional you visit is in-network.

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, simply call **001.302.797.3100** or **+44.(0)1475.492.197**. You can always reverse the charges. You can also fax us directly at **001.302.797.3150** or **+44.(0)1475.492.424** or toll-free at **1.800.253.7052**.



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



Need a good reason to stay in the CignaLinks network? We've got a few.

- Health care providers and facilities close to where you're living.
- Direct payment arrangements.
- Negotiated rates through well-established relationships.



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