# Cigna and GU Health (Australia) - What To Do When



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

 Please note you will need to pay and claim for Outpatient medical professional services with GPs and specialists.

For general visits to a doctor it is normal for you to pay the provider directly and submit a claim to GU Health for reimbursement.



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

When you receive treatment within Australia, your plan benefits may be different to your Cigna Global Healthcare plan. If any benefits are not covered under your GU Health plan, Cigna will refer against your Cigna Global Healthcare plan, and where applicable reimburse the cost, up to the plan limits.

When receiving treatment outside Australia your benefits will be paid as per your Cigna Global Healthcare plan.  Need to claim? For direct settlement, please complete a GU Health or Cigna Claim Form and attach all necessary supporting documents, invoices, receipts and payment details to GU Health for reimbursement to:

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

or

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

 $\mathbf{or}$ 

Email: cignalinks@guhealth.com.au

If you would prefer to receive reimbursement deposited to your nominated Australia bank account, please contact GU Health.

## B. Visiting a Dentist or Vision Specialist in Australia

 Dental and Vision treatments are not covered through your GU Health plan so you will need to pay the provider directly and submit a claim to Cigna.



2. Please complete a Cigna Claim Form and attach all necessary supporting documents, invoices and receipts to Cigna for reimbursement against your global plan benefits.

Claims can be submitted quickly and securely via <a href="www.CignaEnvoy.com">www.CignaEnvoy.com</a>

or

Email your claim to: <a href="mailto:lce.Team@Cigna.com">lce.Team@Cigna.com</a>

Fax: +44 1475 492424

#### C. Visiting a Medical Provider or Facility in Australia for Inpatient Services

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



2. Prior to your visit you may wish to call GU Health to inform them of your intended treatment. However, when you arrive, your treating provider and/or hospital will contact GU Health to validate your cover and to ensure direct settlement of your hospital costs with GU Health. 3. The settlement of your medical costs should be coordinated between your treating provider and GU Health. However if you do need to claim for these expenses, please complete a Cigna or GU Health claim form and attach all necessary supporting documents, invoices, receipts and payment details to GU Health for reimbursement to:



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: cignalinks@guhealth.com.au

### D. Visiting a Medical Provider or Facility Outside of Australia

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.

 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 <a href="https://www.CignaEnvoy.com">www.CignaEnvoy.com</a>

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

or

Email your claim to: <u>Ice.Team@Cigna.com</u> Fax: +44 1475 492424

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