

YOUR CIGNA JOURNEY

Welcome kit



Cigna Global Health Benefits®



WELCOME

to Cigna Global Health Benefits

OUR MISSION:
To improve the health, well-being and peace of mind of the people we serve.

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You are about to begin work or may already be working outside of your home country

Whether it is your first or tenth time, it has the potential to be an amazing experience, professionally and personally. This opportunity can bring changes, questions and uncertainty. When living in a different country, your health care questions are likely to be different than when you're at home, and the answers may be too! With Cigna Global Health Benefits you have valuable health coverage.

Your satisfaction is important, and Cigna has developed specialized health benefit services for covered family members.

Before you go, spend time reviewing your health care benefits and services outlined in this kit. You and your covered family members have all the advantages of Cigna services whenever you need them, around the world.

Cigna is excited to share in this experience with you. You work hard and deserve a health plan that does too.





Pre-departure: Checklist and tips



Before traveling to work outside of your home country, you'll need some assistance. We've designed an easy-to-follow checklist to make sure you have everything covered before you leave.

Let's start with some basic questions. Information is power. It's in your best interest to be sure all of your important information is updated and ready to travel with you.

1. Are your travel and ID documents up to date?
2. Are your health documents updated, renewed and reauthorized?
3. Have you visited **CignaEnvoy.com** to access our pre-departure medical assessment tool?

Important documents checklist

Medical



- ☐ Your Cigna ID card – If you have not received your card before you leave, you can contact the customer service center:
 - › Toll-free: **1.800.441.2668**
 - › Direct calling: **001.302.797.3100** (collect calls accepted)
—— OR ——
 - › You can obtain a copy on **CignaEnvoy.com** or through the Cigna Envoy App
- ☐ Before you leave, see if you qualify for a longer supply of prescription medications you take regularly. You can contact our global service center to see if there are any associated travel restrictions
- ☐ A record of past surgeries, diagnoses and medications (names/dosages)
- ☐ Talk to your doctor about any important medical records or medical history which you may want to document and bring with you
- ☐ List of all allergies – include medicine, foods, seasonal, etc.
- ☐ Vaccination history
- ☐ International certificate of vaccinations for yellow fever (yellow card, if necessary)

Travel



- ☐ Passports
- ☐ Birth certificates
- ☐ Visas and work permits
- ☐ Marriage certificate (if applicable)
- ☐ Home address
- ☐ Emergency and contact information
- ☐ A copy of Cigna customer service numbers:
 - › Toll-free: **1.800.441.2668** and your Cigna ID number
 - › Direct calling: **001.302.797.3100** (collect calls accepted)
- ☐ Review your country guides specific to your assigned country available on Cigna Envoy
- ☐ Download the Cigna Envoy app and Cigna Wellbeing app
- ☐ Pre-departure screenings
 - › Research and create a list of physicians located in your assigned country on **CignaEnvoy.com**
- ☐ Driver's license

Pre-departure: Checklist and tips (cont'd)

Things to ask your doctor before traveling outside of your home country.

Immunizations

You will need to be sure you're up to date on your immunizations in your home country and the country you'll be working in. Here are some tips:

- › Be sure to get your vaccines four to six weeks before you leave. They need time to become effective in your body.
- › Ask your primary doctor if you need to schedule an appointment to get booster shots once you are working outside of your home country.
- › If traveling to countries where exposure to malaria or other diseases may be common, ask how to best prevent it. Check out our Country Guides on **CignaEnvoy.com** for detailed information about the country where you will be assigned.



DID YOU KNOW?

Different countries have different vaccination requirements. To find out what other vaccines you'll need, go to the **Centers for Disease Control** website at **www.cdc.gov**.

The screenshot shows the Cigna website interface. On the left, under 'Mobile Health', it states that users can access medical translation tools via mobile devices like iPhones or Androids. On the right, under 'CGHB Translation Tools', there are three links: 'Drug Translations' (describing a guide for 350+ drugs), 'Pharmacy Information' (describing pharmacy availability in 80+ countries), and 'Medical Term Translations' (describing translations for key medical terms).



DID YOU KNOW?

The same drug can have different names in different parts of the world. Use our helpful Drug Translation Tool via Cigna Envoy to identify more than 295 drugs in 24 countries.

Medications:

- › Before you leave, see if you qualify for a longer supply of prescription medications you take regularly. You can contact our global service center to see if there are any associated travel restrictions.

Now that you are working outside of your home country, what do you do in case of a medical emergency?

- › If a situation arises, and you don't know what to do, contact us using the number on your Cigna ID card. We can help you avoid paying **out-of-pocket expenses** other than your patient responsibility (e.g., **deductibles** or **coinsurance**). If it is an emergency, contact Cigna from the hospital or doctor's office immediately after the situation is stabilized. We'll work with your doctor and help.
- › If hospitalized, our global service center can also provide guidance from a health specialist with detailed knowledge of the country you're in.

We are here for you



Cigna Envoy® website and mobile app

1

Manage your benefits - Cigna Envoy is your personalized online health resource to help you get the most from your Cigna benefits.

It's easy:

1. Download the mobile app OR go to [CignaEnvoy.com](#) and under “I am a Customer” select “I have not registered yet.”
2. Enter your Cigna ID Number—this number is located on your Cigna ID card—and your personal and plan details.
3. You will be issued a one-time PIN, which you will use to log in to CignaEnvoy.com
4. Answer the security questions.
5. Change to a password/PIN of your choosing and click “Continue” to register.
6. You will have the option to set up Two-Step Authentication by registering your mobile number. If you do not wish to register for this, please click the “Skip registration” button.

Once registered, you can:

- › Find nearby in-network doctors and hospitals.
- › Submit and track claims.
- › Access drug name and medical phrase translation tools.
- › Update personal information and communication preferences.

Use the same login credentials to access [CignaEnvoy.com](#), the Cigna Envoy mobile app and the Cigna Wellbeing App.

Download the Cigna Envoy mobile app from:¹



Cigna Wellbeing® app

2

Manage your health - Connect to better health with the Cigna Wellbeing App and discover:

- › Global Telehealth²:
 - Same day consultations with a doctor by phone; with video consultations coordinated between 3:00 am – 5:30 pm ET from the comfort of your home or office.
 - A diagnosis or consultation for non-emergency health issues.
 - Prescriptions for common health concerns when appropriate and where available.
 - Discussing a medication plan.
- › Health assessments in key areas that affect your wellness.
- › Wellness tips, recipes, articles and more.
- › Wellness Coaching through videos.
- › Health management of chronic conditions.
- › Employee Assistance Program—real time access directly through the app if part of your employer’s plan.

Note:
If you have already registered for [CignaEnvoy.com](#) or the Cigna Envoy mobile app, simply log in using your current ID and password/PIN.

Download the Cigna Wellbeing app from:¹



Important contact information - available 24/7

Cigna representatives in our global service center provide 24/7 multilingual information, professional support, and help connect you with doctors around the globe.	
Website	CignaEnvoy.com
Telephone number	1.800.441.2668 (Toll-free) 001.302.797.3100 (Direct, collect calls accepted)
Email	Email is available for registered customers; see page 6 for registration instructions
Toll-free TDD ³ telephone number for the hearing impaired	1.800.558.3604
Fax number	1.800.243.6998 (Toll-free) 001.302.797.3150 (Direct)
Mail delivery	Cigna Global Health Benefits, PO Box 15050, Wilmington, DE 19850-5050, U.S.A.
Courier delivery	Cigna Global Health Benefits, 300 Bellevue Parkway, Wilmington, DE 19809, U.S.A.

When dialing an international number, it's important to use the International Access Code. Go to [CignaEnvoy.com](#) and select **Contact Us** for a list of country codes and helpful calling instructions.

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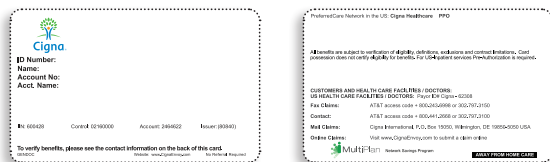
1. The downloading and use of the Cigna Envoy and Cigna Wellbeing apps are subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charge apply.

2. Subject to eligibility. Telehealth services may not be available in all areas and video chat may not be available with all providers or through your specific mobile device. Telehealth services are separate from your health plan's provider network. Telehealth services are provided by third party companies/entities and not by Cigna. Providers are solely responsible for any treatment provided to their patients.

3. Telecommunications Device for the Deaf. | For other convenient ways to contact our customer service center, please log in to [CignaEnvoy.com](#).

Frequently asked questions

Q: Do I need a Cigna ID card?



A: Yes. Your Cigna ID card is recognized by many providers around the world. By using your Cigna ID card, it helps make sure we can directly reimburse the doctor or hospital where you received care.

When you receive your permanent ID card, please verify your information is correct and call Cigna immediately if a change is required. Present your ID card whenever you receive services from a provider.

Q: Is my Cigna ID card a credit or payment guarantee card?

A: No. Your Cigna ID card is purely a means of identifying you and your plan coverage. It has no payment capabilities. You should contact us for payment guarantees or questions.

Q: Do I need to select a primary care physician (PCP)?

A: You are not required to select a PCP. However, it is recommended that you establish a relationship with a personal doctor, such as a family practitioner or an internist, in advance of requiring care. A personal doctor will care for you and your covered family members, including routine physical exams, sick visits and follow-up care. They can also provide information and guidance when selecting specialists. They will become a valuable resource and can be a personal health coach for you and your covered family members.

Q: How can I locate a doctor?

A: With a network of more than 1.5 million providers¹ worldwide, it's easy to locate a doctor or hospital. To locate an international provider in our network, go to **CignaEnvoy.com** and click on the **"Find health care"** tab or call us using the number on your ID card for assistance.

Q: How do I get my prescriptions filled while I am away?

A: If you receive a prescription from a local doctor while working outside of your home country, you can have it filled locally. If you have any questions, please contact us using the number on your ID card. Our customer service team will help you identify available options. Please be aware medications can only be filled locally in the country where the prescription is written. For example, if you have a medication prescribed by a doctor in China, it cannot be filled in the United States (U.S.). Likewise, a prescription written in the U.S. cannot be filled in a pharmacy outside of the U.S.

Claim instructions are included on **page 8** of this kit.

We also encourage you, when possible, to plan visits with your medical doctor in your home country for any new prescriptions, as well as having those prescriptions filled before you leave. If you have any questions or concerns about travel restrictions, you can call us at the phone number your ID card.

Q: What if my doctor is not in Cigna's international network?

A: You can see any licensed doctor in your assigned country. If needed, contact us to begin the Guarantee of Payment process and to reach out to your doctor directly to initiate the payment.

Q: What is an Explanation of Benefits (EOB) and how can I check on my claim status?

A: Your EOB is a summary of how your claims were processed and what you may owe, not a bill. Your provider or the facility may bill you directly for the remainder of what you owe. To view your claims status, follow these steps:

1. Log in to **CignaEnvoy.com**.
2. Select **"Check my claims."**
3. Select **"View all claims."**
4. Under Explanation of Benefits, select **"View"** to see the specific EOB you are looking for.

Q: What if I have a medical emergency?

A: Should something serious happen, visit the nearest hospital and contact the global service center as soon as you are able or ask the medical facility to contact us on your behalf. The professionals at our global service center will help you get the **emergency assistance** you need. From ground transportation and translators to finding a specialist and facilities, we're here to help.

Our contact information can be found on **page 4**.

Q: How do I obtain and submit a claim form?

A: You can get a claim form and/or submit a claim online through **CignaEnvoy.com**. Additionally, you can submit your claim form via the Cigna Envoy App or by contacting us by telephone, fax or email.

Q: What services are provided through Global Telehealth?

A: Global Telehealth provides access to clinical guidance from doctors—by phone or video—through the Cigna Wellbeing app. A diagnosis could be provided during the consultation if enough medical information is available. If additional tests, such as lab work or radiology, are required to confirm the diagnosis then you will receive additional instructions from the doctor.

1. Internal data based on analysis of Cigna Global Health book of business. January 2019. Subject to change.

2. Telehealth services may not be available in all areas and video chat may not be available with all providers or through your specific mobile device. Telehealth services are separate from your health plan's provider network. Telehealth services are provided by third party companies/entities and not by Cigna. Providers are solely responsible for any treatment provided to their patients.

Cigna Envoy: How to connect

Easy to access. Easier to use.



Cigna Envoy is your personalized online health resource. The tools and information are developed specifically for globally mobile individuals so you can easily find the information you need. Register for Cigna Envoy the Cigna Envoy website or mobile app as soon as you receive your Cigna ID card. If you don't have an ID card, please call us toll-free at 1.800.441.2668 or direct at 001.302.797.3100 (collect calls accepted). With your ID card handy, enter the site (CignaEnvoy.com) and follow these simple steps to get started.

1	Download the mobile app OR go to CignaEnvoy.com and under "I am a Customer" select "I have not registered yet".
2	Enter your Cigna ID number (located on your Cigna ID card) and your personal and plan details.
3	You will be issued a one-time PIN, which you will use to log in to CignaEnvoy.com .
4	Answer the security questions.
5	Change to a password/PIN of your choosing and click "Continue" to register.
6	You will have the option to set up Two-Step Authentication by registering your mobile number. If you do not wish to register for this, please click the "Skip registration" button

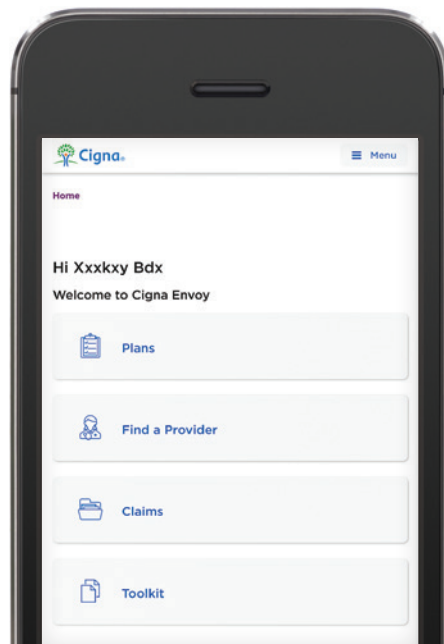
Why use the website?

With the Cigna Envoy website, you can manage your health plan, all in one place.

- View benefits and exclusions, including coverage details for you and your family members, as well as your claim history.
- Use our provider directory to get help finding an in-network health care provider in your location.
- Find tips on how to stay in better shape while you are working outside of your home country.
- Country guides which give you access to practical travel information, such as cultural, health and safety, travel tips, visitor and currency information for more than 190 countries.

On Cigna Envoy, you can also:

- Send questions to us through our messaging tool.
- Access pre-departure tools.
- View your ID card information.
- Sign up for electronic funds transfer (EFT) to receive claim reimbursements.
- Download claim forms, submit and track claims with our online claims tool on the website or the app.
- Watch our global assignment video series to help you navigate your health care while on assignment.
- Look up translations for medical terms.
- Learn more about the country you are working in.



Cigna Envoy on the go.

Instant, real-time access to your health information on the go. The Envoy App can be downloaded¹ for free from the App Store[®], Google Play[™] or Amazon.com.



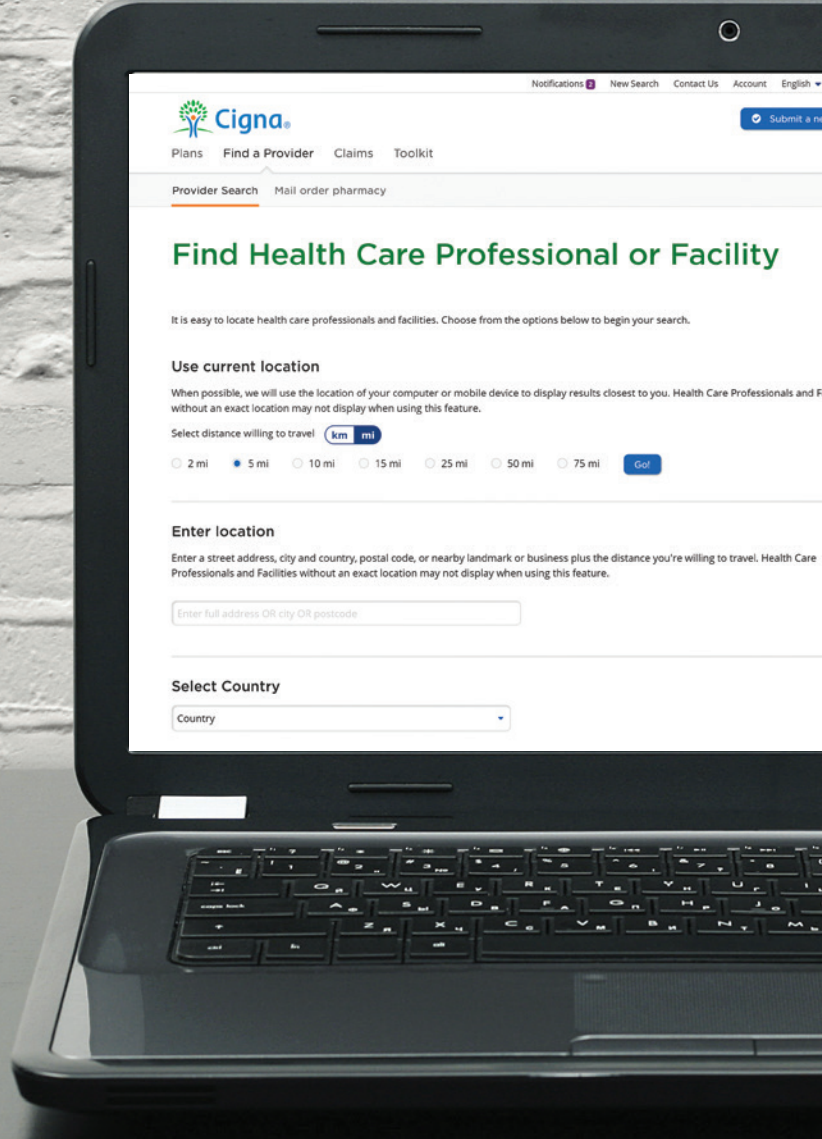
- Easy and simple navigation.
- Find health care through our GPS-enabled app location services.
- Submit and check the status of claims through our photo claim submission tool.
- View your ID card information.

STILL HAVE QUESTIONS?

Want to know more? Get in touch with our global service center by phone or email.

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1. The downloading and use of the Cigna Envoy App is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



Finding and choosing a provider.

As a covered customer, you have access to the Cigna directory of more than 1.5 million providers worldwide. While you can access care through any licensed provider of your choosing, by selecting a Cigna Network Provider, your costs may be lower and the provider may be able to settle your claim directly with Cigna.

Two important ways to find a provider:

1. Access the online directory of thousands of doctors, hospitals, clinics and other providers through **CignaEnvoy.com**.

Once on the Cigna Envoy home page, select **"Find Health Care"** to begin your search.

2. Call our global service center (24/7/365) by using the number on your Cigna ID card.

PreferredCare Network in the US: Cigna Healthcare PPO

All benefits are subject to verification of eligibility, definitions, exclusions and contract limitations. Card possession does not certify eligibility for benefits. For US Inpatient services Pre-Authorization is required.

CUSTOMERS AND HEALTH CARE FACILITIES / DOCTORS:

US HEALTH CARE FACILITIES / DOCTORS: Payor ID# Cigna - 62308

Fax Claims: AT&T access code + 800,243,6998 or 302,797,3150

Contact: AT&T access code + 800,441,2668 or 302,797,3100

Mail Claims: Cigna International, P.O. Box 15050, Wilmington, DE 19850-5050 USA

Online Claims: Visit www.CignaEnvoy.com to submit a claim online

 **MultiPlan** Network Savings Program

AWAY FROM HOME CARE

Personalizing the customer journey.

Delivering relevant and timely messages.

To ensure you are staying up to speed on our most up-to-date information, sign up for Cigna Envoy today!

With customers located all around the world, including remote and developing regions, traditional mail is often not the most effective way to communicate. In the digital age where world events are shared almost instantaneously, speed is important and even necessary for regulatory updates. That's why we've developed digital tools and communications that will allow us to personalize the customer journey through email.

Communicating by email is important to provide a superior customer experience and we pledge to deliver only timely, relevant and valuable communications at the right frequency to our customers.



When to file a claim and when you don't need to

Outside the U.S.

Outside the U.S., you may need to file a claim unless you visit a provider that has a **direct pay arrangement** or has obtained a **guarantee of payment** from Cigna. To find out if a provider has a direct pay arrangement, visit **CignaEnvoy.com**. Once you locate a provider look for a note that says, "direct settlement may be available." If so, all you need to do is present your ID card.

In the U.S.

If you receive care from one of Cigna's **in-network** providers within the U.S., you do not need to submit a claim for reimbursement because we have **direct pay arrangements** with these doctors/hospitals. You would only be responsible for paying any **deductible**, **coinsurance** or **copay** amounts that are part of your plan. If you choose to seek care from an **out-of-network** provider, you may need to file a claim.

If you need to submit a claim for reimbursement, follow these tips to speed up the process.

- We recommend submitting your claims through CignaEnvoy.com, or the Cigna Envoy App. It's the fastest way to get your claims to Cigna.
- If you choose to mail or fax your claim(s) make sure your claim form is filled out completely, and don't forget to sign!

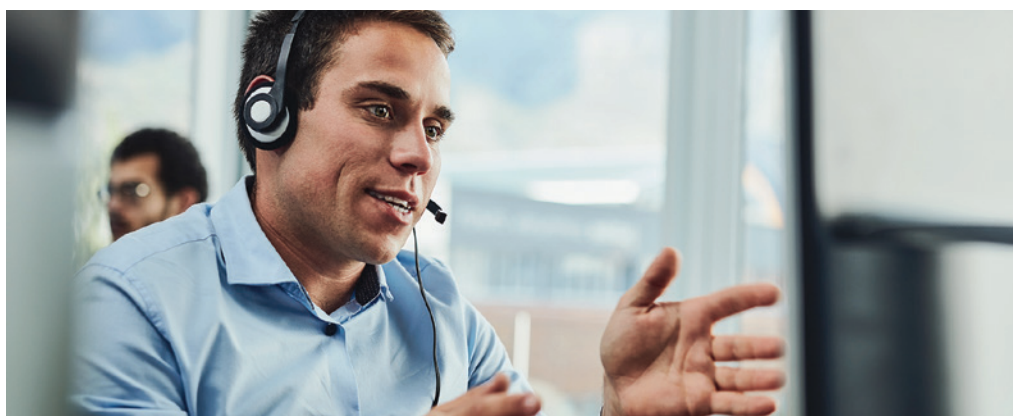
- Fill out a separate form for each doctor or hospital visit.
- Be sure to add a diagnosis, type of treatment or explain your treatment.
- Provide a detailed list of fees for each service rendered along with the date it was performed.
- Make and keep handy copies of your bills, receipts and claim forms.
- Clearly state how you would like to be reimbursed.
- If you can't submit your claim online, remember that even a fax is faster than regular mail.

Reimbursement options.

- Direct Payment to a U.S. or Canadian bank.
- Electronic Funds Transfers (EFT).
- Checks to you in a variety of currencies (over 100 currencies).
- Wire transfers to bank accounts around the world.
- Our **ePayment Plus®** feature is an integrated and accurate process that includes automatic email notification of payments directly into a bank account identified by you. You can quickly and easily self-enroll in ePayment *Plus* on Cigna Envoy. ePayment *Plus* complements the existing array of electronic payment options, such as wire transfers¹ and EFT, available in the U.S. After you enroll in ePayment *Plus*, charges often applied by your bank for wire transfers or other deposits are removed or minimized. To sign up, go to **CignaEnvoy.com**.

1. Cigna cannot guarantee that your bank will not apply a wire transfer fee. Please check with your financial institution's disclosures and policies.

In an emergency, we're here for you



Should something life-threatening happen, visit the nearest hospital and contact Cigna's global service center immediately. Our service center professionals will help you get the emergency assistance you need. From ground transportation and translators to finding a specialist and facilities, we're here to help.

Guarantee of Payment

When visiting an out-of-network provider, a Guarantee of Payment (GOP) assures payment directly to the provider for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. If your provider requests payment up front, ask them to contact Cigna to verify benefits and confirm payment of services on your behalf. You or your provider can request a GOP at any time by calling the number on your Cigna ID card.

Information required for a GOP

- Hospital or facility performing the services.
- Country where services will be rendered.
- Facility fax number, phone number and email address.
- Requesting physician's name, phone number and email address.
- Name of recipient who will receive the GOP.
- Patient name.
- Patient's Cigna ID number.
- Diagnosis.
- Procedure to be performed.
- Date(s) of service.
- Statement summarizing service to be covered on the GOP.

Value-added services

You have special needs when working outside of your home country. Cigna offers to help you take care of issues that go far beyond health. For example, our concierge and travel assistance services provide:

- › Information on how to recover or replace lost documents like passports and credit cards.
- › Coordination of emergency travel arrangements for family members who escort another family member to the hospital.
- › Personal emergency telephone translation services.
- › Help finding the right doctor or hospital closest to your location.
- › Help finding or replacing prescription medication.
- › Coordination of emergency travel arrangements for children under the age of 18 who are left unattended if a family member becomes sick.
- › Help obtaining necessary documents for medical claims.
- › If covered under your employer's plan, emergency medical evacuation can be arranged.

To inquire about these services, please call our 24/7 customer service number on your ID card.

You can use the Decision Support Program which provides:

- › Support for serious medical issues to make informed decisions about diagnosis and treatment options available to you.
- › An expert opinion on diagnosis and treatment already suggested; it is not for establishing medical necessity.

The program is voluntary; you must give consent for your medical records to be shared with the third party service provider and the process to be activated.

Feeling good?

Health and Well-being Assessment

At Cigna, we support you like the unique individual you are, and want to help you live a healthy and productive life. So even if you're in perfect health, taking our Health and Well-being Assessment can provide information to help you stay that way.

It's a simple online questionnaire that only takes 15 minutes to complete. The assessment is available in more than 20 languages and cultural adaptations, to help our customers around the world. You will answer questions that are relevant to your current situation and where you're doing great – and where there's room for improvement. It covers everything from sleep and health problems to stress levels and job satisfaction. It's thorough. Yet, easy to do.

Once you complete it, you will receive a personalized report on your health and get information on how to help you feel, and live even better. Your personal results are confidential and are not shared with your employer.

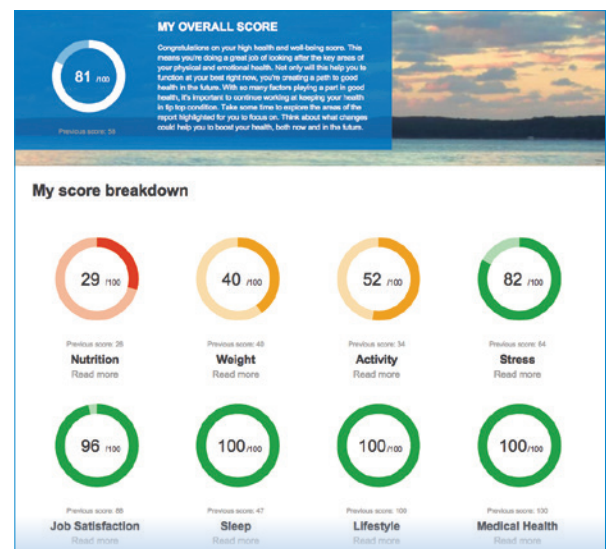
Helping you feel and live even better.

Do it online. At any time.

To take your personal Health and Well-being Assessment:

1. Go to **CignaEnvoy.com**.
2. Click the “**Health and Well-being**” tab at the top of the home page.
3. Click the “**Assess my Health**” link.
4. Register and complete the assessment.

When you are finished, the customized report will help you find out what you're doing right, discover areas of improvement and offer suggestions for current issues.



It is fast. It is personalized. And it can help you feel – and live – your best every day. Take a few minutes to complete the Health and Well-being Assessment now.

Make it a habit.

Want to track your progress? Then come back and take it again in a few weeks or a few months. Whatever works best for you.

Customer claim scenario: Direct Pay

Meet Johan,

Johan is a U.S. citizen, expatriate working in London.



While in London, Johan catches a stomach bug and needs medical attention. He visits Cigna Envoy to search for a provider.



Johan visits a provider that has a direct billing arrangement. Johan presents his Cigna ID card upon check-in.



Johan sees the doctor and is treated. He makes a follow-up appointment. The doctor bills Cigna directly for the services.



Johan goes to the pharmacist to fill the prescription given to him by the doctor.

Note: If the pharmacy doesn't participate in Cigna's network, they may require you to pay out-of-pocket.

Johan starts to feel better and goes to work the next day.



These are examples for illustrative purposes only. Not actual customer experiences.

Customer claim scenario: Guarantee of Payment

Meet Amelia,

Amelia is a German citizen working in France.



Amelia has a backache and needs to see a specialist. She calls Cigna to find an orthopedic specialist.



Upon arriving at the doctor's office, Amelia presents her Cigna ID card. The doctor doesn't recognize Cigna and requires payment before treatment.

Amelia explains to the doctor that he needs to call the phone number located on her ID card for a guarantee of payment (GOP). Now, Amelia doesn't have to pay out-of-pocket other than her patient responsibility (i.e., deductible or coinsurance) and can receive treatment.



The doctor calls the 24/7 global service center, receives a GOP and Amelia receives treatment, along with a physical therapy prescription.

Amelia goes back to Cigna Envoy to locate a physical therapist and calls to schedule her appointment.



Note: Payment options and procedures may vary depending on the provider and your plan design.

These are examples for illustrative purposes only. Not actual customer experiences.

Understand plan and healthcare terms



Deductible amounts: A deductible is the portion of your covered medical expenses you are responsible for paying at the beginning of each plan/calendar year until you reach a certain amount. Then your plan will begin to pay for a portion of covered health care costs.

For example:

Let's say your plan deductible is \$1,000. That means for most covered services, you will pay 100% of your in-network medical claims until the amount you pay reaches \$1,000. After that, you pay a coinsurance amount and/or a copay.

Copayment (copay): A fixed amount you pay at each visit. The amount can vary by the type of service such as a primary care doctor, a specialist or an emergency room visit.

For example:

If your plan has a \$30 copay for primary care physician visits and a \$50 copay for specialist visits, you will pay those flat amounts each time you visit an office. Additionally, for some services, you may have both a copay and coinsurance.

Coinsurance: The percentage a covered person must pay of the allowed amount for covered health services after the health plan begins to pay, usually once the plan deductible has been met. This may also refer to the percentage of covered expenses paid by a health benefit plan.

For example:

Let's say your plan has 80% coinsurance for covered medical services. You've already met your deductible. You go to an in-network doctor and it costs \$200 for the visit. The doctor sends a claim for that amount to Cigna, who pays the doctor 80% (\$160) of the claim. The doctor bills you for the remaining 20% (\$40). That amount you owe is your coinsurance.

Out-of-network: Your health plan provides coverage for services from doctors and facilities that are not in your plan's network. But if you receive covered out-of-network care, your share of the costs (i.e., deductibles, copays or coinsurance) will usually be higher than if you receive those services in-network.

In-network: Doctors or other providers who participate in the Cigna network, which keeps your costs lower and eliminates your paperwork.

Out-of-pocket costs: Expenses not covered by your plan, such as copays, coinsurance and deductibles.

Direct pay arrangements: Direct payment to your provider, which helps reduce the amount you need to pay for covered services at the time of treatment.

Guarantees of payment (GOP): Assures payment directly to a doctor or hospital for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan. Have your provider call Cigna to arrange a GOP by using the number on your ID card.



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