

# HEALTH CARE COVER IN THE US

## Important information

### YOUR CIGNA CARD

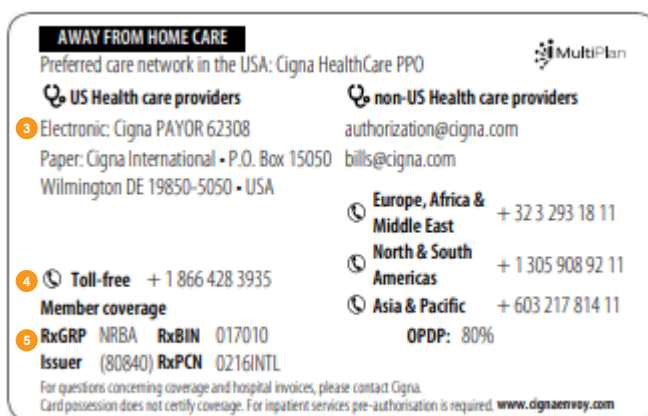
Your Cigna card can be used worldwide. The information below summarises the key features of your card when accessing care in the US.



Front of card

Reference numbers used by US health care providers to identify you:

1. Cigna ID number
2. Account name



Back of card

Numbers and codes required by US health care providers:

3. Payor number and Cigna address for paper provider claims
4. Toll-free telephone number dedicated to US health care providers
5. Pharmacy codes required by US pharmacies in the Cigna network

You can find an electronic version of your card at all times in the 'My Plan' on your [personal webpages](#) or on the [Cigna Health Benefits](#) mobile app.

## CALLING CIGNA FROM THE USA

### Health care providers:

If your health care provider needs to speak to us, ask them to call us on **+1 866-428-3935**.

### Insured members:

We're here for you 24/7/365. If you need support and assistance, call us on the number starting with **+ 32 3 217 xx xx** indicated on the front of your Cigna card.

For your convenience, both numbers can also be found on your Cigna card.

To help you avoid unexpected call charges, you can also contact us via the 'immediate call back' function in the 'Contact' section on your [personal webpages](#) or on the [Cigna Health Benefits](#) app.

## DIRECT PAYMENT

At Cigna, we do everything we can to help keep the costs of your health care under control. Therefore, we strongly recommend you contact us before your admission for non-emergency treatment. This allows us to provide you with the best possible assistance, closely monitor your case, negotiate additional discounts (where possible) and minimise your patient portion.

**In case of emergency, contact us as soon as possible by calling the number on your Cigna card.**

While we recommend that you look for an in-network provider, the free-choice-of-provider principle remains applicable. Be mindful that going out-of-network might impact your coverage levels and your out-of-pocket expenses. To search for an in-network provider, simply follow the link below: Search [US in-network providers](#)

## HOSPITAL ADMISSIONS REQUIRING AN OVERNIGHT STAY

**For emergency hospital admissions**, the hospital should call us on **+1 866-428-3935** to obtain confirmation of cover. This number can also be found on the back of your Cigna card. Cigna will then instruct Care Allies (a Cigna subsidiary that specialises in managing relationships with healthcare providers in the US) to proceed with the hospital admission process.

**For planned hospital admissions**, call us in advance so we can collect the relevant medical information and inform Care Allies ahead of time.

### Outpatient treatment

For outpatient direct billing, the in-network

provider should call us on **+1 866-428-3935** to confirm eligibility and coverage. This number can also be found on the back of your Cigna card. The provider will invoice us directly.

If you visit an out-of-network provider, please ask the provider to invoice you directly so you can submit the invoice to us for reimbursement.

Our online claiming service is a quick, convenient and secure way for you to request the reimbursement of your medical expenses. Simply fill in the claim form on your [personal webpages](#) or download the [Cigna Health Benefits](#) app to take a photo of your supporting documents with your smartphone or tablet.

## PHARMACY

Access to medical providers is provided by Cigna Healthcare. If you have an Express Scripts Medicare® prescription drug plan, your plan is moving to a Cigna prescription drug plan for 2022.

This means Cigna is your single point of contact for all your health care needs in the US.

Each pharmacy has its own system. If they are part of Cigna's network, their system will be able to confirm your coverage. The billing details the pharmacy needs to send us are included on the back of your Cigna card.

### Please note:

A change to the card system in January 2021 resulted in new codes being required for pharmacies to bill us directly. It is therefore important that pharmacies are presented with either the digital or physical version of your new Cigna card. Your digital card automatically holds these new codes. Please contact us if you would like to request a physical version of your new Cigna card.

These are some of the reasons why pharmacies may decline coverage:

- **\$5,000 cost limit**

If the medicine costs more than \$5,000 the pharmacy will receive a rejection notification from us. In this instance either you or the pharmacy will be asked to contact us for approval.

- **Mismatch card holder ID**

Information provided by the pharmacy, including your name, any middle names and your date of birth, must match your Cigna card. Ask your pharmacist to double-check that the information they have entered matches your Cigna card.