



# CignaLinks

## Quick reference guide

### What is CignaLinks?

The CignaLinks® Program integrates global health care coverage with local administrative services and provider networks to deliver:

- › Convenient access to quality care
- › Reduced out-of-pocket expenses
- › Local claims processing
- › Simplified administration
- › Local regulation compliance for certain regions

### How does the CignaLinks program work?

CignaLinks partners receive eligibility data for all eligible customers in their country or region.<sup>1</sup> Participation in a CignaLinks program is based on the elected medical coverage, work location and/or citizenship of the employee. It is possible for an employee to be eligible for more than one CignaLinks program. For example, someone with a work location of Hong Kong and a citizenship of Brazil would be eligible for both the CignaLinks Greater Hong Kong and CignaLinks Brazil programs. For this reason, it is very important for Cigna to have accurate work location and citizenship data for all employees, as well as dependents on assignment at all times. If an employee's work location changes, Cigna should be notified immediately.

When seeking health care services in one of the CignaLinks countries, customers simply present their CignaLinks ID card (which may be a separate or co-branded card) to the participating health care provider or facility at the time of service. Customers should use their Cigna global ID card anywhere outside the specified CignaLinks region.

### Where are separate ID cards issued?

Customers who are eligible for a CignaLinks program will receive a Cigna global ID card and potentially one or more additional ID cards, depending on their citizenship and/or work location. Refer to the table below to review details per country or region.

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

Country or region	Network partner	Separate ID card?	Key details
<b>Africa</b> (Nigeria, South Africa)	Medical Services Organization (MSO)	Yes	<ul style="list-style-type: none"> <li>MSO ID cards are issued for the employee and all dependents.</li> <li>Cigna ID number is printed on the card.</li> <li>Customers can call MSO at the number on the back of the card or can call Cigna Global Health Benefits® directly.</li> <li>For vision and dental, and other ancillary services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>
<b>Australia</b>	GU Health	Yes	<ul style="list-style-type: none"> <li>Only employees and their spouses receive GU ID cards. Dependent names are listed on main (employee/spouse) cards.</li> <li>Customers can call GU at the number on the back of the card.</li> <li>A specific GU ID number is assigned.</li> <li>ID cards can be swiped like a credit card at specific facilities, but not all health care providers have this technology. If a GU card is reissued, the previous card becomes invalid.</li> <li>For vision and dental services,<sup>2</sup> customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>
<b>Brazil</b>	Gama Saúde	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for the employee and all dependents. A Gama Saúde-specific ID number is displayed on the back of the card. The Cigna ID number is not displayed.</li> <li>ID cards are printed in Portuguese and the local Gama Saúde phone number is only for health care professionals.</li> <li>Customers should contact Cigna Global Health Benefits with any questions.</li> <li>For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>
<b>Canada</b>	Cowan Insurance Group	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for the employee and all dependents.</li> <li>Cowan will help employees determine if they are eligible for a specific provincial health care system in Canada. If eligible, a separate provincial ID card will be issued.</li> <li>A dedicated phone number for Cigna customers is displayed on the back of the ID card.</li> <li>An activation sticker is placed on each Cowan ID card.</li> <li>Employees need to contact Cowan to provide the necessary information to initiate electronic claim submission details for dental, vision and paramedical claims, as well as to confirm eligibility in Canada's provincial health care system.</li> </ul>

Country or region	Network partner	Separate ID card?	Key details
<b>Hong Kong</b>	Quality Healthcare Medical Services LTD (QHMS)	No	<ul style="list-style-type: none"> <li>• Employees and all dependents receive a Cigna Global Health Benefits ID card, which includes the QHMS logo on it.</li> <li>• Local QHMS and Cigna phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>• A PDF version of the card is available on <b>CignaEnvoy.com</b>.</li> <li>• For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>
<b>Middle East</b> (Bahrain, Kuwait, Oman, Qatar, Kingdom of Saudi Arabia [KSA]), United Arab Emirates [UAE])	Saudi Arabian Insurance Company (SAICO)	Yes	<ul style="list-style-type: none"> <li>• ID cards are issued for employee and all dependents.</li> <li>• ID cards expire on the last day of the policy/plan year and SAICO will reissue cards, as long as they have all up-to-date information on file.</li> <li>• The ID card displays a SAICO-specific ID number and the Cigna ID number.</li> <li>• Local SAICO phone numbers and email address are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>• For vision and dental services,<sup>3</sup> customers will typically be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>
<b>Middle East: New operating model<sup>4</sup></b> (United Arab Emirates [UAE])	Neuron	Yes	<ul style="list-style-type: none"> <li>• ID cards are issued for employee and all dependents.</li> <li>• ID cards expire on the last day of the policy/plan year and Neuron will reissue cards as long as employer and employee (and dependents) compliance information is current and on file.</li> <li>• The ID card displays a Neuron-specific ID number and the Cigna ID number.</li> <li>• Local phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>• For vision and dental services, customers will typically be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> <li>• In the UAE, the Neuron network should be utilized. If traveling to the KSA, customers should access the Saudi Arabian Cooperative Insurance Company network, and if traveling to Bahrain, Kuwait, Oman or Qatar, the Cigna direct network should be utilized. Customers can view all networks on the Cigna Envoy<sup>®</sup> website or app.</li> </ul>

Country or region	Network partner	Separate ID card?	Key details
<p><b>Middle East: New operating model<sup>4</sup></b> (Bahrain, Kuwait, Oman and Qatar)</p>	Cigna/Neuron	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employee and all dependents.</li> <li>ID cards expire on the last day of the policy/plan year and Neuron will reissue cards.</li> <li>The ID card displays a Neuron-specific ID number and the Cigna ID number.</li> <li>Local phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li><b>If traveling to the UAE, customers should access the Neuron network.</b> In Bahrain, Kuwait, Oman and Qatar, the Cigna direct network is utilized. If traveling to the KSA, customers should access the Saudi Arabian Cooperative Insurance Company network. Customers can view all networks on Cigna Envoy.</li> </ul>
<p><b>Middle East: New operating model<sup>4</sup></b> (Kingdom of Saudi Arabia [KSA])</p>	Saudi Arabian Cooperative Insurance Company	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employee and all dependents.</li> <li>ID cards expire on the last day of the policy/plan year and the Saudi Arabian Cooperative Insurance Company will reissue cards, as long as they have current information on file.</li> <li>The ID card displays a specific Saudi Arabian Cooperative Insurance Company ID number and the Cigna ID number.</li> <li>Local Saudi Arabian Cooperative Insurance Company phone numbers and email address are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>Customers may be eligible for vision and dental benefits in the KSA. Customers will typically be required to pay up front at the time of service and submit a claim to the Saudi Arabian Cooperative Insurance Company for reimbursement.</li> <li>In the KSA, the Saudi Arabian Cooperative Insurance Company network should be utilized. When traveling to the UAE, customers should access the Neuron network. When traveling to Bahrain, Kuwait, Oman or Qatar, the Cigna direct network should be utilized. Customers can view all networks on Cigna Envoy.</li> </ul>
<p><b>South East Asia</b> (Indonesia, Malaysia, Singapore)</p>	Parkway Health	No	<ul style="list-style-type: none"> <li>Employees and all dependents receive a Cigna ID card which includes the Parkway logo on it.</li> <li>A local Parkway phone number is displayed on the back of the ID card for use by health care providers only. Customers should call the Cigna number, which is also displayed on the back of the ID card.</li> <li>A PDF version of the card is available on <b>CignaEnvoy.com</b>.</li> <li>For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>

Country or region	Network partner	Separate ID card?	Key details
<b>Spain</b>	Cigna Spain	Yes	<ul style="list-style-type: none"> <li>• ID cards are issued for employees and all dependents.</li> <li>• A local Spain phone number is displayed on the back of the ID card and is for health care provider use only.</li> <li>• The phone number displayed for customers is rerouted to Cigna’s customer service.</li> <li>• ID cards are valid for a year (12 months from the policy/plan anniversary date) and display an expiration date. ID cards are reissued annually.</li> <li>• For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Global Health Benefits.</li> </ul>
<b>United Kingdom</b>	Cigna UK	No	<ul style="list-style-type: none"> <li>• Employees and all dependents receive a Cigna Global Health Benefits ID card, which is gray rather than white, signifying they are part of the UK network.</li> <li>• Cigna phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>• A PDF version of the card is available on <b>CignaEnvoy.com</b>.</li> <li>• For medical, vision and dental services with health care providers who do not participate in direct billing with Cigna, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.</li> </ul>

### Why doesn't Cigna offer a CignaLinks program everywhere?

Over the past 50 years of serving globally mobile individuals, Cigna has developed a robust network of health care providers outside the United States. In most countries, Cigna’s global ID card is recognized and accepted by many health care providers and facilities, and they are willing to bill Cigna directly for services. CignaLinks programs are often established where we have large concentrations of customers. These strategic alliances provide access to established local networks which promote quality, cost-effective care while simplifying administration for both clients and customers.

Customers can search for both Cigna direct network and CignaLinks network health care providers around the world by clicking the “Find a Provider” tab at **CignaEnvoy.com**. We always encourage customers to call Cigna Global Health Benefits if they have any questions.

## What information do employees receive when they are enrolled in each CignaLinks program?

When an employee is enrolled in a CignaLinks program, they receive the following materials (please click on each country or region to learn more).

- › **CignaLinks Africa** – MSO  
Customer kit
- › **CignaLinks Australia** – Grand United (E)  
Customer kit (for employees with full Australia Medicare eligibility)
- › **CignaLinks Australia** – Grand United (A & C1)  
Customer kit (for all other employees)
- › **CignaLinks Brazil** – Gama Saúde  
Customer kit
- › **CignaLinks Canada** – Cowan Insurance Group  
Customer kit
- › **CignaLinks Hong Kong** – QHMS  
QHMS A CignaLinks welcome email is sent with a link to the customer kit (if employee email address is on file).
- › **CignaLinks Middle East** – SAICO  
Customer kit (for those located outside of Abu Dhabi, Dubai and Saudi Arabia)
  - **Abu Dhabi** – SAICO  
Customer kit
  - **Dubai** – SAICO  
Customer kit
  - **Kingdom of Saudi Arabia** – SAICO  
Customer kit
- › **CignaLinks Middle East** – (new operating model<sup>4</sup>)
  - **Bahrain, Kuwait, Oman, Qatar, UAE**
  - **KSA**
- › **CignaLinks South East Asia** – Parkway Health  
A CignaLinks welcome email is sent with a link to the customer kit (if employee email address is on file).
- › **CignaLinks Spain** – Cigna  
Customer kit
- › **CignaLinks United Kingdom** – Cigna  
A CignaLinks welcome email is sent with a link to the customer kit (if employee email address is on file).

1. The client (employer) must participate in the CignaLinks program in order for customers to be eligible.
2. Australian citizens categorized as “E” should submit their claims directly to GU Health.
3. Customers may be eligible for vision and dental benefits in Abu Dhabi, Dubai and the Kingdom of Saudi Arabia, depending upon their plan design. Customers will typically be required to pay up front at the time of service and submit a claim to SAICO for reimbursement.
4. The new operating model was effective June 1, 2017 for new business. For existing plans/policies, transition dates vary by client. For questions regarding your transition date, please contact your Cigna representative.

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