

CIGNALINKS[®] MIDDLE EAST UPDATE

New client and customer operating model in the Middle East

As mentioned in previous communications, we will be implementing a new client and customer operating model in the Middle East. This will be a seamless transition to you and your employees, with minimal interruption or change to the service that you've come to expect.

While the experience with Cigna will remain the same, your employees may notice a few changes including:

- A newly branded ID card for use throughout the Gulf Cooperation Council (GCC) with Cigna, Neuron and Zurich Insurance Middle East (ZIME) logos
- Updated local service numbers reflected on the back of the ID card
- A new network administrator, Neuron, who will provide access to more than 2,600 direct settlement providers throughout the United Arab Emirates (UAE)
- Cigna's own direct, proprietary network will be utilized for care in Bahrain, Kuwait, Oman and Qatar and will provide access to more than 100 direct settlement providers

There are no changes to the relationship with Saudi Arabian Cooperative Insurance Company (SAICO) in the Kingdom of Saudi Arabia (KSA). Customers who are citizens of and/or working in the KSA should continue to access health care services as they do today. Customers in the KSA will receive a new ID card which includes the Neuron logo, providing one-card access to care throughout the GCC.

Customer communications

An email will be sent to affected customers. The email will include important details about the service and network enhancements, along with an electronic [CignaLinks welcome kit](#) providing more details about accessing care in the region. We've also prepared this [frequently asked questions](#) document to help them with the transition.

Employees will also receive a new co-branded ID card that provides access to health care services throughout the GCC. They should continue to use their Cigna global ID card when accessing health care services outside the GCC. A letter will accompany the new ID cards that will provide helpful information on how to access health care services.

Access to care

Cigna has a reinsurance arrangement with ZIME, where Zurich is the local insurer and Cigna is the reinsurer and international service provider, allowing us to offer your employees compliant access to health care services across the GCC. In the UAE, we will leverage a leading network administrator, Neuron, for network access. Our goal is to have minimal disruption for your employees and their dependents while offering access to the broadest network possible.

How can your employees find an in-network doctor?

- [Visit our website](#). They can visit **CignaEnvoy.com** for a list of in-network doctors in their area. They'll also find helpful information about medical conditions.
- [Call us](#). Customer service representatives are available 24 hours a day, seven days a week. They can help employees choose a new doctor and answer any questions they may have. They can simply call the number on their Cigna ID card.
- [Download now](#). We've prepared these [provider listings](#) so your employees can easily search for a facility or doctor in the UAE or within the rest of the GCC.

Continuation of care

If your employees currently utilize a provider in Bahrain, Kuwait, Oman, Qatar or the UAE, they will continue to have access to direct network of providers. If a health care provider is no longer in-network, they can continue to receive services however they may be required to pay for services up front, and submit a claim to Cigna for reimbursement (deductible, limits and/or coinsurance may apply). To expedite the claim reimbursement process, it's encouraged that they submit their claims electronically by registering for Cigna Envoy[®] or the Cigna Envoy mobile app.

Our customer service and clinical teams will receive reports from SAICO that identify any pre-approvals and/or hospitalizations that extend past the transition date. This reporting will help ensure the necessary outreach to health care providers – confirming they are aware of the transition and obtaining any additional pre-approvals. This process will be seamless to the customer, though if necessary, we will connect with the customer to help minimize any concerns they may have.

We appreciate your patience and understanding during this transition. Please know that we're committed to ensuring your employees have quality, affordable choices to meet their medical needs. If you have any questions regarding this update, please let me know.

Sincerely,

Daniel Arriola
Client Manager

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