



CignaLinks

Quick reference guide

What is CignaLinks?

Currently available in more than 20 countries, CignaLinks® is a specialized solution that integrates global Cigna 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 vendors receive eligibility data for all eligible customers in their country or region.* 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 China and a citizenship of Brazil would be eligible for both the CignaLinks Greater China 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 that may accompany on an assignment. 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 professional 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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Country or region	Network vendor	Separate ID card?	Key details
Africa (Kenya, Morocco, Nigeria, South Africa, Tanzania)	Medical Services Organization (MSO)	Yes	<ul style="list-style-type: none"> MSO ID cards are issued for the employee and all dependents. Cigna ID number is printed on the card, which is provided in different languages, depending on work location. Customers can call MSO at the number on the back of the card or can call Cigna Global Health Benefits directly. For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.
Australia	GU Health	Yes	<ul style="list-style-type: none"> Only employees and their spouses receive GU ID cards. Dependent names are listed on main (employee/spouse) cards. Customers can call GU at the number on the back of the card. A specific GU ID number is assigned. ID cards can be “swiped” like a credit card at specific facilities, but not all health care professionals have this technology. If a GU card is reissued, the previous card becomes invalid. For vision and dental services**, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.
Brazil	Gama Saúde	Yes	<ul style="list-style-type: none"> 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. ID cards are printed in Portuguese and the local Gama Saúde phone number is only for health care professionals. Customers should contact Cigna Global Health Benefits with any questions. For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.
Canada	Cowan Insurance Group	Yes	<ul style="list-style-type: none"> ID cards are issued for the employee and all dependents. Cowan will help employees determine if they are eligible for a specific provincial health care system in Canada, in which a separate ID card will be issued. A dedicated phone number for Cigna customers is displayed on the back of the ID card. An activation sticker is placed on each Cowan ID card. 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.

Country or region	Network vendor	Separate ID card?	Key details
Greater China (China, Hong Kong, Macau, Taiwan)	Quality Healthcare Medical Services LTD (QHMS)	No	<ul style="list-style-type: none"> • Employees and all dependents receive a Cigna Global Health Benefits ID card, which includes the QHMS logo on it. • Local QHMS and Cigna phone numbers are displayed on the back of the ID card and can be used by customers and health care professionals. • A PDF version of the card is available on CignaEnvoy.com. • For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.
Middle East (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates)	Saudi Arabian Insurance Company (SAICO)	Yes	<ul style="list-style-type: none"> • ID cards are issued for employee and all dependents. • ID cards expire on the last day of the policy year and SAICO will reissue cards, as long as they have all up-to-date information on file. • The ID card displays a SAICO-specific ID number and the Cigna ID number. • 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 professionals. • 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 with Cigna Global Health Benefits.
South East Asia (Indonesia, Malaysia, Singapore)	Parkway Health	No	<ul style="list-style-type: none"> • Employees and all dependents receive a Cigna ID card which includes the Parkway logo on it. • A local Parkway phone number is displayed on the back of the ID card for use by health care professionals only. Customers should call the Cigna number which is also displayed on the back of the ID card. • A PDF version of the card is available on CignaEnvoy.com. • For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.

Country or region	Network vendor	Separate ID card?	Key details
Spain	Cigna Spain	Yes	<ul style="list-style-type: none"> • ID cards are issued for employees and all dependents. • A local Spain phone number is displayed on the back of the ID card and is for health care professional use only. • The phone number displayed for customers is rerouted to Cigna’s customer service. • ID cards are valid for a year (12 months from the policy anniversary date) and display an expiration date. ID cards are reissued annually. • For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Global Health Benefits.
United Kingdom	Cigna UK	No	<ul style="list-style-type: none"> • 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. • Cigna phone numbers are displayed on the back of the ID card and can be used by customers and health care professionals. • A PDF version of the card is available on CignaEnvoy.com. • For medical, vision and dental services with health care professionals 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.

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 professionals outside the U.S. In most countries, Cigna’s global ID card is recognized and accepted by many health care professionals 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.

In many cases, the Cigna coverage is sufficient and the Cigna ID card is accepted.

Customers can search for both Cigna and CignaLinks health care professionals anywhere in 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 (100%, 90% or 80% coinsurance depending on plan design selected by employer)
- ▶ **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 Greater China** – QHMS
Customer kit (100%, 90% or 80% coinsurance depending on plan design selected by employer)
- ▶ **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 South East Asia** – Parkway Health
Customer kit (100%, 90% or 80% coinsurance depending on plan design selected by employer)
- ▶ **CignaLinks Spain** – Cigna
Customer kit
- ▶ **CignaLinks United Kingdom** – Cigna
Customer kit

*The client (employer) must participate in the CignaLinks program in order for customers to be eligible.

**Australian citizens categorized as “E,” should submit their claims directly to GU Health.

*** Customers may be eligible for vision and dental benefits in the Kingdom of Saudi Arabia and Abu Dhabi, 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.

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Cigna Global Health Benefits' web-based tools, such as Cigna Envoy®, are available for informational purposes only. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

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