Get better Everywhere

Together, all the way.

Cigna

AGENDA

- Welcome and Introductions
- 2019 Benefits at a Glance
- Cigna Networks
- Digital Tools Cigna Envoy and Mobil App: How to Locate Providers:
- Payment Options, Claim Submissions & Reimbursements
- Customer Service 24/7/365
- Contact Details
- Glossary of Terms
- Q & A

Benefits at a Glance

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MEDICAL PLAN Expat

Plan Feature	International	In-Network US	Out of Network US
Lifetime Maximum Benefit	Unlimited		
Coinsurance	100% of covered expenses	80% of covered expenses	50% of covered expenses
Deductible	$0 Individual $0 Family	$500 Individual $1,000 Family	$500 Individual $1,000 Family
Out-of-Pocket Maximum (includes the deductible)	$0 Individual $0 Family	$2,300 Individual $4,600 Family	$4,600 Individual $9,200 Family
Doctor / Specialist Office Visits	100% after deductible	80% after deductible	50% after deductible
Prescription Drug Benefit	100% after deductible	Generic: 20% not subject to deductible Brand Name: 20% not subject to deductible	Generic: 50% after deductible Brand Name: 50% after deductible
Child Preventive Care Services	100% of covered expenses	100% of covered expenses	50% of covered expenses
Adult Preventive Care Services	100% of covered expenses	100% of covered expenses	50% of covered expenses
Emergency Care	100% after deductible	80% after deductible	80% after deductible (unless not true emergency then 50%)

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DENTAL PLAN

Plan Feature	Benefit
Classes I, II, III Combined Calendar Year Maximum	$3,000
Class IV Lifetime Maximum	$1,500
Calendar Year Deductible **Lifetime Class IV Deductible**	$50 Individual / $150 Family $50
Class I – Preventive	100% of covered expenses
Class II - Basic Restorative	80% of covered expenses
Class III - Major Restorative	50% of covered expenses
Class IV - Orthodontia *Class IV Orthodontia for dependent children under age 22.*	50% of covered expenses $1,500 Lifetime Maximum
Class V - Implants	Not Covered

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CIGNA PHARMACY MANAGEMENT

Changes to your benefits

The following information only refers to prescription medications obtained in the United States.

Thank you for being a Cigna customer. This communication includes some very important information for you to be familiar with when you use your pharmacy benefits for medications filled in the United States. We want you to know that your plan's pharmacy benefits are changing as of January 1, 2019.

You will receive new ID cards

You'll continue to have just one ID card for both your pharmacy and medical benefits. You should expect to receive your new ID card(s) prior to the effective date. To be sure your pharmacy benefits are applied and you pay the correct amount, you'll need to replace your old ID card with the new Cigna ID card you receive. Not presenting your new ID card at the time of service may result in denial of benefits. If you have not received your new ID card, please contact your employer. As a reminder, you're able to download a copy of your ID card via Cigna Envoy® or the Cigna Envoy Mobile App. Show your new Cigna ID card to your pharmacist for all medication fills beginning January 1, 2019.

Get to know your pharmacy plan

Your Prescription Drug List

Cigna's Prescription Drug List is an extensive listing of generic and brand name prescription medications. Your pharmacy plan covers the cost of medications on the drug list – all you have to pay is your plan's copays or coinsurance. Your drug list splits medications into three categories, or cost tiers.

1

- **Tier 1 – Generic medications** have the same strength and active ingredients as the brand name, but often cost much less. Customers will pay less for generic medications under a three-tier program. If one is available, customers should consider switching to a generic to treat their condition.

2

- **Tier 2 – Preferred brand medications** usually cost more than generics, but may cost less than a non-preferred brand on a three-tier plan.

3

- **Tier 3 – Non-preferred brand medications** generally have generic alternatives and/or one or more preferred brand options within the same drug class. Customers will usually pay more for non-preferred medications on a three-tier plan.

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The following chart outlines the changes to your pharmacy benefits.

	CURRENT BENEFIT	
	U.S. in-network	**U.S. out-of-network**
30-day pharmacy (via retail)[1]	**Tier 1** (generic): 20% not subject to deductible **Tier 2** (preferred brand): 20% not subject to deductible **Tier 3** (non-preferred brand): 20% not subject to deduct	50% after plan deductible
90-day pharmacy (via Cigna home delivery or retail)[2]	**Tier 1** (generic): $20% not subject to deductible **Tier 2** (preferred brand): 20% cnot subject to deductible **Tier 3** (non-preferred brand): 20% not subject to deduct	In-network coverage only
Dispense as Written (DAW) Customer pays difference	N/A	

	NEW BENEFIT – EFFECTIVE 01/01/2019	
	U.S. in-network	**U.S. out-of-network**
30-day pharmacy (via retail)[1]	**Tier 1** (generic): 20% not subject to deductible **Tier 2** (preferred brand): 20% not subject to deductible **Tier 3** (non-preferred brand): 20% not subject to deduct	50% after plan deductible
90-day pharmacy (via Cigna home delivery or retail)[2]	**Tier 1** (generic): 20% not subject to deductible **Tier 2** (preferred brand): 20% not subject to deductible **Tier 3** (non-preferred brand): 20% not subject to deduct	In-network coverage only
Dispense as Written (DAW) Customer pays difference	In most cases, when you take your prescription for a brand name medication to the pharmacy, your prescription will be filled with the generic alternative. If you ask for the brand name medication instead of the generic alternative, unless your doctor requests the brand name medication, you will pay a higher amount. You will be responsible for paying your copay or coinsurance plus the difference in cost between the brand name medication and the generic. The generic alternative benefit change is effective January 1, 2019.	

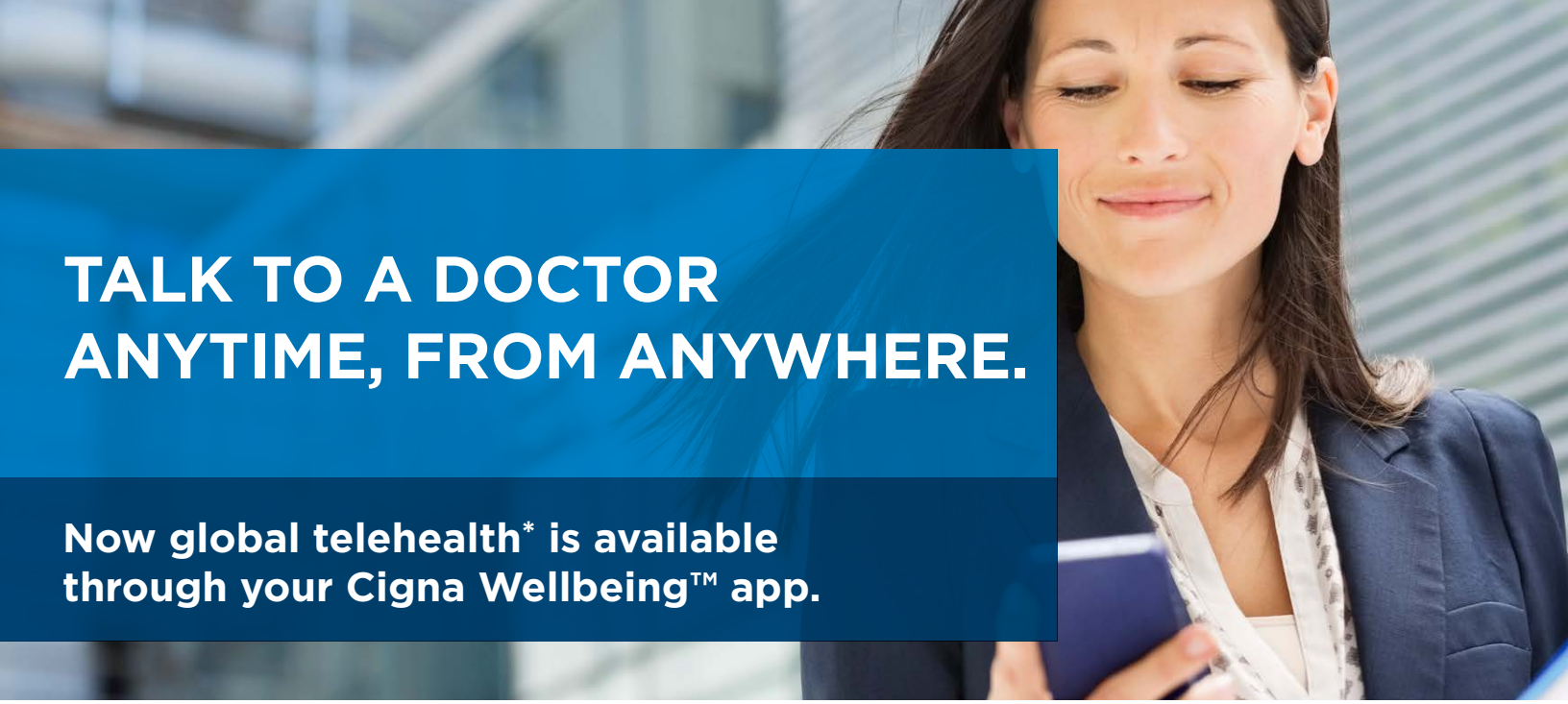
You can look at Cigna's drug list to see if your medication is covered and which tier it falls under to determine what your copay or coinsurance will be in 2018. You can view Cigna's drug list on **Cigna.com/druglist**. Select "Performance 3 Tier" from the drug list drop-down menu.

Prior Authorizations

Some medications on your drug list require prior authorization. This means that you need to get approval from Cigna to have them covered under the pharmacy benefit plan. You can find medications that require a prior authorization on **Cigna's Prescription Drug List** (select "Performance 3 Tier"). Just look for a (PA) next to the medication name. If you're taking one of these medications, your doctor can ask Cigna to consider approving coverage of your medication. If you don't get approval, the medication may not be covered.

Step Therapy

Step Therapy encourages you to try the most cost-effective and appropriate medications available to treat your condition. Typically, these medications are generics or low-cost brands. You need to try these first, before more expensive medications are approved. When you fill a prescription for a medication which has a higher cost, Cigna will send you and your doctor a letter explaining what steps you need to take before you refill your medication. This may include trying a generic or lower cost alternative, or asking Cigna for authorization for coverage of your medication. At any time, if your doctor feels a different medication isn't right for you due to medical reasons, he or she can request authorization for continued coverage of a medication. You can find medications that require Step Therapy on **Cigna's Prescription Drug List** (select "Performance 3 Tier"). Learn more about Step Therapy today.



TALK TO A DOCTOR ANYTIME, FROM ANYWHERE.

Now global telehealth* is available through your Cigna Wellbeing™ app.

When you don't feel well, you want to get better fast. There are times when a visit to a doctor's office is difficult to manage. But now you can have convenient access to quality health care through global telehealth, a new service available with the Cigna Wellbeing app.

Telehealth gives you access to licensed doctors around the world – by phone or video – for non-emergency health issues. Simply arrange a telephone or video consultation from your Cigna Wellbeing app. Appointments are often scheduled for the same day.

What can I use global telehealth for?

- **Video or phone consultations** with a licensed doctor
- **A diagnosis** for non-emergency health issues ranging from acute conditions to complex chronic conditions
- **Non-emergency pediatric care**
- **Prescriptions** for common health concerns, when medically necessary
- **Treating medical conditions** like fever, rash, pain and more
- **Making preparations** for an upcoming consultation
- **Discussing** a medication plan and potential side effects

Cigna Wellbeing app

Taking care of yourself is easier than ever. Wherever you are, you'll have access to services and support to help you with every dimension of your health.

Download it today!

GET IT ON Google play

Download on the App Store

CONTINUED ON NEXT PAGE

Cigna®

How does it work?

1 Request an appointment.	2 Speak with a doctor.	3 Feel better.
Use your Cigna Wellbeing app to make an appointment with a doctor anytime, anywhere, 24/7.	Your initial global telehealth consultation will be with a General Practitioner (GP) – by phone or video.	When necessary, a prescription will be sent to you to take to your local pharmacy.

If the GP feels that you should speak with a specialist, the GP will schedule another telehealth appointment with an Advance Medical** network specialist.

Cigna will provide you with access to over 110 board-certified doctors based in different locations around the world. These health care professionals:

- Include internal medicine physicians, gastroenterologists, orthopedic specialists, mental health specialists and pediatricians
- Have an average of 10 years of clinical experience
- Can write a prescription when necessary and permitted
- Are available from anywhere around the world
- Offer services in English, French, German, Mandarin Chinese, Hindi and Arabic

Why is global telehealth such a valuable service?

- **Affordability.** It's an alternative to doctor office or clinic visits – with no deductibles or coinsurance payments
- **Convenience.** There's no need to leave the house or your workplace
- **Around the clock access.** That's 24/7/365 access to a top doctor, usually within 24 hours (time can fluctuate depending on language preference)
- **Flexible scheduling.** Have mobile app access to real-time scheduling, so you can set up your appointment easily, at a time that works for you

The Cigna Wellbeing app, featuring global telehealth, is free to you and your covered dependents. Download it today!

*Products and services are subject to availability and may not be available in all jurisdictions. Terms and conditions may apply.
**Cigna offers global telehealth in partnership with Advance Medical, a leading global provider of health care services. Advance Medical has been providing expert and primary care support to patients since 1999 and is comprised of a network of licensed doctors across the globe. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service.

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Cigna Network

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A borderless company

Cigna Global Health Benefits® Overview – Global Footprint

Network

1.5M+ health care professionals

300,000 outside of U.S.

50+ in-house network management staff

Clinicians

130+ in-house doctors and nurses

17 countries and 6 continents host clinical staff

Service

2.5M call/e-mail interactions

4M+ claims paid annually

135 currencies

Administration

50 years of experience

Cigna Licenses, Partnerships, and GHB Product Availability:

56 total Cigna countries

48 CGHB countries

30 offices worldwide

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Home | Contact Us | New Search | Log Out | English

My Plans | My Claims | My Account | Health and Wellbeing | Find Health Care | Important Info(3)

Hello John!

Home ▸▸ Find Health Care ▸▸ Find Health Care

Find Health Care

Mail Order Pharmacy

Contact Cigna

Email: Send secure email

Phone: 1 800 441 2668

Fax: 1 800 243 6998

Related Links

View/Print ID Card

My Documents

Guide to Explanation of Benefits

Frequently Asked Questions

Security & Privacy

Member Service

US TAX FORMS (1095B)

Find Health Care Professional or Facility

*Required field

Country*

SINGAPORE

Where

City

What

Type of Facility or Health Care Pr

Specialty

Who

Name of Facility or Health C

New Search | Display 255 Results

The current search returned too many providers to display. Please refine your search further using the options above.

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Provider Name	Address	Zip/Postal Code	City	Country	Contact Information	Direct Billing	Discount Agreement
Concord International Hospital	19 Adam Road	289891	SINGAPORE	SINGAPORE	Rosalind Tan Phone: +65 6933 3724 Fax: +65 6933 3700	Yes	Yes
Drs Thompson & Thomson-RadLink Medicare	24 Raffles Place #02-08, Clifford Centre	048621	SINGAPORE	SINGAPORE	Phone: (65) 6532 5376	Yes	Yes
E.C. Tan Urology	3, Mount Elizabeth, #15-13 Mount Elizabeth Medical Centre	228510	SINGAPORE	SINGAPORE		Yes	No
Farrer Park Hospital	1 Farrer Park Station Road n02-01 Connexion	217562	SINGAPORE	SINGAPORE	Phone: +65-6363 1818 Fax: +65-6295 2327	Yes	No
Fullerton Health @ Bedok Heartbeat	11 Bedok North Street 1, #01-08	469662	SINGAPORE	SINGAPORE	Phone: (65) 6672 5007	Yes	Yes
Fullerton Healthcare @ Drs Horne & Chin	391B Orchard Road #25-01/07/08 Ngee Ann City Tower B	238874	SINGAPORE	SINGAPORE		Yes	Yes
Fullerton Healthcare Group	460 Alexandria Road No 02 18 Alexandria Retail Center	119963	SINGAPORE	SINGAPORE		Yes	No
Fullerton Hlthcr Grp at Drs Trythall Ho	391B Orchard Road No 25 07 Ngee Ann City Tower B	238874	SINGAPORE	SINGAPORE		Yes	Yes
Fullerton Hlthcr Grp at Gethin Jones NT	1 Nanyang Avenue Level 1 Medical Centre at NTU	639798	SINGAPORE	SINGAPORE		Yes	No
Fullerton Hlthcr Grp at Ocean Fin. Cntre	10 Collyer Quay #03-08 Ocean Financial Centre	049315	SINGAPORE	SINGAPORE		Yes	No
Fullerton Hlthcr Grp at The Metropolis	9 North Buona Vista Drive #01-03 THE METROPOLIS TOWER 1	138588	SINGAPORE	SINGAPORE	Phone: 63395938 Fax: 63395937	Yes	No
Fullerton Hlth Grp at Gethin Jones,Shntn	78 Shenton Way No 04-01 SINGAPORE		SINGAPORE	SINGAPORE		Yes	Yes
Fullerton Hthcr Grp at Drs Trythall Hoy	1 Jurong West Central 2 No B1 A19B Jurong Point Centre		SINGAPORE	SINGAPORE	Low Ngiap Chuen Phone: 6518 0151 Fax: 6323 1409	Yes	Yes

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Digital Tools

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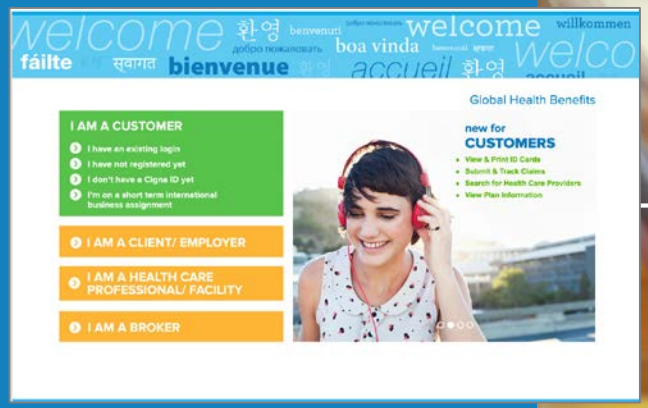
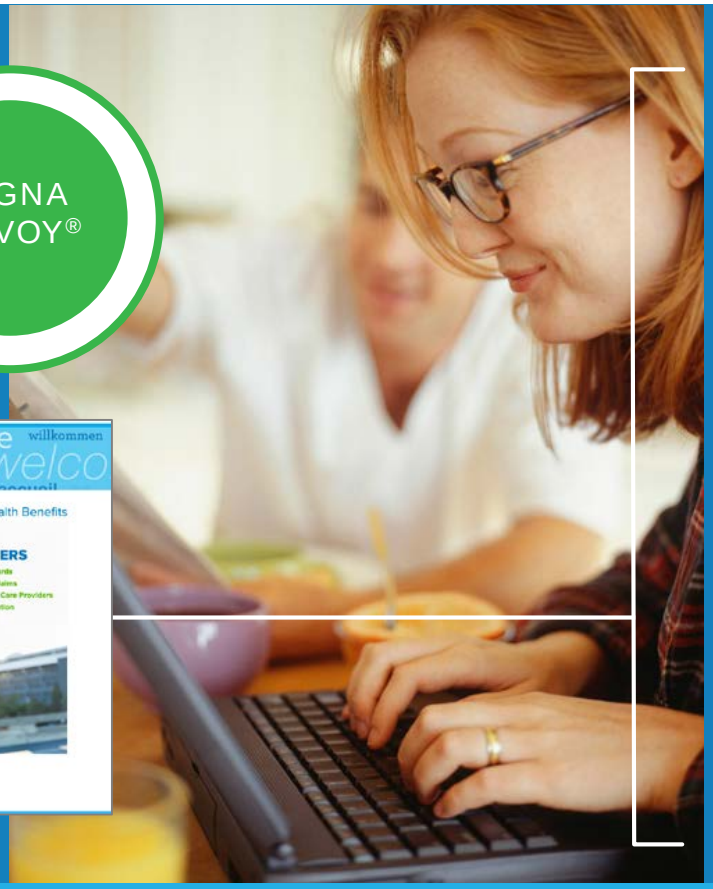
EVERYTHING YOU NEED IN ONE PLACE

Self-service website

CIGNA ENVOY®





- Online claim submissions
- Print and order ID cards
- Find a doctor or hospital
- View explanation of benefits
- Opt-out of explanation of benefits in the mail (“go green”)
- Update personal information and communication preferences
- Review eligibility
- Send and receive email
- Access health and wellness tools
- Available in English, Spanish and Simplified Chinese

Improved employee satisfaction – connected 24/7 to the information they need most

11

CIGNA ENVOY LANDING PAGE: WHERE DO I GO?”

First time registration, select: ‘I have not registered yet’.

After initial registration, select: I have an existing login

CIGNA ENVOY: HOMEPAGE

13

Quick Search Pane

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English

My Plans | My Claims | My Account | Health & Well-Being | Find Health Care | Important Info(0)

Hello Test

Global Health Bene

CHECK MY CLAIMS

VIEW MY PLANS

FIND HEALTH CARE

VIEW/PRINT ID CARDS

FIND HEALTH CARE

Interested in locating a doctor, specialist, dentist, hospital, clinic or pharmacy near you? Choose from the options below to begin your search.

Use current location or Enter location or Select Country

Use current location

When possible, we will use the location of your computer or mobile device to display results closest to you. Health Care Professionals and Facilities without an exact location may not display when using this feature.

Select distance willing to travel

km mi

2 mi 5 mi 10 mi 15 mi 25 mi 50 mi 75 mi GO!

Go to Find Health Care | Place a Pharmacy Mail Order

DIAMOND MEMBER'S HOME PAGE WELCOME MESSAGE

Welcome to the Cigna customer web portal, Cigna Envoy®. Below are some of the many tools available to you. Remember, if you need help, you can always call the International Service Center at the number on the back of your ID card.

Learn More

HELP CENTRE

See all FAQs

Security & Privacy

Member Service

Videos

Cigna.

Home | Contact Us | New Search | Log Out | English

My Plans | My Claims | My Account | Health and Wellbeing | Find Health Care | Important Info(3)

Hello John!

Home ▸▸ Find Health Care ▸▸ Find Health Care

Find Health Care

Mail Order Pharmacy

Contact Cigna

Email: Send secure email

Phone: 1 800 441 2668

Fax: 1 800 243 6998

Related Links

View/Print ID Card

My Documents

Guide to Explanation of Benefits

Frequently Asked Questions

Security & Privacy

Member Service

US TAX FORMS (1095B)

Find Health Care Professional or Facility

*Required field

Country*

SINGAPORE

Where

City

What

Type of Facility or Health Care Pr

Specialty

Who

Name of Facility or Health C

New Search | Display 255 Results

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Fullerton Healthcare Group	460 Alexandria Road No 02 18 Alexandria Retail Center	119963	SINGAPORE	SINGAPORE		Yes	No
Fullerton Hlthcr Grp at Drs Trythall Ho	391B Orchard Road No 25 07 Ngee Ann City Tower B	238874	SINGAPORE	SINGAPORE		Yes	Yes
Fullerton Hlthcr Grp at Gethin Jones NT	1 Nanyang Avenue Level 1 Medical Centre at NTU	639798	SINGAPORE	SINGAPORE		Yes	No
Fullerton Hlthcr Grp at Ocean Fin. Cntre	10 Collyer Quay #03-08 Ocean Financial Centre	049315	SINGAPORE	SINGAPORE		Yes	No
Fullerton Hlthcr Grp at The Metropolis	9 North Buona Vista Drive #01-03 THE METROPOLIS TOWER 1	138588	SINGAPORE	SINGAPORE	Phone: 63395938 Fax: 63395937	Yes	No
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Fullerton Hthcr Grp at Drs Trythall Hoy	1 Jurong West Central 2 No B1 A19B Jurong Point Centre		SINGAPORE	SINGAPORE	Low Ngiap Chuen Phone: 6518 0151 Fax: 6323 1409	Yes	Yes

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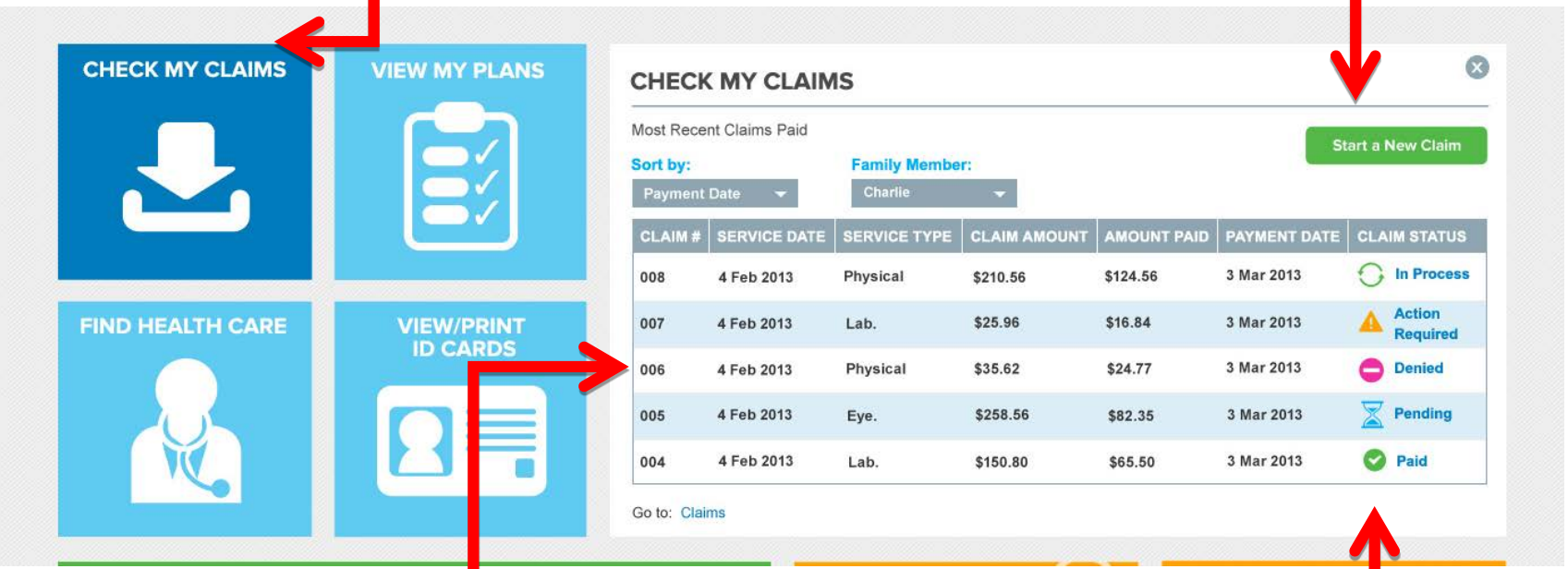
Check My Claims



Quick Link Icon

Submit New Claim Button

Sortable Claims History

Instant Claims Status Icons

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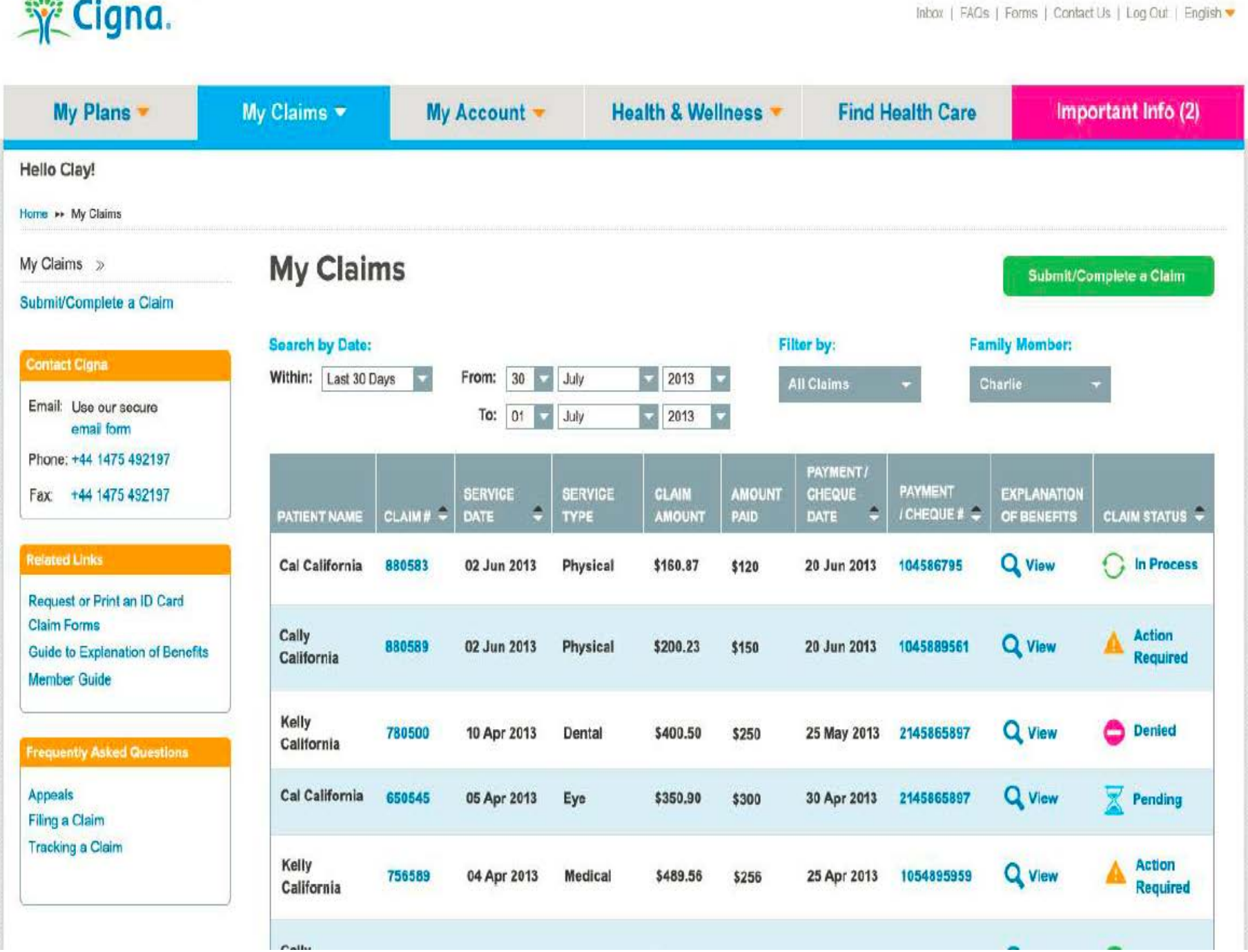

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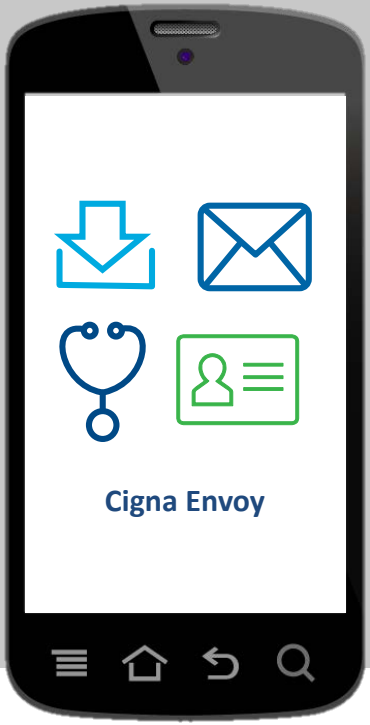
CIGNA ENVOY MOBILE APP: DOWNLOAD TODAY!

At Cigna Global Health Benefits,® we are dedicated to making sure you have quick and easy access to their Cigna benefits and services anytime and anywhere you need them. That's why we created the Cigna Envoy mobile app. Cigna Envoy is the online source for your benefit needs and now you can access it right on your smartphone.



- Instant, real-time access to health information on the go
- Easy and simple navigation
- Available whenever, wherever
- Find health care all over the world
- Submit & check the status of your claims
- View and Print your family's ID cards
- Always have a way to contact Cigna 24/7/365

Download the App now from the App Store℠, Google Play, or Amazon.

Available on the App Store

GET IT ON Google play

amazon apps Available at amazon

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PAYMENT OPTIONS, CLAIM SUBMISSIONS AND REIMBURSEMENT

Cigna.

Multiple options, same great service.

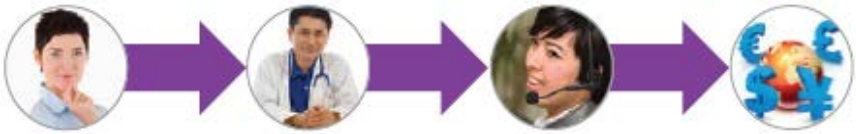
While we regularly make payments directly to health care professionals, our claims process is like our plans – *flexible*. Medical dental and vision claims can be processed through:

Direct Payment:

We regularly make direct payments to doctors and hospitals willing to accept this arrangement. Simply present your Cigna ID card, and the doctor or hospital will bill us directly.

Guarantee of Payment:

If you receive care outside of our direct payment network, we have a 99 percent success rate in establishing a guarantee of payment. You can call our customer service center 24/7/365 for assistance arranging guarantee of payment.



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CLAIM SUBMISSION OPTIONS

All registered users of our website, CignaEnvoy.com, are able to submit and view previous claims through the website using an easy to follow process.

Send scanned copies of claims via the internet to CignaEnvoy.com.

Our Medical and Dental claims forms are available in 16 languages:

Arabic, Chinese, Czech, Dutch, English, French, German, Hindi, Italian, Japanese, Korean, Portuguese, Russian, Spanish, Swedish, Thai

Fax your claim to us at no cost.

Mail/Courier:

Mail Delivery:
Cigna Global Health Benefits
Customer Service Center
P.O. Box 15050
Wilmington, Delaware 19850-5050 USA

Courier Delivery:
Cigna Global Health Benefits
Customer Service Center
300 Bellevue Parkway
Wilmington, Delaware 19809

Submit using the photo claim submission tool through the Cigna Envoy mobile app

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We make it easy with fast, accurate claims service

- Claim submission: Online via Cigna Envoy®, Fax, Mail or Courier
- Date of service exchange rate supplied by Factiva
- Reimbursements available in 135 currencies[1]
- Reimbursements made directly to providers or customers by:
  - Check
  - Wire transfer
  - EFT (US)
  - ePayment *Plus*®
- 94% of claims paid in 10 days

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STEPS TO SPEED UP THE CLAIM PROCESS

- Submit your claim through CignaEnvoy.com or the Cigna Envoy mobile app. It's the fastest and easiest way to get your claims to Cigna.
- Make sure when submitting your form via mail or fax that it is complete. And don't forget to sign it!
- Fill out a separate form for each doctor or hospital visit.
- Be sure to add a diagnosis or explain your treatment.
- Make sure to keep handy copies of your bills, receipts, and claim forms.
- Clearly state how you would like to be reimbursed.
- If you cannot submit your claim online, remember that even faxes are faster than regular mail.

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SERVICE EXCELLENCE – THROUGHOUT THE JOURNEY

Cigna®

We're there for you. When and how you need us.

To help you:

- **Understand** your benefits
- **Find** a doctor
- **Medical** Assistance
- **Pharmacy** Assistance
- **Secure** Guarantee of Payment (GOP)
- **Submit** claims
- **Secure** Certificate of Coverage (COC)
- **Clinical** Support

Resources include:

- **Clinical** support
- **Email** team staffed 24/7
- **24-hour** automated self-service
- **Concierge service** for complex needs
- **Interpreter services** – 107 languages

24/7
multi-lingual service

Consistent customer service, delivered globally

< 23 seconds: average call answer time*

99.1% of emails in 2 business days*

93.5% of claims paid in 10 days or less*

Together, all the way.℠

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CIGNA GLOBAL CONTACT NUMBERS:

Toll-Free telephone number	1.800.441.2668
Toll-free TDD telephone number for the hearing impaired	1.800.558.3604
Direct telephone number (Collect calls accepted)	001.302.797.3100
Toll-free facsimile number	1.800.243.6998
Direct facsimile number	001.302.797.3150

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GLOSSARY OF TERMS

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HELPFUL TERMS TO KNOW

Copayment (copay): The amount you pay per visit to the doctor or a health care facility. This is generally a flat dollar amount that is paid at the time of service. The amount can vary based on your plan coverage terms and the type of covered health service you receive.

Deductible Amounts: This is the amount of covered expenses that you must pay before the plan pays any benefit. Once you meet this threshold, the plan will begin to pay benefits for covered expenses that you incur; this applies to both individual and family plans.

Coinsurance: A percentage of the cost of covered medical services you must pay after you have met any plan deductible. Coinsurance is a percentage of the cost of the service post Cigna discount (if you stay in-network). It does not include charges for services not covered by your plan.

In-network: Health care professionals or facilities that have signed contracts with Cigna and may therefore offer discounts for health services when you receive care and directly bill Cigna.

Out-of-network: Health care professionals or facilities that do not offer discount arrangements for services with Cigna and may require that you pay for services at the point of care. You may visit any health care facility you choose by choosing a doctor who does not participate in the Cigna Network may lead to higher out-of-pocket cost.

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Q & A

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Offered by: Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company.

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