



NAVIGATOR
Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

**Helpful
Guide**



Global Health Benefits

welcome...

to a guide in using
your Cigna
Healthcare Plan.



Contents



Guide to using your Healthcare Plan

• Your International Cover	1
• International Dialling Codes	1
• Using your Membership Card	2
• Emergency Care	3
• Emergency Out of Area Cover	3
• Reimbursement Options	4
• Using the Secure Website	5
• How do I register for the website?	5
• Why use the website?	5
• E-Cleveland 2nd Opinion Programme	6

Using your plan whilst in Hong Kong

• Important Contact Information	7
• Choosing a Provider	7

Using your plan outside Hong Kong

• Important Contact Information	8
• Choosing a Provider	9
• In-Patient Treatment	9
• Out-Patient Treatment	9
• Choose a U.S. Provider	10
• In-Network Care	10
• Out-of-Network Care	10

Claiming Procedure

• Tips to Speed Claim Process	13
• Online Claim Submission	13

Cigna Pharmacy Management

Frequently Asked Questions



Guide to Using your Healthcare Plan Your International Cover

Membership of the Cigna plan means that you and your family can be sure of receiving comprehensive advice and treatment, in the case of illness or accident. Your membership pack contains a list of benefits detailing your specific cover and limitations for treatment inside and outside Hong Kong. Please familiarise yourself with the benefit structure and be aware of your level of cover.

A membership card is provided for each of your family members and while it does not act as a payment mechanism it is a means of identification and assists medical practitioners and hospitals in obtaining guarantees of direct payment. You will receive one Cigna/QHMS co-branded card for treatment in and out of Hong Kong. Please carry your card with you, or keep it in a safe place.

NOTE: If your home or host country/territory is not Hong Kong, China, Macau or Taiwan you will not receive a Cigna/QHMS co-branded card.

International Dialling Codes

We're here for you whenever you need us. Whether you have a question about your benefits, need help finding a doctor near you, or want to know the status of a claim you submitted, you can contact us anytime of the day or night from anywhere around the world.

Here are some convenient ways to contact us including:

1. Send a secure email through Cigna Envoy.
2. Direct dial toll free to our Customer Service Centre - International Access Code + Toll Number (i.e, 302, 800, 866, 877) +1. For example:
 - Dialling from China 00 800 253 7052 1
 - Dialling from UK 00 800 253 7052 1
 - Dialling from Hong Kong 001 800 253 7052 1
3. Use this [calling card](#) to call free from anywhere around the globe. The calling card number is 808-672-7493-6554. No pin will be required when using this dialling method.
4. Call check - charges will be accepted by Cigna.

Important Information

- The Verizon toll-free network requires a '1' to be added after the toll-free 800 number in order to enable the toll-free service.
- The International Access Codes are standard codes used to make calls outside the country from which the call is being made. This is sometimes referred to as an exit code. See <http://www.howtocallabroad.com/codes.html> for more information.



Using Your Membership Card

When you receive your membership card check that the information is correct.

If something needs to be changed contact the Cigna Helpline by telephone, fax or email and they will arrange for your information to be updated.

Tel: +44 (0) 1475 551441

Fax: + 44 (0) 1475 492424

Email: iceasia@cigna.com

When receiving treatment please present your membership card to the provider.





Emergency Care

In the event of an emergency, please contact the Cigna Helpline:

+44(0) 1475 551441

The Helpline shall:

- Co-ordinate evacuation to the nearest suitable location or repatriation to your home country if medically necessary.
- Arrange the care and repatriation of your young family members if your medical condition leaves them at risk.

Please note, medical evacuation and repatriation must be pre-authorised by Cigna. Please refer to your list of benefits to ensure International Emergency Services are covered. It is important that your family members or colleagues are aware of your insurance arrangements, should you be unable to contact the international helpline yourself.

Emergency Out of Area Cover

If you or your insured family members travel outside your area of cover, your plan will provide you with healthcare cover for emergency medical treatment, for a period of 30 days per trip whether you are travelling for business or pleasure. Emergency Out of Area Cover is not available for Wellness, Dental or Vision benefits.



Reimbursement Options

Where possible Cigna will aim to pay the medical practitioner or hospital direct to reduce the need for you to pay directly and reclaim the cost of treatment. In cases where you have paid the provider directly for treatment outside of Hong Kong and for dental or vision treatment, Cigna provides many reimbursement options such as:

- Electronic transfer of funds into your bank account. Please note that reimbursements made within Europe will be processed more efficiently by the receiving bank if you provide IBAN and SWIFT numbers for your transfer. IBAN numbers must be provided for reimbursements in The Channel Islands, Bahrain, UAE(excluding Abu Dhabi), Saudi Arabia and Lebanon.
- Cheque mailed to nominated address.
- Multi-Currency claims payment.

Cigna also offers ePayment Plus to customers with a bank account in any of the following countries: USA, UK, Spain, Germany, France, Belgium, Canada, Portugal, The Netherlands, China, Austria, Hong Kong, Singapore and Greece. In most cases, ePayment Plus provides the added feature of depositing funds without incurring bank service charges. Cigna will continue to cover the costs of generating the payment, regardless of the payment method selected. By enrolling in ePayment Plus at our secure website, www.CignaEnvoy.com it allows you to receive automatic e-mail notification of payment made to you. Where you receive treatment in Hong Kong (except for dental or vision treatment) and paid the provider directly, we will provide reimbursement in Hong Kong Dollars by:

- Cheque mailed to your bank or nominated address.
- Electronic transfer of funds into your Hong Kong bank account.



Using the Secure Website

Your personal information at your fingertips.

By registering for our secure website, you can access your plan details at any time. Your secure web pages are tailored to your own insurance plan. Additionally, you will have access to our network of healthcare providers.

How do I register for the website?

- **Step 1:** Go to www.CignaEnvoy.com and click on 'I have not registered yet' in the green box.
- **Step 2:** Enter the first 9 digits of your Member No (details are on your member card) and click the green 'Register' button.
- **Step 3*:** Fill in your registration details, using the relevant information as it appears on your member card, and click the green 'Register' button. You will receive a registration confirmation email with details of your secure PIN, which you can then change to a password of your choice for all future logins.
- **Step 4:** Click on the green 'Continue to Login' button then select 'I have an existing login'.

Enter the first 9 digits of your Member No and your secure PIN and click 'GO'.

*** If you require help with the registration process, please select "view registration instructions" at the bottom of the page.**

Why use the website?

There is a wide range of information available to you on our secure website, including:

- Your benefits and exclusion - what you and your dependants are covered for.
- Full claim history of yours and your dependants.
- Our vast provider directory, allowing you to find an appropriate provider in your location.
- Health and wellness information on managing any conditions, plus healthy living information.
- Country guides allowing you to access practical travel information, such as cultural, health & safety, travel tips, visitor and currency information for over 190 countries.





You can also carry out the following activities on the secure website, including:

- Download claim forms.
- Submit and track claims.
- Send queries to us via our secure messaging tool.
- Update your personal details(address, telephone, email).
- Obtain a second opinion without having to visit a doctor.



E-Cleveland Online 2nd Opinion Programme

One of the primary benefits of this programme is that it enables you to obtain a second option without the burden of travel. Through our secure website, you can obtain a second opinion from the E-Cleveland Clinic. Clinicians can determine if you or your insured family member is an appropriate candidate for a second opinion via the internet.

After acceptance for a medical second opinion, you will need to formally register into the programme just as if you were visiting the clinic in person. You will be asked to complete some information and a specialised physician will review the medical information before rendering an expert second opinion, usually within 10-14 days.



Using your plan whilst in Hong Kong

Important Contact Information

QHMS Customer Service can be contacted 24 hours a day, 7 days a week.

Cigna Hotline at QHMS	Tel: (852) 8205 8205
Mailing address for all medical claims incurred in Hong Kong	Quality Healthcare Medical Services Ltd, 3/F, Skyline Tower, 39 Wang Kwong Road, Kowloon Bay, Kowloon, Hong Kong
E-mail address	Cignalinks@qhms.com

Choosing a Provider

Insured customers may receive services from any hospital, clinic or doctor in Hong Kong. QHMS provides access to over 1,000 professionals, including 600 doctors, providing integrated services in Hong Kong. To find out if your provider is within the QHMS network you can contact QHMS Customer Service or visit our online hospital directory. This can be accessed from the website www.CignaEnvoy.com.



Using your plan whilst outside Hong Kong

Important Contact Information

Cigna Customer Service can be contacted 24 hours a day, 7 days a week.

Cigna 24 Hour Helpline Number	+44(0) 1475 551441
Cigna Fax Number	+44(0) 1475 492424
E-mail address	iceasia@cigna.com
Website	www.CignaEnvoy.com



Choosing a Provider

In-Patient Treatment

When you have a planned hospital admission, please contact Cigna as early as possible prior to the date of admission. We can assist with administration and arrange direct payment of medical bills, with the treating specialist or hospital. Our Guarantee of Payment (GoP) will remain valid, providing the patient remains an active customer of the plan at the time of treatment.

Out-Patient Treatment

When visiting a healthcare provider for out-patient treatment we recommend you select a provider from our network. This can be accessed at www.CignaEnvoy.com, or you can contact one of our customer service representatives for help.

Alternatively, you can pay your medical bills and then submit a claim to us, for covered treatment(s). Please check your benefit details before receiving treatment.

If you have a high-cost out-patient treatment planned (e.g. an MRI scan or cancer treatments), we advise you to contact us prior to the date of treatment. If you do not contact us prior to receiving treatment the provider may require you to pay your bill up front. If this happens you will need to pay the provider directly then submit a claim to us.



Choosing a U.S. Provider

In-Network Care

For customers who are on our Worldwide area of coverage and wish to access treatment in the United States of America, Cigna has a Preferred Provider Organisation (PPO) network. This network will enable you to access more than 675,000 U.S. in-network providers, where you will receive optimum discounts and service. It is important that you always present your Cigna membership card to your provider when accessing services.

To access the PPO network, some of the providers require their identifying logo to be clearly displayed on the Cigna membership card. Depending on the address we hold for you, an additional identifying logo may therefore be displayed on your membership card. Alternatively, if your address is outside of the designated regions and you have Worldwide cover through Cigna, the “Away From Home Care” logo on the enclosed membership card ensures you will receive optimum discounts at participating network providers in the U.S. Please keep Cigna informed if you or your family members change address.

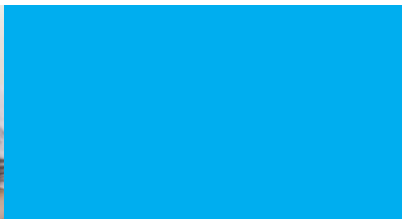
You can email Cigna your new address at iceasia@cigna.com or alternatively inform us via the secure customer portal www.CignaEnvoy.com. A change of address may result in a new membership card being issued.

Full details of the Cigna Provider Directory can be found by accessing our customer portal www.CignaEnvoy.com. To register for access to the Cigna customer portal, access the web portal and follow the instructions online. You will need your membership details which can be found on your membership card. Alternatively, you can contact our customer service team who will be happy to assist you in locating a US provider. Our team can be contacted by using the 24-Hr Helping number on your membership card.

Out-of-Network Care

If you choose to receive services from out-of-network US providers, the Network Savings Programme provides access to discounts from many physicians, hospitals and other facilities not otherwise participating in the Cigna PPO Network. We do however encourage you to use the in-network Cigna providers to optimise discounts and quality service.

To receive available discounts for providers included within the Network Savings Programme, please present your Cigna membership card. You can contact our customer service team who will be happy to assist you in locating a US provider. Our team can be contacted by using 24-Hr Helpline number on your Cigna membership card.



Claiming Procedure

Submitting your claim

Please ensure you submit your claim as soon as reasonably practicable following the start of treatment, and no later than 12 months from the start of treatment. Prompt filing results in faster payment of your claims. Claims received more than 12 months after the start of treatment will not be paid.

We recommend that you contact us to tell us about your expected claim no later than 90 days from the start of treatment and that you should submit your claim to Cigna in writing using a Cigna claim form within 6 months from the start of treatment. A claim form is not always necessary, providing we receive confirmation of your medical condition and treatment details.

To enable us to process your claim as quickly as possible you should ensure you send your claim form or such other document telling us about your claim which must describe the occurrence, nature and extent of the treatment and clearly itemise the charges incurred together with all supporting documentation regarding your claim such as invoices. Failure to provide all such information may require us to contact you to obtain additional information which could delay reimbursement of your claim.

In the event the claim together with all the supporting documentation is not submitted within a timely manner then the processing of the claim could be delayed or in some instances may not be paid.

Where treatment takes place at an in-network provider, QHMS/Cigna will settle your receipt(s) directly with the provider. Please ensure you present your Cigna/QHMS co-branded card upon registration to the provider. You only need to pay any applicable co-insurance to the provider at the time of receiving treatment.



For medical claims incurred in Hong Kong, please forward your HONG KONG CLAIM FORM and medical receipt(s) to:

QHMS

By Mail: Quality Healthcare Medical Services Ltd,
3/F, Skyline Tower, 39 Wang Kwong Road, Kowloon Bay, Kowloon,
Hong Kong

By E-mail (Recommended): Cignalinks@qhms.com

By Fax: +852 2851 2845

For claims enquires, please call QHMS 24-hour hotline at +852 8205-8205

For medical claims incurred outside of Hong Kong, and any dental/vision claims regardless of location of treatment, please forward your INTERNATIONAL CLAIM FORM and medical receipt(s) to:

Cigna

By Mail: Cigna Global Health Benefits
1 Knowe Road, Greenock, Scotland, PA15 4RJ

By E-mail (Recommended): iceasia@cigna.com

By Fax: +44(0) 1475 492424

For claims enquires, please call Cigna 24-hour Global Helpline at +44(0)1475 551441



Tips to Speed Claims Process

- Provide a diagnosis or explanation of treatment.
- State how and where you want the reimbursement issued.
- Where the payment method selected is electronic bank transfer, full details must be provided, including bank name and address , account name, account number and routing code.
- Email scanned copies instead of mailing or faxing.
- Email: Cignalinks@qhms.com (for HK medical claims only)
iceasia@cigna.com (for overseas medical claims and any dental /vision claims, if applicable)

A claim form is not always necessary, providing we receive confirmation of your medical condition and treatment details. In order for us to assess your claim in full, we may contact the provider for further details regarding your claim.

Remember you can track the progress of your claim by accessing the secure customer website, www.CignaEnvoy.com

Online Claims Submission

If you are a registered user of www.CignaEnvoy.com you can submit claims through the secure web portal in an easy to follow five step process. In addition to being able to submit claims online, you can view claims that have been previously submitted online.



Cigna Pharmacy Management

Customers based in the USA have access to Cigna Pharmacy Management. There is no need to submit a claim when accessing one of the 52,000 pharmacies within this network. Simply present your membership card and charges will be sent directly to Cigna. To determine if your preferred pharmacy is in the network simply log into the secure customer website, www.CignaEnoy.com where you can access the pharmacy directory.

Frequently Asked Questions

Is my membership card a credit or payment guarantee card?

- No. The membership card is purely a means of identifying you. It has no payment capabilities. You should contact the Cigna helpline for payment guarantees or queries.

Will my spouse and children be covered?

- Yes. Providing your company has agreed to include them under your cover.

Can I choose the medical provider of my choice?

- Yes, however if you contact the Cigna helpline before treatment they will assist in arranging payment directly to the medical practitioner. If you are located in Hong Kong you can call the local QHMS Customer Service helpline number and they will provide details of an in-network provider.



NAVIGATOR

Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

Cigna Worldwide Life Insurance Company Limited, registered in Hong Kong, Level 14 and 15, 28 Hennessy Road, Wanchai, Hong Kong. Regulated by the Office of the Commissioner of Insurance for the conduct of long-term insurance business in Hong Kong.



ONLINE

AS PART OF OUR "GO GREEN" STRATEGY

HK HELP GUIDE/HK/ENG/1114