

GUARANTEE OF PAYMENT

A Guarantee of Payment (GOP) assures payment directly to a health care provider outside the United States for covered services. This helps prevent you from having to pay for services that would normally be covered under your plan.

What does a GOP include?

Scheduled service, date of service to be performed, level of benefits, cost of service, deductible, coinsurance, and more.

Why is a GOP important?

- › Using a GOP increases access to care around the world.
- › Reduces out-of-pocket expenses at those health care providers who do not, per normal practice, directly bill Cigna (please note: You are responsible for any applicable coinsurance, deductible or copays per your plan).
- › Enables the hospital to bill us directly.
- › Allows Cigna's Medical Review Team to consult on the services being rendered, providing you the best care possible.

Who is responsible for requesting a GOP?

- › If a health care provider requests payment up front, always ask them to contact Cigna Global Health Benefits (CGHB) per the normal process that they use to verify benefits and confirm payment by CGHB for urgent/emergency services on your behalf.
- › If you are requesting a GOP for urgent/emergency service, call the toll-free number on the back of your Cigna ID card. CGHB will verify benefits and confirm payment.
- › If you are requesting a GOP for a service/procedure planned in the future through consultation with your health care provider, they should contact CGHB per the normal process that they use to verify benefits and confirm payment by CGHB for any services on your behalf.

What Information is needed for a GOP?

- › Hospital/Facility performing the services
- › Country where services will be rendered
- › Facility fax number, phone number and email address
- › Requesting provider name, phone number and email address
- › Recipient (who will receive the GOP)
- › Patient name
- › Patient Cigna ID number
- › Diagnosis
- › Procedure to be performed
- › Dates of service
- › Statement on GOP summarizing service to be covered: **"Please issue a GOP for xxxx reason"**
- › Please include in subject heading of email communication: **"Urgent XXcompany nameXX GOP request - (customer name and ID number)"** and mark as "High Importance"

Customers may request a GOP at any time. Coverage will depend on CGHB's clinical department reviewing the services for medical necessity, and your benefits and eligibility at the time of treatment. Once the information is received, we ask that you allow up to at least one business day for confirmation, unless urgent service(s) is required for your GOP to be completed.

We are always happy to assist you; let us know if there is anything else you need. Our Service Center is available 24/7 toll-free at **1.800.441.2668**, direct at **1.302.797.3100** or at **CignaEnvoy.com**.

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