

# CignaLinks

## Quick reference guide



### What is CignaLinks?

The CignaLinks® program integrates global health care 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 partners receive eligibility data for all eligible customers in their country or region.<sup>1</sup> 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 Hong Kong and a citizenship of Brazil would be eligible for both the CignaLinks Hong Kong and CignaLinks Brazil programs. For this reason, it is very important for Cigna Healthcare®, Global Health Benefits to have accurate work location and citizenship data for all employees, as well as dependents on assignment at all times. If an employee's work location changes, Cigna Healthcare 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 provider or facility at the time of service. Customers should use their Cigna Healthcare 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 Healthcare 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.



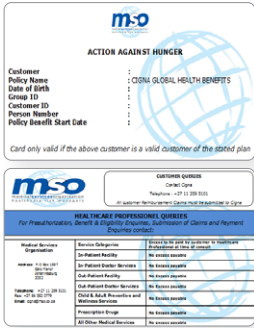



## Global Health Benefits

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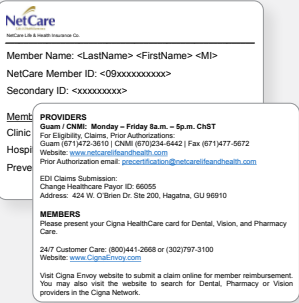


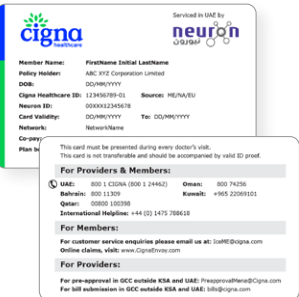


Offered by Cigna Health and Life Insurance Company or its affiliates.





# CIGNALINKS PROGRAM COUNTRY SPECIFIC DETAILS

Country or region	Network partner	Separate ID card?	Key details
<b>Africa</b> (Nigeria, South Africa)	<p>Medical Services Organization (MSO)</p> 	Yes	<ul style="list-style-type: none"> <li>MSO ID cards are issued for the employee and all dependents.</li> <li>Cigna Healthcare ID number is printed on the card.</li> <li>Customers should contact Cigna Healthcare, Global Health Benefits with any questions.</li> <li>For vision and dental, and other ancillary services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Healthcare, Global Health Benefits.</li> </ul>
<b>Australia</b>	<p>GU Health</p> 	Yes	<ul style="list-style-type: none"> <li>Only employees and their spouses receive GU ID cards. Dependent names are listed on main (employee/spouse) cards.</li> <li>Customers can call GU at the number on the back of the card.</li> <li>A specific GU ID number is assigned.</li> <li>ID cards can be swiped like a credit card at specific facilities, but not all health care providers have this technology. If a GU card is reissued, the previous card becomes invalid.</li> <li>For vision and dental services,<sup>2</sup> customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Healthcare, Global Health Benefits.</li> </ul>
<b>Brazil</b>	<p>Gama Saúde</p> 	Yes	<ul style="list-style-type: none"> <li>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 Healthcare ID number is not displayed.</li> <li>ID cards are printed in Portuguese and the local Gama Saúde phone number is only for health care professionals.</li> <li>Customers should contact Cigna Healthcare, Global Health Benefits with any questions.</li> <li>For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Healthcare, Global Health Benefits.</li> </ul>
<b>Canada</b>	<p>Cowan Insurance Group</p> 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for the employee and all dependents.</li> <li>Cowan will help employees determine if they are eligible for a specific provincial health care system in Canada. If eligible, a separate provincial ID card will be issued.</li> <li>A dedicated phone number for Cigna Healthcare customers is displayed on the back of the ID card.</li> <li>An activation sticker is placed on each Cowan ID card.</li> <li>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.</li> </ul>



## CIGNALINKS PROGRAM COUNTRY SPECIFIC DETAILS

Country or region	Network partner	Separate ID card?	Key details
<b>Guam</b> (Guam and the Commonwealth of North Mariana Islands)	<b>NetCare Life &amp; Health Insurance</b> 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for the employee and all dependents.</li> <li>A local NetCare phone number is displayed on the back of the ID card for use by health care providers only. Customers should call the Cigna Healthcare number, which is also displayed on the back of the ID card.</li> <li>For dental, vision, and pharmacy services customers should present their Cigna Healthcare ID card.</li> </ul>
<b>Hong Kong</b>	<b>Quality Healthcare Medical Services LTD (QHMS)</b> 	No	<ul style="list-style-type: none"> <li>Employees and all dependents receive a Cigna Healthcare, Global Health Benefits ID card, which includes the QHMS logo on it.</li> <li>Local QHMS and Cigna Healthcare phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>A digital version of the card is available on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a>.</li> <li>For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement to Cigna Healthcare, Global Health Benefits.</li> </ul>
<b>Middle East</b> (United Arab Emirates [UAE])	<b>CIME<sup>3</sup>/Neuron</b> 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employee and all dependents residing in country with the employee</li> <li>ID cards expire on the last day of the policy/plan year and Neuron will reissue cards as long as employer and employee (and dependents) compliance information is current and on file. ID cards are issued for employee and dependents residing in country with the employee.</li> <li>The ID card displays a Neuron-specific ID number and the Cigna Healthcare ID number.</li> <li>Local phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>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 to Cigna Healthcare, Global Health Benefits.</li> <li>In the UAE, the Neuron network should be utilized. If traveling to Bahrain, Kuwait or Qatar, the Cigna Healthcare direct network should be utilized. Customers can view all networks on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a> or the app.</li> </ul>
<b>Middle East</b> (Bahrain and Kuwait)	<b>Cigna/Neuron</b> 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employee and all dependents residing in country with the employee</li> <li>ID cards expire on the last day of the policy/plan year and Neuron will reissue cards. ID cards are issued for employee and dependents residing in country with the employee.</li> <li>The ID card displays a Neuron-specific ID number and the Cigna Healthcare ID number.</li> <li>Local phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>In Bahrain and Kuwait, the Cigna Healthcare direct network is utilized. If traveling to the UAE, customers should access the Neuron network. Customers can view all networks on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a>.</li> </ul>

# CIGNALINKS PROGRAM COUNTRY SPECIFIC DETAILS

Country or region	Network partner	Separate ID card?	Key details
<b>Middle East</b> (Oman)	MedNet 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employee and all dependents residing in country with the employee</li> <li>ID cards expire on the last day of the policy/plan year and Neuron will reissue cards. ID cards are issued for employee and dependents residing in country with the employee.</li> <li>The ID card displays a Neuron-specific ID number and the Cigna Healthcare ID number.</li> <li>Local phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>In Oman, the MedNet direct network is utilized. If traveling to the UAE, customers should access the Neuron network. Customers can view all networks on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a>.</li> </ul>
<b>Middle East</b> (Qatar)	AlKhaleej 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employee and all dependents residing in country with the employee</li> <li>ID cards expire on the last day of the policy/plan year and Neuron will reissue cards. ID cards are issued for employee and dependents residing in country with the employee.</li> <li>The ID card displays a Neuron-specific ID number and the Cigna Healthcare ID number.</li> <li>Local phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>In Qatar, the Cigna Healthcare direct network is utilized. If traveling to the UAE, customers should access the Neuron network. Customers can view all networks on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a>.</li> </ul>
<b>Middle East</b> (Kingdom of Saudi Arabia [KSA])	Total Care Saudi (TCS) 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employer sponsored employees and dependents residing in country with the employee</li> <li>ID cards expire on the last day of the policy/plan year and TCS will reissue cards, as long as they have current information on file. ID cards are issued for employee and dependents residing in country with the employee.</li> <li>The ID card displays a specific TCS ID number and the Cigna Healthcare ID number.</li> <li>Local KSA phone numbers and email address are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>Customers may be eligible for vision and dental benefits in the KSA. Customers will typically be required to pay up front at the time of service and submit a claim to Cigna Healthcare for reimbursement.</li> <li>In the KSA, the TCS network should be utilized. When traveling to the UAE, customers should access the Neuron network. When traveling to Bahrain, Kuwait or Qatar, the Cigna Healthcare direct network should be utilized. Customers can view all networks on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a>.</li> </ul>
<b>Southeast Asia</b> (Indonesia, Malaysia, Singapore)	Parkway Health 	No	<ul style="list-style-type: none"> <li>Employees and all dependents receive a Cigna Healthcare ID card which includes the Parkway logo.</li> <li>A local Parkway phone number is displayed on the back of the ID card for use by health care providers only. Customers should call the Cigna Healthcare number, which is also displayed on the back of the ID card.</li> <li>A digital version of the card is available on <a href="https://www.CignaEnvoy.com">CignaEnvoy.com</a>.</li> <li>For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Healthcare, Global Health Benefits.</li> </ul>



CIGNALINKS PROGRAM COUNTRY SPECIFIC DETAILS			
Country or region	Network partner	Separate ID card?	Key details
<b>Spain</b>	Cigna Spain 	Yes	<ul style="list-style-type: none"> <li>ID cards are issued for employees and all dependents.</li> <li>A local Spain phone number is displayed on the back of the ID card and is for health care provider use only.</li> <li>The phone number displayed for customers is routed to Cigna Healthcare's customer service.</li> <li>For vision and dental services, customers will be required to pay up front at the time of service and submit a claim for reimbursement by Cigna Healthcare, Global Health Benefits.</li> </ul>
<b>United Kingdom</b>	Cigna UK 	No	<ul style="list-style-type: none"> <li>Employees and all dependents receive a Cigna Healthcare, Global Health Benefits ID card, which is gray rather than white, which assists with network access in the UK.</li> <li>Cigna Healthcare phone numbers are displayed on the back of the ID card and can be used by customers and health care providers.</li> <li>A digital version of the card is available on <a href="https://www.cignaenvoy.com">CignaEnvoy.com</a>.</li> <li>For medical, vision and dental services with health care providers who do not participate in direct billing with Cigna Healthcare customers will be required to pay up front at the time of service and submit a claim for reimbursement with Cigna Healthcare, Global Health Benefits.</li> </ul>

## The CignaLinks global network.



**Australia**  
CignaLinks Australia

**Hong Kong**  
CignaLinks Hong Kong

**South Africa, Nigeria**  
CignaLinks Africa

**Brazil**  
CignaLinks Brazil

**KSA, UAE, Qatar, Bahrain, Kuwait, Oman**  
CignaLinks Middle East

**Spain**  
CignaLinks Spain

**Canada**  
CignaLinks Canada

**Singapore, Malaysia, Indonesia**  
CignaLinks Southeast Asia

**United Kingdom**  
CignaLinks UK

**Guam, CNMI<sup>4</sup>**  
CignaLinks Guam

## Why doesn't Cigna Healthcare offer a CignaLinks program everywhere?

Over the past 50 years of serving globally mobile individuals, Cigna Healthcare, Global Health Benefits has developed a robust network of health care providers outside the United States. In most countries, Cigna Healthcare global ID cards are recognized and accepted by many health care providers and facilities, and they are willing to bill Cigna Healthcare 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.

Customers can search for both Cigna Healthcare direct network and CignaLinks network health care providers around the world by clicking the 'Find a Provider' tab at [CignaEnvoy.com](https://CignaEnvoy.com). We always encourage customers to call Cigna Healthcare, Global Health Benefits if they have any questions.



### We're here for you. Anytime you need us.

Our global service center is open 24 hours a day, seven days a week. To reach us, dial **800.441.2668** or **+1.302.797.3100**, and you can always reverse the charges. You can also fax us directly at **+1.302.797.3150** or toll-free at **1.800.243.6998**.



## 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 customer kit (please click on each country or region to learn more).

- [CignaLinks Africa](#) – MSO
- [CignaLinks Australia](#) – Grand United (E)  
(for employees with full Australia Medicare eligibility)
- [CignaLinks Australia](#) – Grand United (A & CI)  
(for all other employees)

- [CignaLinks Brazil](#) – Gama Saúde
- [CignaLinks Canada](#) – Cowan Insurance Group

- [CignaLinks Guam](#) – NetCare
- [CignaLinks Hong Kong](#) – QHMS

A CignaLinks welcome email is sent with a link to the customer kit (if employee email address is on file).

- **CignaLinks Middle East**
  - [Bahrain, Kuwait, UAE](#) – CIME
  - [KSA](#) – TCS
  - [Qatar](#) – Alkhaleej
  - [Oman](#) – MedNet

- [CignaLinks Southeast Asia](#) – Parkway Health  
A CignaLinks welcome email is sent with a link to the customer kit (if employee email address is on file).

- [CignaLinks Spain](#) – Cigna Healthcare
- [CignaLinks United Kingdom](#) – Cigna Healthcare  
A CignaLinks welcome email is sent with a link to the customer kit (if employee email address is on file).

## Global Health Benefits



1. The client (employer) must participate in the CignaLinks program in order for customers to be eligible. 2. Australian citizens categorized as "E" should submit their claims directly to GU Health. 3. Customers may be eligible for vision and dental benefits in UAE, Qatar, Oman, Bahrain, Kuwait and the Kingdom of Saudi Arabia depending on their plan design. Customers will typically be required to pay up front at the time of service and submit a claim to Cigna Healthcare for reimbursement under their global policy. 4. Commonwealth of the North Mariana Islands.

Product availability may vary by location and plan type and is subject to change. Products may not be available in all jurisdictions and are excluded where prohibited by law. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative. References to a third party or its products do not constitute an endorsement or warranty thereof.

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