



YOUR HEALTH PLAN IN A NUTSHELL

Get to know your Medical Insurance Plan MIP

www.cignahealthbenefits.com





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Welcome!

We've got you covered

You now have access to your personal Group medical insurance plan through your employer. We're glad to have you with us!

What's in it for me?

Your plan gives you peace of mind. If you ever need medical treatment, you can rest assured that your expenses will be covered as defined under your plan. And that's not all. As a plan member, you enjoy:

- › 24/7 customer support,
- › online information and services,
- › access to health care providers worldwide,
- › dedicated support and assistance from our in-house clinical team and much, much more.

What's Cigna's role?

We provide support when you need it most. As the administrator of your Group medical insurance plan, we take care of your claims and reimbursements.

Why should I read this brochure?

This brochure contains everything you need to know to benefit from your health plan. Read it thoroughly to:

- › discover where to find the details of your plan,
- › learn what to do when you need medical care,
- › get step-by-step instructions on how to claim your expenses.

The *terms in italics* are explained on p. 18.



RUNNING ON YOUR SCHEDULE

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WE'RE HERE FOR YOU 24/7

Whether it's a question on the benefits of your Medical Insurance Plan, a particular claim or in case of emergency, don't hesitate to contact us. Wherever you are, help is not far away. Just call, fax or send us an email. We speak your language and are always available to answer any of your questions. There's no need to memorise our contact details, they're all on your *membership card*.

- › telephone number
- › fax number
- › email address
- › postal address



- › In case of an emergency, call us as soon as possible, or ask someone else to do it.
- › If you're hospitalised or when you contact us, we can easily identify you by your insurance number mentioned on the card. This number is your **UN MIP Insurance Number**. It is composed of UN's client number with Cigna (414) and your 6-digit UN Insurance Number and is the same for you and your enrolled family members. What's more, this number gives you access to our online information and services.



Prefer to see how things work?

Go to www.cignahealthbenefits.com/videos for short video tutorials. Easy, right?

YOUR EASY ACCESS TO HEALTH CARE



Your (e-)membership card

the key to quick, seamless and stress-free support



Your personal webpages

online information at your fingertips



Cigna in your pocket

Cigna Health Benefits App



Worldwide access

to health care providers and medical advice and support services



Membership has
its privileges.

Your (e-)membership card

The *membership card* you received is your key to quality health care. Thanks to this handy pocket-sized card, you can ...



1. benefit from direct payment

Your *membership card* allows a hospital to set up *direct payment* with us, so we can pay your medical bill for you. Instead of having to worry about money, you can focus on getting well. (Find out more about this service on p. 13.).



2. get in touch with us

Keep your card with you at all times: it features all the contact details you need to reach us anytime, anywhere. Thanks to your personal reference number mentioned on the card, we can easily identify and assist you.



3. access our online information and services

Your personal reference number also gives you access to our online information and services.



You can find an **electronic version** of your card at all times on your *personal webpages* or on the Cigna Health Benefits mobile app.

Your personal webpages

Your *personal webpages* contain a **wealth of information** regarding your plan. Through this website, you can also access our **online services**. Everything you need is right at your fingertips, available 24/7.

A wealth of information and tools to manage your plan

Your *personal webpages* are the go-to place if you want to:

- › consult our worldwide network of health care providers,
- › have a complete understanding of your coverage,
- › file a claim,
- › check your *Online settlements*,
- › update your personal details.



How do I access my personal webpages?

Step 1: Go to **www.cignahealthbenefits.com** and click 'Plan members'.

Step 2: Type out your personal reference number you can find on your *membership card*.

Step 3: Follow the guidelines on the screen.



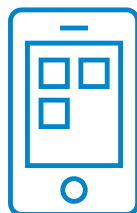
CIGNA IN YOUR POCKET

Cigna Health Benefits App

Manage your health plan right from your smartphone! Download the free app at the Apple App StoreSM or Google PlayTM Store for AndroidTM and enjoy these special features.

With the app, you can:

- › submit a claim taking a picture of your invoice*;
- › download or send an electronic version of your membership card for you or a family member;
- › consult past claims or track the status of your pending claims;
- › search for a doctor, hospital or facility, and save the search results;
- › consult your benefits;
- › check your remaining plan balances;
- › update your personal information;
- › contact us with the tap of a finger.



The app is free to download from the App StoreSM or Google PlayTM.



*(if applicable for your duty station)



Cigna settles the bill directly with the hospital.

Access to health care providers ...

Looking for a doctor or a hospital? You can select the health care provider of your choice, or rely on our **professional network** of hospitals, doctors and specialists. Simply go to your *personal webpages* on www.cignahealthbenefits.com to access our search tool.



What are the benefits of relying on Cigna's network?

When visiting an in-network doctor or hospital, you:

- › **minimise** your *out-of-pocket expenses* and prolong the time it takes to reach your plan's ceilings,
- › benefit from the *direct payment agreements and discounts* we've negotiated for you,
- › enjoy access to the **highest level of medical care**.



... and medical advice and support services

Thanks to your plan, you can also benefit from personalised medical advice and support services. We have but one goal: making sure you get the care that's just right for you. Depending on your case, and if you qualify for our medical programmes, one of our trained nurses will contact you. Participation is 100% voluntary and confidential.

- › **Medical support**
assistance in setting up care you need during or after a *hospitalisation*
- › **Chronic condition management**
coaching and one-on-one advice and support when you are diagnosed with a chronic condition
- › **Decision support**
get a second opinion by experienced, world class specialists

Go to your *personal webpages* to learn more on our in-house medical advice and support services and how to contact our medical team.



WHAT AM I COVERED FOR?

What's covered under my plan?

Your employer is concerned about your wellbeing. Your Group medical insurance plan is a testament to this.

Find an overview of the benefits, exclusions and affiliation procedures on your *personal webpages*.



Who's insured?

National staff members and their dependents, as well as eligible retirees and their dependents.



Keep your personal information up to date

Has your personal situation changed? Please keep your online profile up to date on your *personal webpages*. It might be that the info you wish to update is not available online. In that case just let your HR department know straight away so they can inform us.

WHAT DO I HAVE TO DO IN CASE OF ...



... hospitalisation or an emergency

Hospital admissions, both planned and unexpected, can be stressful. To help you out, we've outlined the **steps you have to take**.



If a medical emergency occurs, call us or have someone else call us as soon as possible.

Step 1: Look for a suitable health care provider in our search tool. We'll try to arrange *direct payment*, even if your health care provider isn't part of our network.

Step 2: Request a *Guarantee of payment* as soon as possible. Use the form online or download the 'Cost estimate' form and ask the hospital to fill it in. In case of urgent admissions, please call us directly. We'll then send you and the provider a *Guarantee of payment* detailing your cover.

Step 3: Upon admission to the hospital, show your *membership card* and the *Guarantee of payment*. We'll settle the bill directly with the hospital so you can focus on your health.



Informing Cigna on your planned hospitalisation has its benefits!

If you know you'll be admitted to a hospital for *day surgery* or *inpatient care*, please contact us beforehand. You'll be glad you did, because:



1. you don't have to advance the costs

We'll settle your invoices directly with the health care provider, within the terms of your plan. You'll only be charged for *out-of-pocket expenses*.



2. you'll save money

Your *out-of-pocket expenses* will be lower thanks to the preferential rates and discounts we negotiated with most providers in our *network*.

WHAT DO I HAVE TO DO IN CASE OF ...



... accident

Are your injuries the result of **an accident**? If so, please submit a 'Notification of accident' form, which you can find on your *personal webpages*.



We've got you covered!



... outpatient treatment

Are you visiting a doctor or another health care provider? Use the 'Pay & claim' formula: simply pay the invoice and claim your expenses with us afterwards. You don't have to contact us beforehand.

For more information on claiming, see p. 16.

HOW DO I CLAIM MY EXPENSES?

Pay & claim

Are you visiting a doctor or another health care provider? Simply pay the bill and claim your expenses with us afterwards. Here's how.



Step 1: Pay for your medical expense

Your provider will give you an invoice to pay.



Step 2: Claim your expenses with us

Fill in the claim form on your *personal webpages*. Submit the form to us, along with the necessary supporting documents: detailed invoice, prescription, etc. You can find out which documents to add on your *personal webpages*.



Step 3: Your claims are processed

We process your claim in the currency and within the time limits stipulated by your plan. If we need more documentation or information, we'll contact you. On the homepage of your personal webpages, you can see at a glance the status of your latest claims.



Step 4: We reimburse you

Your expenses will be paid into the bank account you've indicated on your claim form or via payroll, depending on the set up at your location. You'll always be informed when your claim has been processed. We'll send you a settlement note specifying the reimbursement details, either by post or by email if you have opted for our *Online settlements* service.



Want to see how this works?

Go to www.cignahealthbenefits.com/videos for short videos on the submission and the settlement of your claim.

Why claim online?

Use our paperless online claiming service for a smooth and swift reimbursement.

By claiming online*:

- › you save a great deal of time and effort,
- › you sidestep potential delays in the postal service or pouch shipment,
- › you play a key role in our commitment to the environment by helping us reduce paper waste.



Subscribe to
online claiming on your
personal webpages.

* if applicable for your duty station (Lebanon and DRC currently are excluded from the online claiming feature).



TERMS USED IN THIS BROCHURE

Day surgery

Surgery performed on a same-day basis without an overnight stay.

Direct payment

If you use this service, you only need to pay your own share of the cost. The part covered by your plan is directly billed to us by your health care provider.

Guarantee of payment

A letter of guarantee that we issue to specify your eligibility, cover and reimbursement rate per type of cost.

Inpatient care

Treatment that requires hospital admission and one or more overnight stays.

Health care provider network

We've established a worldwide quality network of several thousands of health care providers. This network is continuously being monitored and adapted to your needs. We've made direct payment agreements with all the providers in our network and preferential tariff agreements with most of them.

**Membership card**

This is the personal card you receive upon affiliation. It contains all our contact details and your personal information. You'll need this card when you require medical care or when you contact us.

Out-of-pocket expenses

The portion of the bill that isn't covered by your medical plan.

Outpatient treatment

Same-day treatment that does not require hospital admission and that may also be performed outside the premises of a hospital.

Personal webpages

We've created personal webpages which you can access anytime, anywhere. These pages provide you with all the necessary information regarding your cover and they're your gateway to our online services.

Online settlements

This secured online service gives you access to an overview of all settlement information, including reimbursement and payment details.

Prefer to see how things work?

Go to www.cignahealthbenefits.com/videos for short video tutorials. **Easy, right?**

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