

### Welcome

#### More access. Less hassle.

It's like an upgrade from business class to first class. It's Cigna*Links*® Southeast Asia - a great health plan that's been made even better.

By joining forces with ParkwayHealth™, we're able to offer easier access to care, quick claims processing, and a large network of health care professionals across Singapore, Malaysia and Indonesia. Plus, it makes the entire health care process even easier. In-network benefits typically have low coinsurance and there are no claims to file. It's enhanced health coverage created with you in mind.

# Think of your ID card as your health passport.

Your ID card, currently on its way to you, will make getting the care you need easier. When you visit a health care professional or facility, simply show your card. Because it's a joint Cigna and ParkwayHealth ID card, it's the only card you need, no matter where life takes you.



### Need to find a doctor? We'll help.

If you need assistance finding the right doctor or hospital, go to **CignaEnvoy.com**. From there:

- > Log in with your ID number and password.
- > Click the "Find Health Care" tab.
- > Select "Country" from drop-down.
- > Follow the directions on the screen.

Or if you prefer, you can call our global service center To reach us within Singapore, dial **1.800.797.3100**. Outside Singapore, dial **1.800.253.7052** or

**+44 (0)1475.492.197** and you can reverse the charges. Our multilingual customer service representatives are ready to help you find the best health care professional or facility for your individual needs.

## Cigna Global Health Benefits®



### An innovative approach to health care

### A few quick tips.

Maybe you stay in the network to keep your health care simple and cost effective. Or maybe you prefer the flexibility to see whomever you want. Either way, here are some things to remember.

If you see someone in-network, remember to show your ID card and a valid form of identification - like a passport or driver's license. When you stay in the ParkwayHealth network, there are no forms to fill out and little to no coinsurance, depending on your plan.

**If you see someone out-of-network**, you may need to pay for the services when you are treated. To file a claim for reimbursement, just use your standard Cigna claim form.

If you prefer, you may also arrange a guarantee of payment before visiting an out-of-network doctor or hospital. To learn more about this option, call our global service center.

Remember that dental, vision and chiropractic care are all considered out-of-network services.

It makes health care easier, claims processing more efficient, and it helps you get the personal attention you deserve. It's CignaLinks Southeast Asia and it's just one of the ways Cigna helps provide easy access to quality health care around the world.



### 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 from within Singapore, dial **1.800.797.3100**. Outside Singapore, call **1.800.253.7052** or **+44.(0)1475.492.197** and you can always reverse the charges.



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