

CignaLinks

Brazil

Welcome

More access. Less hassle.

It's like an upgrade from business class to first class. It's CignaLinks® Brazil - a great health plan that's been made even better.

By joining forces with Gama Saúde, one of Brazil's largest health networks, we're able to offer you access to quality care with more than 20,000 in-network health care professionals and facilities. Plus, it makes the entire health care process even easier. In-network benefits are covered at 100%, minimizing out-of-pocket costs and the need to file claims. It's enhanced health coverage created with you in mind.

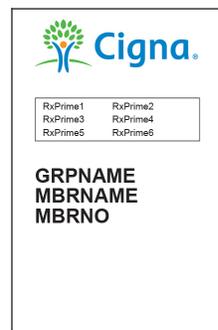
Two cards are better than one.

When you're in Brazil, take your Gama Saúde ID card when you visit any health care professional or facility. If you need health care when you're outside of Brazil, use your global Cigna ID card and claim form instead. Either way, you'll get the care that's best for you, 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.



If you prefer, you can call our global service center at **800.441.2668, 001.302.797.3100** or **+44.(0)1475.492.197**. You can even reverse the charges.

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 Gama Saúde ID card and a valid form of identification – like a passport or driver’s license. When you visit an in-network health care professional or facility for services that are covered by your benefit plan, there are often no forms to fill out or out-of-pocket costs.

If you visit an out-of-network health care professional or facility, you may need to pay for the services when you are treated. While you may have some out-of-pocket costs, you can file a claim for reimbursement with your standard Cigna claim form. Depending on your coverage, you may be reimbursed for some or all of your costs. For more details, please review your plan documents.

Remember that dental, vision, chiropractic, outpatient prescription drugs, and some other services are not covered under CignaLinks Brazil. If they are covered by your Cigna global plan, you can still receive these services, pay out-of-pocket, then file a claim for reimbursement.



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, 001.302.797.3100** or **+44.(0)1475.492.197** and you can always reverse the charges. You can also fax us directly at **001.302.797.3150/+44.(0)1475.492.424** or toll-free at **800.243.6998**.

It makes health care easier and it helps you get the personal attention you deserve. It’s CignaLinks Brazil, and it’s just one of the ways Cigna helps provide easy access to quality health care around the world.



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