Decision Support Program

Tailored advice from top global experts

We strive to empower our customers towards the right care and support at the right time. With rare diseases, serious illnesses and other conditions that are extremely difficult to diagnose and handle, choosing the right care path is not always straightforward.



Decision Support explained

A Cigna Healthcare nurse case manager will discuss the patient's situation and, with consent, co-ordinate their referral into the Decision Support Program.

In partnership with Teladoc, this program provides peace of mind with an independent expert virtual review of the patient's diagnosis along with their recommendations on the most appropriate care.

Cases are reviewed by globally renowned doctors who are from the best medical centres around the world and are leading experts in their field.

See our member journey graphic

Based on the patient's preferred way forward, their Cigna nurse case manager will continue to co-ordinate their care to ensure a full and healthy completion of their treatment plan.

Resolving uncertainty

Receiving a diagnosis – for either ourselves or a family member - can be a shocking and even life-changing moment. **Typical questions include:**

- What does this diagnosis mean?
- Is surgery necessary?
- Did the doctor give me the right advice?
- What are the alternative options?

When living and working overseas, it's also important to know where the best local health care facilities can be found.

Supporting our employees

Receiving a diagnosis – for either ourselves or a family member - can be a shocking and even life-changing moment. **Typical questions include:**

- Renowned medical consultants help patients make informed decisions about correct diagnoses and the optimal treatment options, relevant to their personal situation.
- Chances of developing a more serious illness are reduced by identifying options for earlier intervention.
- Patients gain confidence about the quality of their care in the knowledge that the proposed treatment plan is appropriate and necessary.
- Patients gain more clarity and peace of mind.

What's more, this convenient, multi-lingual and fully confidential service is completely voluntary, with no out-of-pocket expense.



Global Health Benefits

Supporting best outcomes with cost control

Decision Support changes the course of treatment for many patients:

59 %	16 %	20 %
change to treatment	change to diagnosis	avoided unnecessary
(major & minor)	(major & minor)	surgery

And, whilst achieving savings is not the goal of the service, we have seen an economic impact as a result of changes in diagnoses and/or treatment plan. Not only are less invasive procedures and options for earlier intervention less costly, these outcomes also mean less time taken away from work to manage the health issue.

As an employer, this means:

- Assurance that you are paying for the right care
- Positive impact on health outcomes and benefits spending
- Retention of a satisfied, healthy and productive workforce



About Teladoc's network

As the global market leader in virtual care, our partner Teladoc works with leading physicians from around the world, spanning more than 450 medical specialties and sub-specialties. These international experts really understand specific conditions and are the eminent source for information within the medical community because of the importance of their publications, the number of cases they have successfully treated and their prestigious standing at the leading medical centers around the world.

Top three requested specialties



- The Decision Support Program is not intended to be used for emergency, experimental, unproven or urgent medical treatment. Likewise, it should not be used to identify alternative treatment which has been denied under Cigna policy cover.
- Participating in the program does not ensure that a specific treatment recommended by Teladoc will automatically be covered. Coverage for all services is determined by the terms and conditions of the member's Cigna Healthcare policy.
- · All medical reports shared with Teladoc will remain confidential.



Global Health Benefits

Cigna Healthcare offers global telehealth in partnership with Teladoc. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service. Telehealth services may not be available in all jurisdictions. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and prescriptions are not guaranteed to be written. Providers are solely responsible for any treatment provided and are not affiliated with Cigna Healthcare. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.

Telehealth services are an optional program offered to you by your employer. Telehealth services may not be available in all jurisdictions. Terms and conditions may apply.

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.

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