

# CignaLinks Middle East

Bahrain • Kuwait • United Arab Emirates

Greater access, fewer hassles



## Welcome

### First-class care made simple.

Being on assignment in a foreign country can be exciting, but it can sometimes be stressful too. One thing you won't have to worry about is accessing health care. That's because you're covered by Cigna Insurance Middle East (CIME).

By using your CIME ID card, you'll have access to top-notch, hassle-free health care throughout the Gulf Cooperation Council<sup>1</sup> (GCC). If you visit an in-network provider or facility, there are often no forms to complete or upfront expenses for services covered by your benefit plan. Please see your plan summary for benefit details and exclusions. Coverage created with you in mind.

### Two cards are better than one.

You should have already received your Cigna Healthcare<sup>SM</sup> global ID card. Present your CIME ID card when you visit a provider or facility within the GCC. Use your Cigna Healthcare global ID card when accessing health care services anywhere else in the world.



The displayed cards are for illustration purposes only.


### Cigna Envoy:

**Cigna Envoy<sup>2</sup> is your personalized online health resource.**




With [Cigna Envoy<sup>®</sup>](#), you can manage your health plan all in one place.




- Use our provider directory to get help finding an in-network contracted health care provider in your location
- View benefits and exclusions, including coverage details for you and your family members, as well as your claim history
- View your ID card information
- Download claim forms, submit and track claims with our online claims tool

### Download the Cigna Envoy mobile app.<sup>3</sup>



Instant, real-time access to your health information on the go. The Envoy App can be downloaded for free from the App Store<sup>®</sup>, Google Play<sup>™</sup> or Amazon.com.<sup>3</sup>





## Global Health Benefits



## How to locate in-network providers.

1. Go to [CignaEnvoy.com](https://CignaEnvoy.com) or download the free Cigna Envoy mobile app.<sup>3</sup>
2. Log in using the prompts provided.
3. Select 'Find a Provider' and choose 'country' from the drop-down menu.
4. You may **filter by your exact location, provider type** (i.e. hospital or provider) or **specialty**.

If you prefer, you can call our global service center:

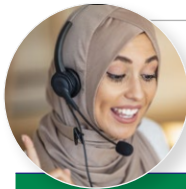
Toll-free: +1.800.441.2668 | Direct: +1.302.797.3100

## Quick tips for accessing care.

Whether you stay in the network to keep your health care simpler and more cost effective or you prefer the flexibility to see whomever you want, here are some things to remember.

**If you visit an in-network health care provider,** remember to show your Cigna Healthcare/ AlKhaleej ID card and a valid form of identification - like a passport. When you visit an in-network health care provider or facility for services that are covered by your benefit plan, there are often no forms to complete or out-of-pocket costs (subject to policy terms and any applicable benefit limits and coverage exclusions).

**If you visit an out-of-network health care provider,** you will 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 a claim form. Depending on your coverage, you may be reimbursed for some or all of your costs. You can log in to [CignaEnvoy.com](https://CignaEnvoy.com) or the mobile app to submit your claim electronically.



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

If you have questions regarding the care that is covered or the services that require pre-approval, please contact us using one of the numbers in the chart below.

| CONTACT                                                            |                                             | BAHRAIN      | KUWAIT         | OMAN       |
|--------------------------------------------------------------------|---------------------------------------------|--------------|----------------|------------|
| Phone: If dialing internationally, use your country's access code. |                                             | 800 11310    | +965 220 69102 | 800 74264  |
| GLOBAL SERVICE CENTER                                              |                                             | QATAR        |                | UAE        |
| +1.800.441.2668<br>(toll-free in the U.S.)                         | +1.302.797.3100<br>(collect calls accepted) | 00800 100401 |                | 800 555333 |

For questions about services or treatment you receive outside of the GCC, please contact our global service center at **1.800.441.2668** or **+1.302.797.3100** and you can reverse the charges. You can also send an email to a customer service representative through [CignaEnvoy.com](https://CignaEnvoy.com).

## Global Health Benefits



1. The Gulf Cooperation Council is a regional intergovernmental political and economic union consisting of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates.
2. Web-based tools, such as Cigna Envoy<sup>®</sup> are available for informational purposes only. These tools are not intended to be a substitute for medical care provided by a physician. The listing of a health care professional or facility in the mobile directories available through the Cigna Envoy mobile app does not guarantee that the services rendered by that professional or facility are covered under your benefits plan. Refer to your plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof.
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