

# CignaLinks Qatar

Greater access, fewer hassles

## Welcome

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 Healthcare<sup>SM</sup> and our partner AlKhaleej Takaful Insurance Company<sup>1</sup> (AlKhaleej) while in Qatar.

By using your co-branded Cigna Healthcare/AlKhaleej card, you'll have access to top-notch, hassle-free health care throughout the Gulf Cooperation Council<sup>2</sup> (GCC), excluding the Kingdom of Saudi Arabia (KSA). 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.

In addition to the Cigna Healthcare global ID card, you will receive a digital copy of your Cigna Healthcare/AlKhaleej card. Please present this co-branded card when you visit a provider or facility within Qatar or the GCC (excluding KSA). Use your Cigna Healthcare global ID card when accessing health care services anywhere else in the world.

## Cigna Envoy:

**Cigna Envoy<sup>3</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>4</sup>

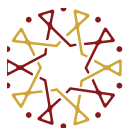


Instant, real-time access to your health information on the go. The Envoy App can be downloaded for free from the App Store<sup>®</sup>, Google Play<sup>™</sup> or Amazon.com.<sup>4</sup>



The displayed cards are for illustration purposes only.

prepared for:



الخليج للتأمين التكافلي  
AlKhaleej Takaful Insurance



## How to locate in-network providers.

1. Go to [CignaEnvoy.com](https://CignaEnvoy.com) or download the free Cigna Envoy mobile app.<sup>4</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:

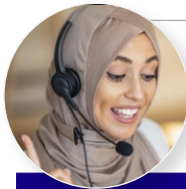
Toll-free: **+1.800.441.2668** | Direct: **+1.302.797.3100**

## 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 22069102	800 74264
GLOBAL SERVICE CENTER		QATAR		UAE
+1.800.441.2668 (toll-free in the U.S.)	+1.302.797.3100 (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).

1. AlKhaleej Takaful Insurance is a Qatari Shareholding Company licensed by Qatar Central Bank C.R. 7095 with QR 255,279,020 capital paid in full and located at 76 Grand Hamad Avenue Area 5, PO Box: 4555 Doha Qatar. Tel: + 974 4404 1111, Fax: + 974 4443 0530. [www.alkhaleej.com](https://www.alkhaleej.com). Reinsured and internationally serviced by Cigna Healthcare. Use and distribution is limited solely to authorized personnel.
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