

PanamERICAN Health Organization

Date : July 2026





Agenda



Who is Cigna Healthcare?



Your Medical Plan coverages



Cigna Healthcare Digital Services



Medical Network



Questions and Answers

Who is Cigna Healthcare?



July 23, 2026

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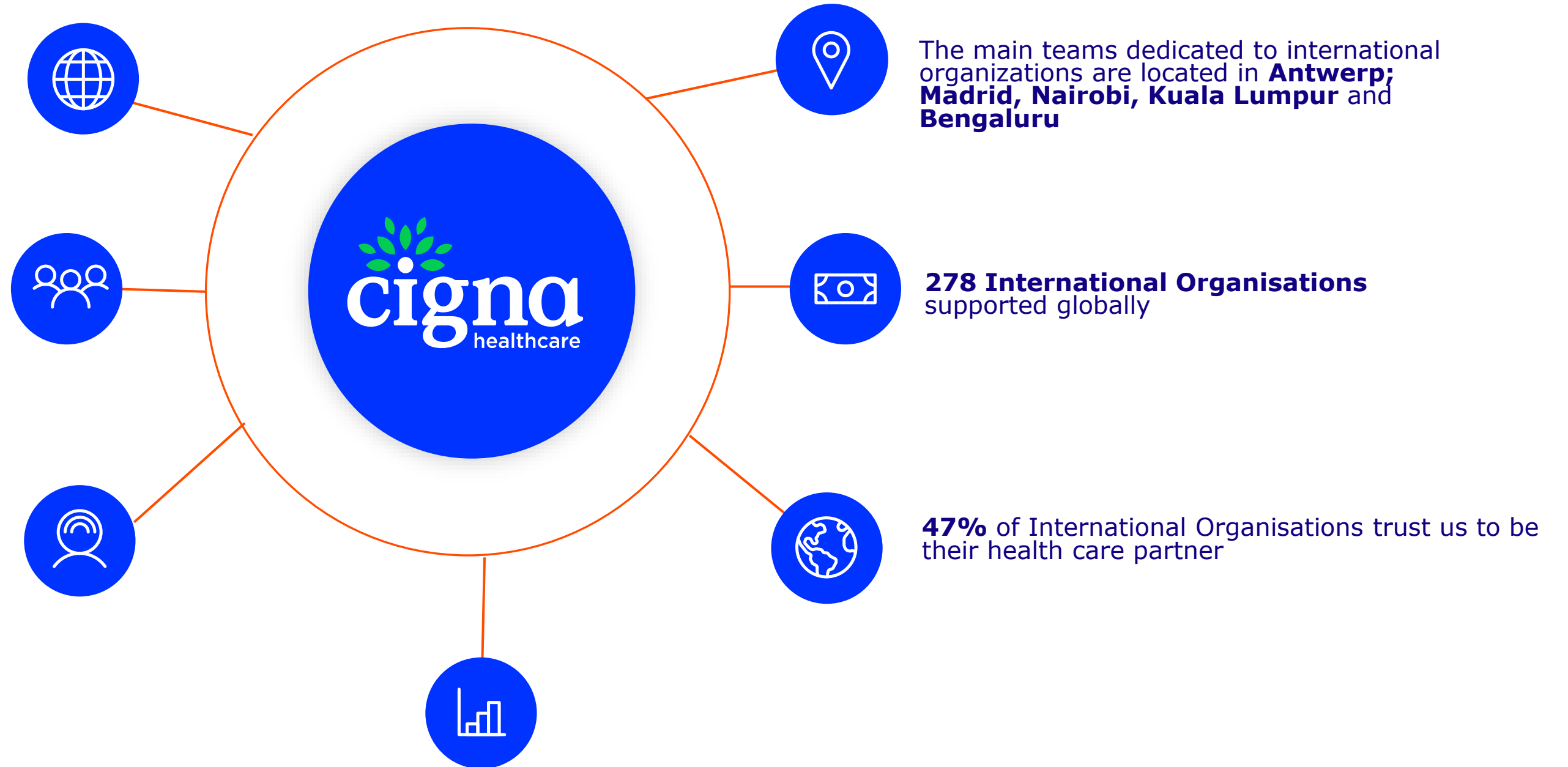
Cigna Healthcare.

Your experienced health care partner.

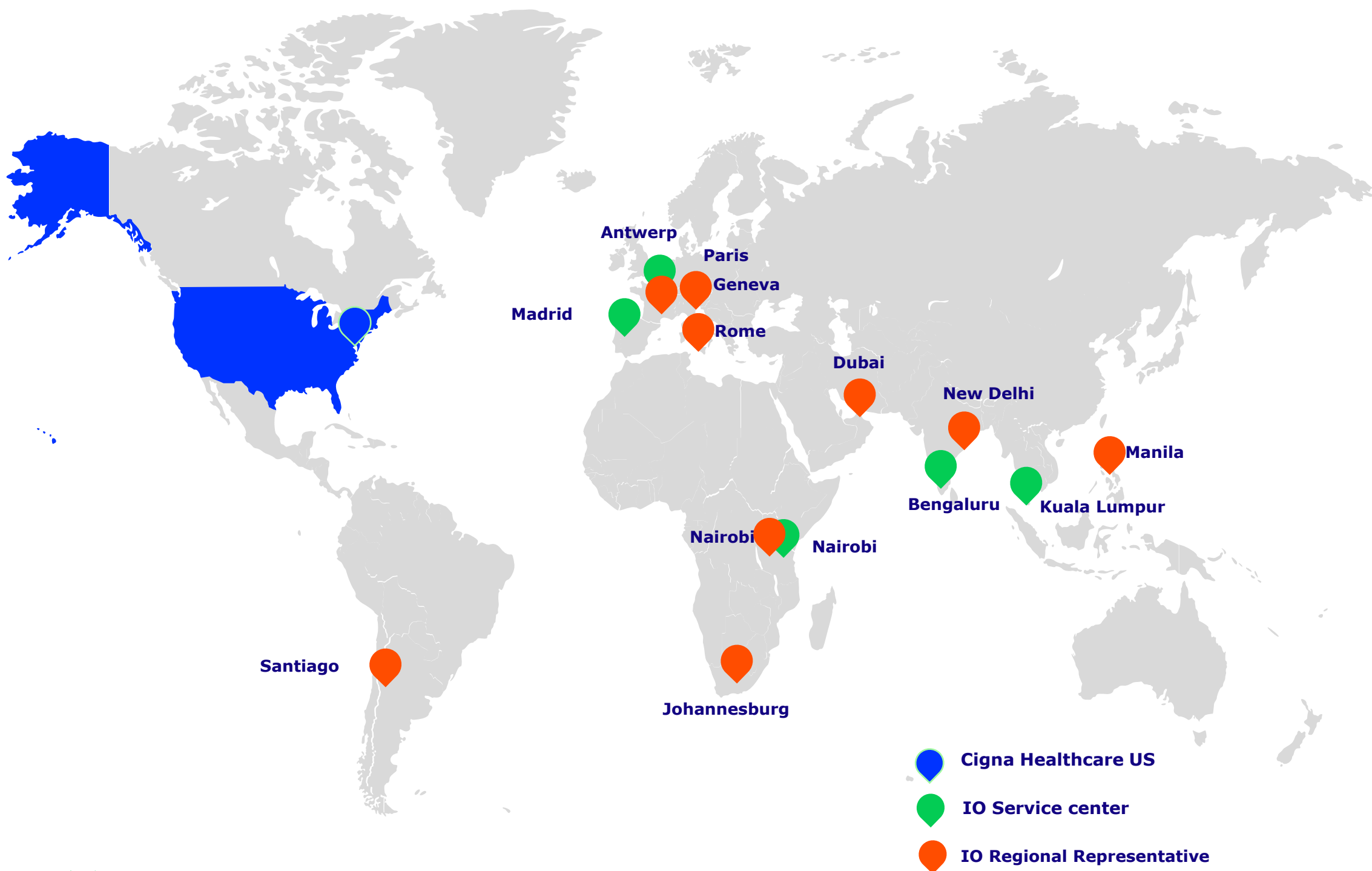
Backed by a **Fortune 15** company with
+180 billion USD Revenue

+75,000 employees and **100 million**
customer relationships worldwide

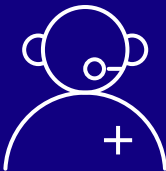
Market leader with
+60 years of experience servicing
International Organizations, **including**
PAHO for over **5 years**



Global coordination with access to remote regions



Integrated
system



In-house
Call Centre 24/7



62
Languages

Client & Cigna Healthcare Partnership



- Decides on the benefits of the plan
- Determines who is covered under the plan
- Determines contributions



- Claims administrator
- Claims reimbursement
- Applies the plan rules
- 24/7 Customer service

Health partner

- Access to quality care (medical network)
- Access to doctors, nurses
- Guarantee of Payment and case management service
- Fraud, Waste & Abuse



PAHO Benefits Overview



Staff Health Insurance RULES

Effective January 2026

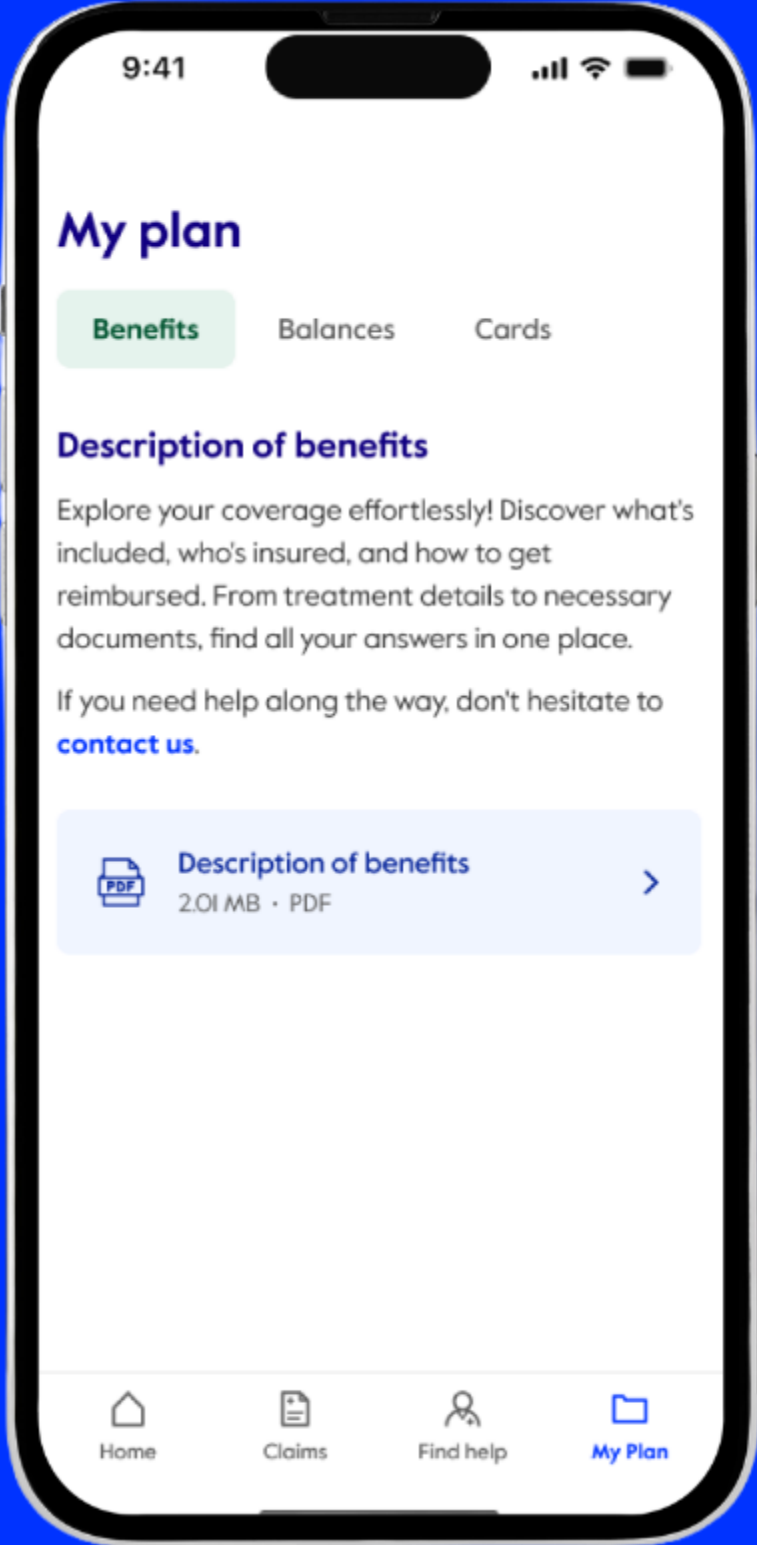
These Rules apply to staff members on **fixed-term, continuing, or temporary appointments under Staff Rule 420.4** and to other admitted as participants to the SHI under these Rules.

Staff Health Insurance Rules on www.cignahealthbenefits.com



Online Tip

On your web portal or app (under 'My Plan'), you will find your Staff Health Insurance Rules



Your Onboarding Journey



July 23, 2026

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Welcome Email

**Welcome Email**



Welcome to Cigna Healthcare

**We're your partner in whole health
With you every step of the way**

Dear Mr LEWIS PEN CWB

TestClient informed us of your enrolment to the TestPlan.

We're delighted you've joined us!

Creating healthier futures for our customers is at the heart of what we do. So from day one, our focus is on helping you achieve or maintain your physical, mental, financial or social health goals through a range of benefits and services that connect you to better whole health.

We've got you covered

Your new plan gives you access to:

- ✓ 24/7 customer support – we're here for you, in good times and bad.
- ✓ Our global network of over 1.5 million healthcare providers, clinics and facilities.
- ✓ Digital treatments, programmes and virtual GPs.
- ✓ Medical support and assistance from our dedicated team of in-house doctors and nurses.
- ✓ And much, much more.

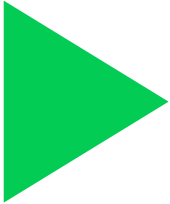
Get the most out of your plan

Your personal webpages can help you discover everything you need to know about your Cigna health plan. The webpages are also a quick and easy way to update your personal details, view or download your insurance card and certificate, search our worldwide network of healthcare providers, submit a claim, and more. It's all there at your fingertips, available 24/7.

We're here for you

 Call us on:

There's more online



**Transition flyer
attached to Welcome
Email**



Welcome to Cigna Healthcare

We're proud to manage the health insurance plan for the WTO. Your cover with us begins on 1 January 2026, and our experienced team is dedicated to ensuring a smooth transition to our services.

About us

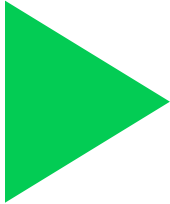
Cigna Healthcare is a leading global health benefits provider with over 60 years of experience helping people get the care and support they need to stay healthy. We're here to support you at every stage of your health journey. This includes offering easy access to quality-assured hospitals and care facilities. And if you need support, you can count on us to help you navigate health and life's challenges.

What you can expect

- **Global access to care:** Our extensive network ensures you can find quality healthcare providers wherever you are.
- **Digital convenience:** Manage your plan and claims and access to telehealth services.
- **Personalized support:** Our dedicated customer service teams are available 24/7 in multiple languages.

I. Benefits and Extensive provider network

The Organization has designed your cover to support your health and well-being. The WTO Medical Plan provides coverage for reasonable and customary expenses relating to medical, pharmaceutical, preventive, long-term, alternative treatments, optical and dental care. The Medical Plan participants are active staff, retired staff and respective eligible family members.



**Email With Password
and Activation Link**



Activate your web portal account

Dear Sir, Madam,

We are pleased to inform you that you can now access your personalised web portal where you can:

- Check your covers;
- Find doctors and hospitals;
- Access and download your insurance card and certificate;
- Submit claims and track their status;
- And much more...

ACTIVATE YOUR ONLINE ACCOUNT

Click the link below to activate your web portal and set up 2-step verification, to keep your personal information safe. It only takes a few minutes!

Activate my account now

This link expires in 7 days

You'll be directed to a login page. There you can enter your personal reference number, starting with 998/.

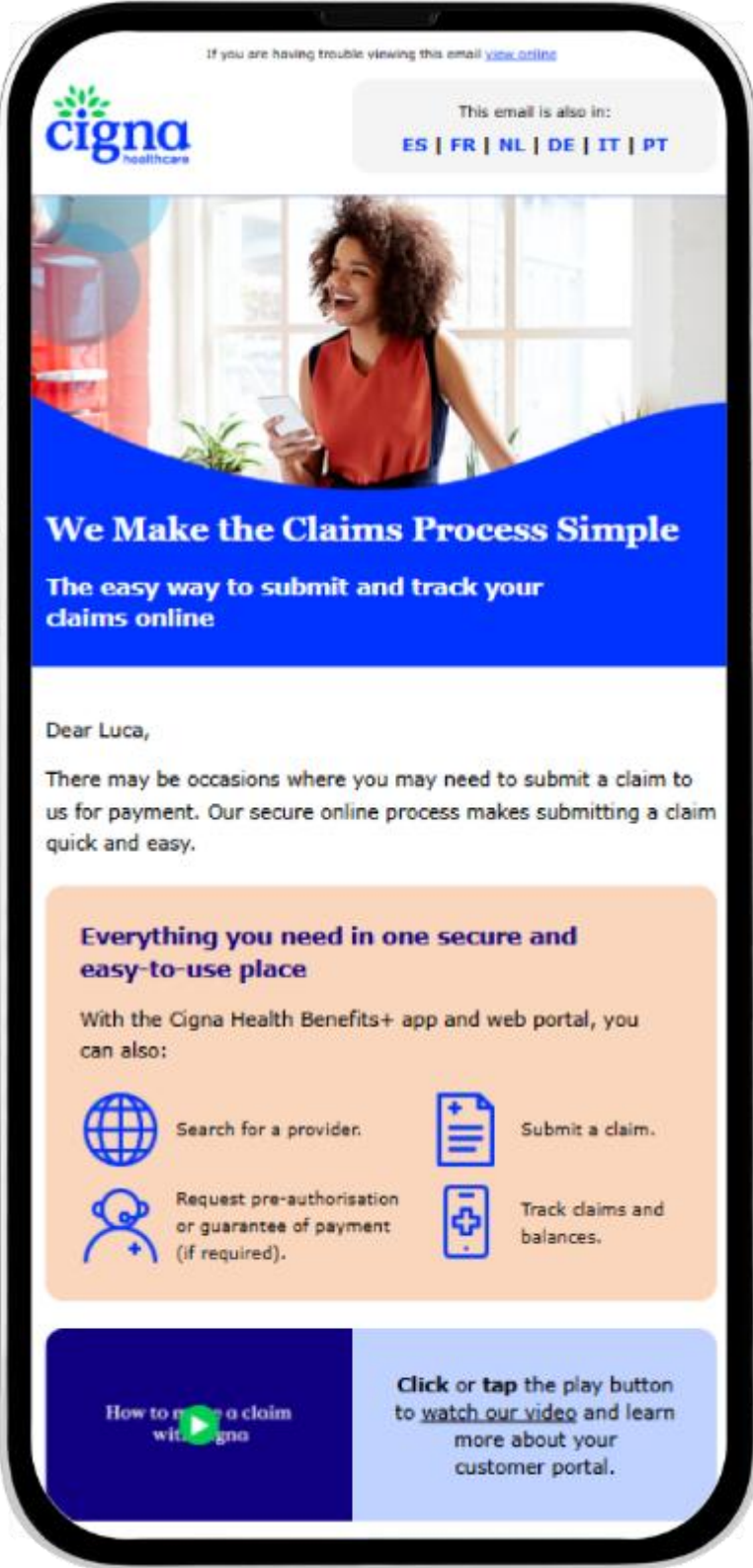


Do you have trouble logging in?

Just copy and paste this link in your browser and follow the instructions on the screen:
<https://login.members.cignahealthbenefits.com/tokens/GK3QAmPMX1bkBWIBQIGm/verify?fromURI=https://www.cignahealthbenefits.com/plan-members/login>



Onboarding Journey



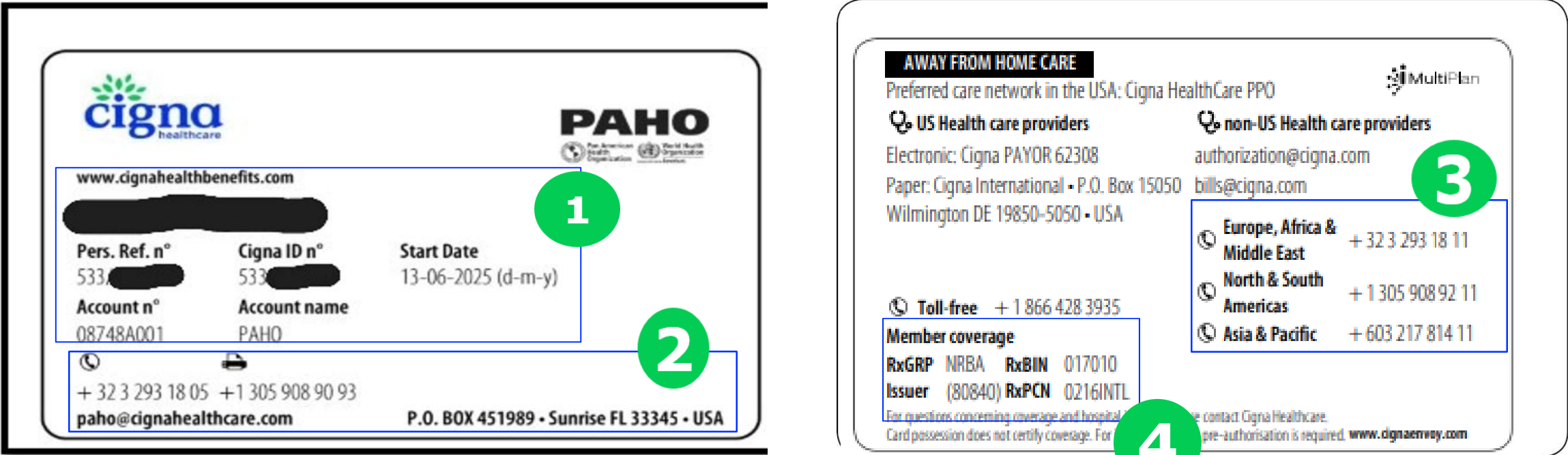
Your E-Membership Card



July 23, 2026

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Your Cigna Healthcare E-Membership Card at a Glance



Online Tip

Use your personal reference number to log in to your web portal on www.cignahealthbenefits.com.

1

Your personal data

2

Your dedicated contact details

3

Contact details for health care providers

4

Pharmacy coverage details in the USA

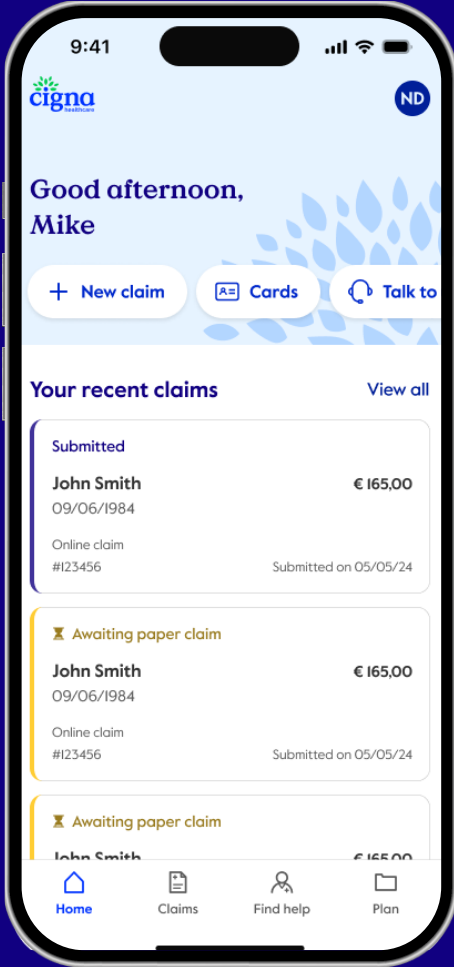
Digital Tools



A Digital Ecosystem – Mobile Application



Cigna Health Benefits+ app





Instant, real-time access to health information on the go



Find health care providers



Submit and track (photo) claims!



Easy and simple navigation, check your balances



Always have a way to contact Cigna Healthcare 24/7/365



View your family's ID cards

Cigna Health Benefits+ App is available on Apple App StoreSM and on Google PlaySM for AndroidTM.

Apple App



Google Play



Our mobile apps is available on the Apple App StoreSM and on Google PlaySM for AndroidTM.



Enhanced secured log in to the Cigna Healthcare portal: two-step verification



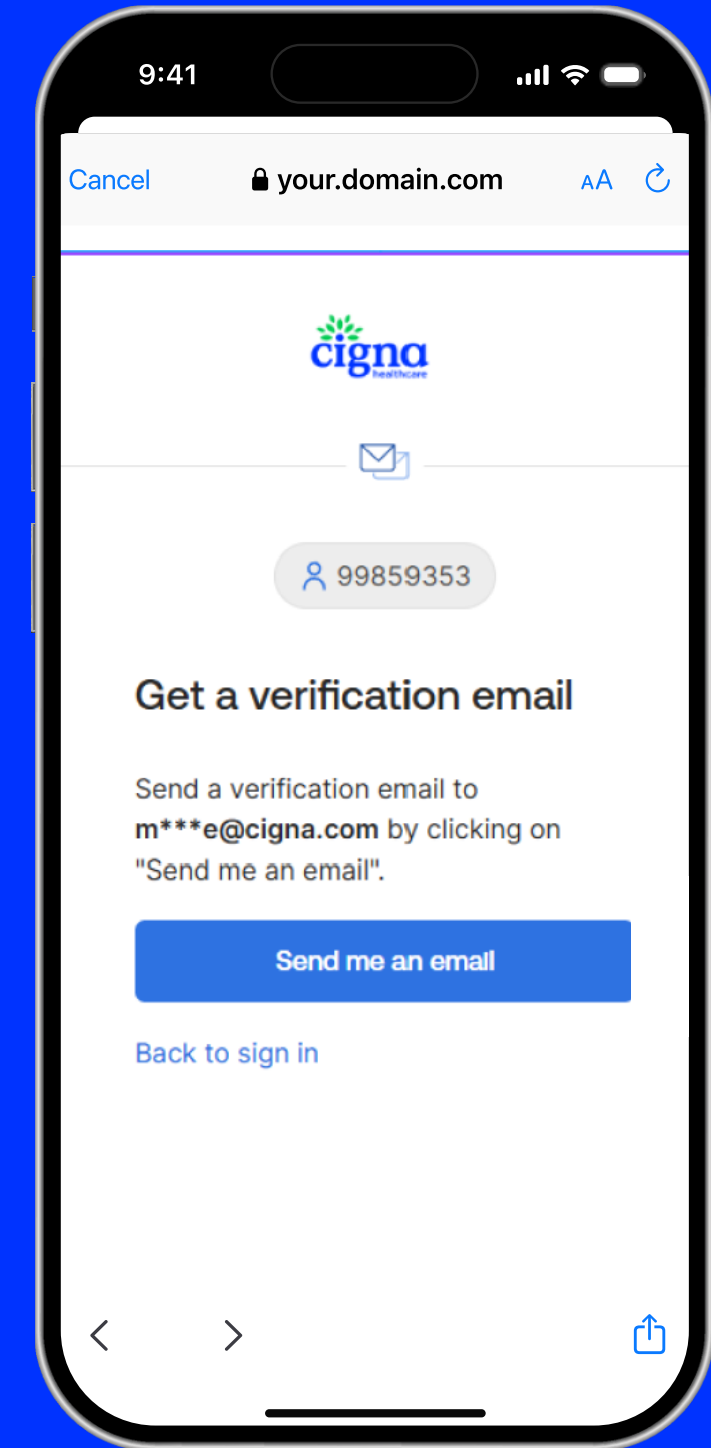
On your first login, the mail on file (stored under “My Profile”) will be set as your default two-step-verification. You’ll receive your initial one-time passcode via email only.



You have the choice to select the “**Keep me signed in**” option. For the next 90 days, If you login with the same browser, you’ll only need to enter your personal reference number and password.



The email used for the two-step verification is the primary email address on file. The email address is managed under “**Personal information**” in the “**My Profile**” section. Only 1 email address is permitted.



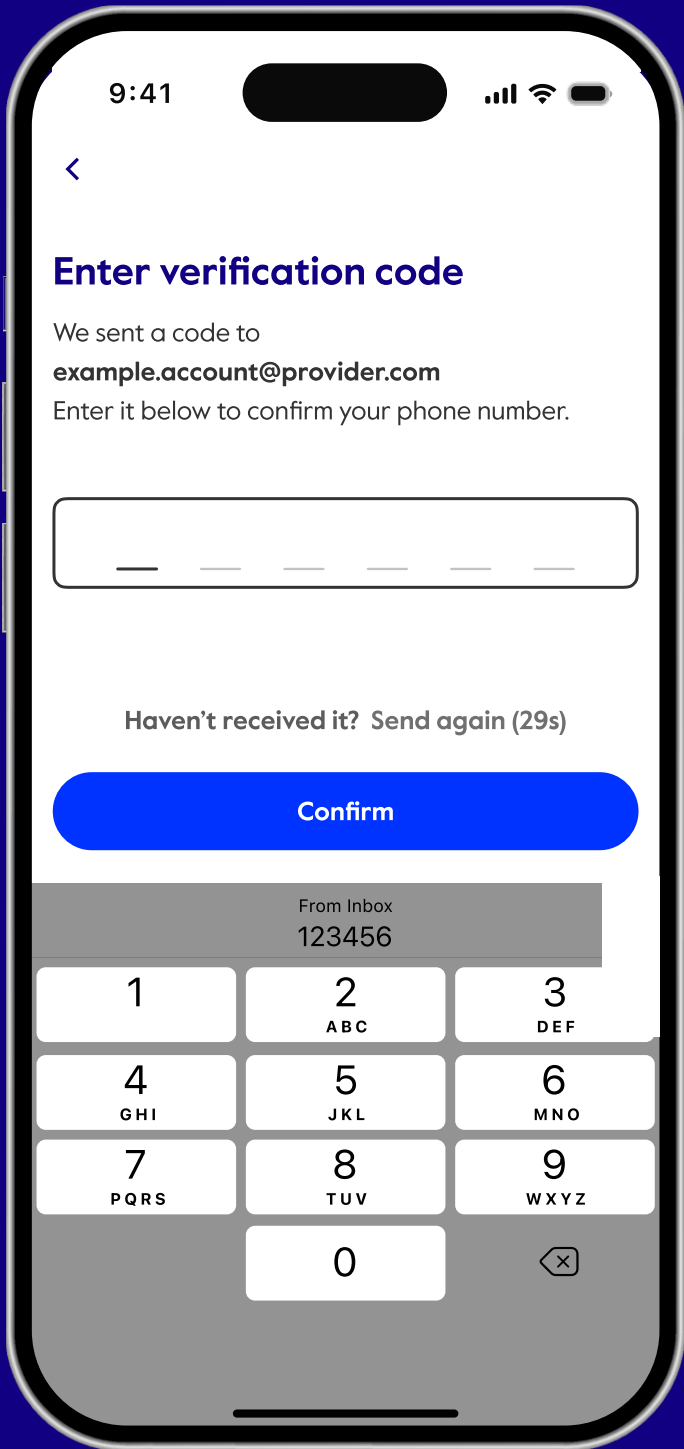
Enhanced secured log in to the Cigna Healthcare portal: two-step verification

1

Check your inbox: an email with the Title: Cigna Healthcare | One-time verification code should have been received containing a **sign in link and a verification code.**

2

Sign in link and code expires after 15 minutes.



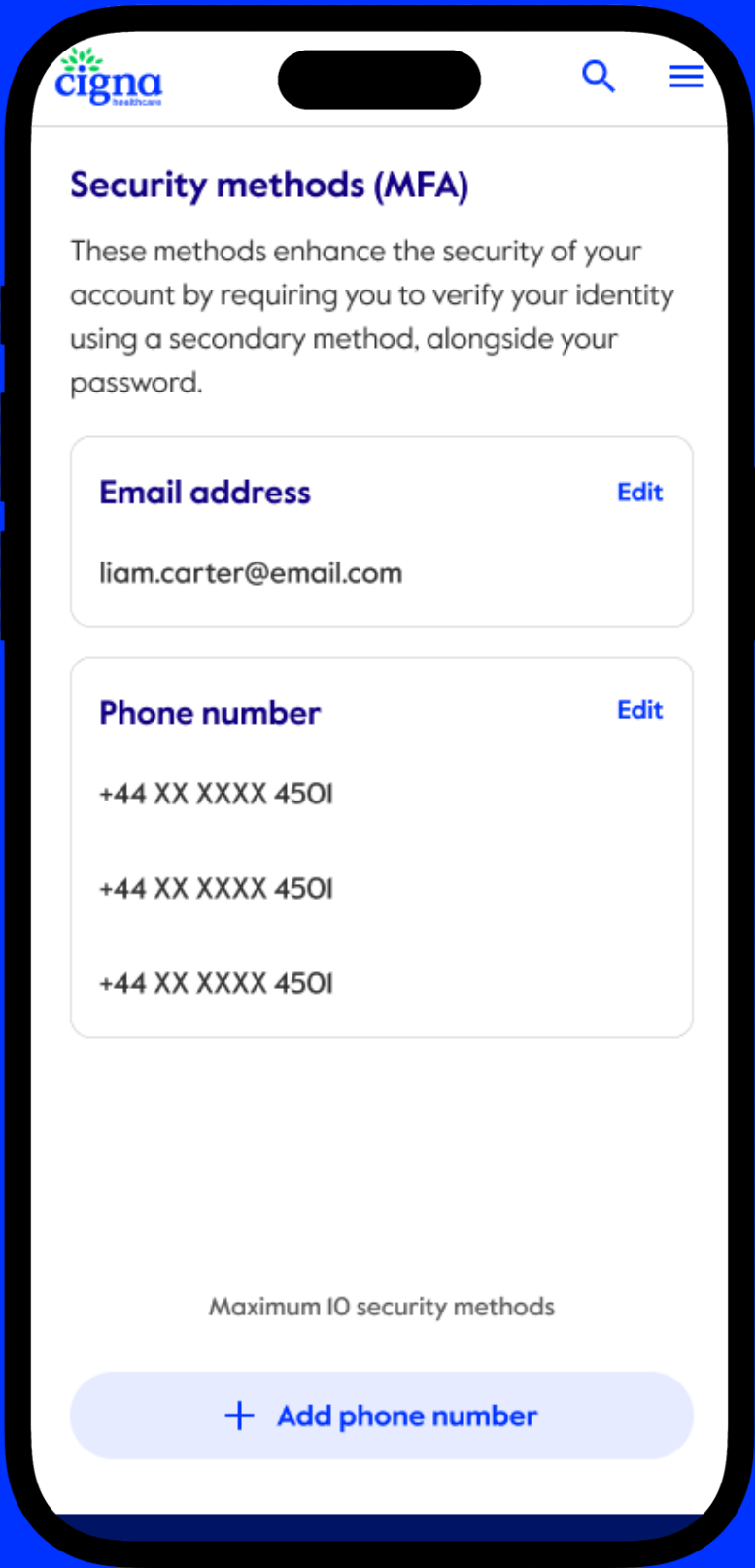
Enhanced secured log in to the Cigna Healthcare portal: two-step verification



Once authenticated, you can **adjust your preferred two-step verification settings in the “My Profile” section.**



The “Change your password” section has been renamed to **“Manage your security settings”.**



Enhanced secured log in to the Cigna Healthcare portal: two-step verification

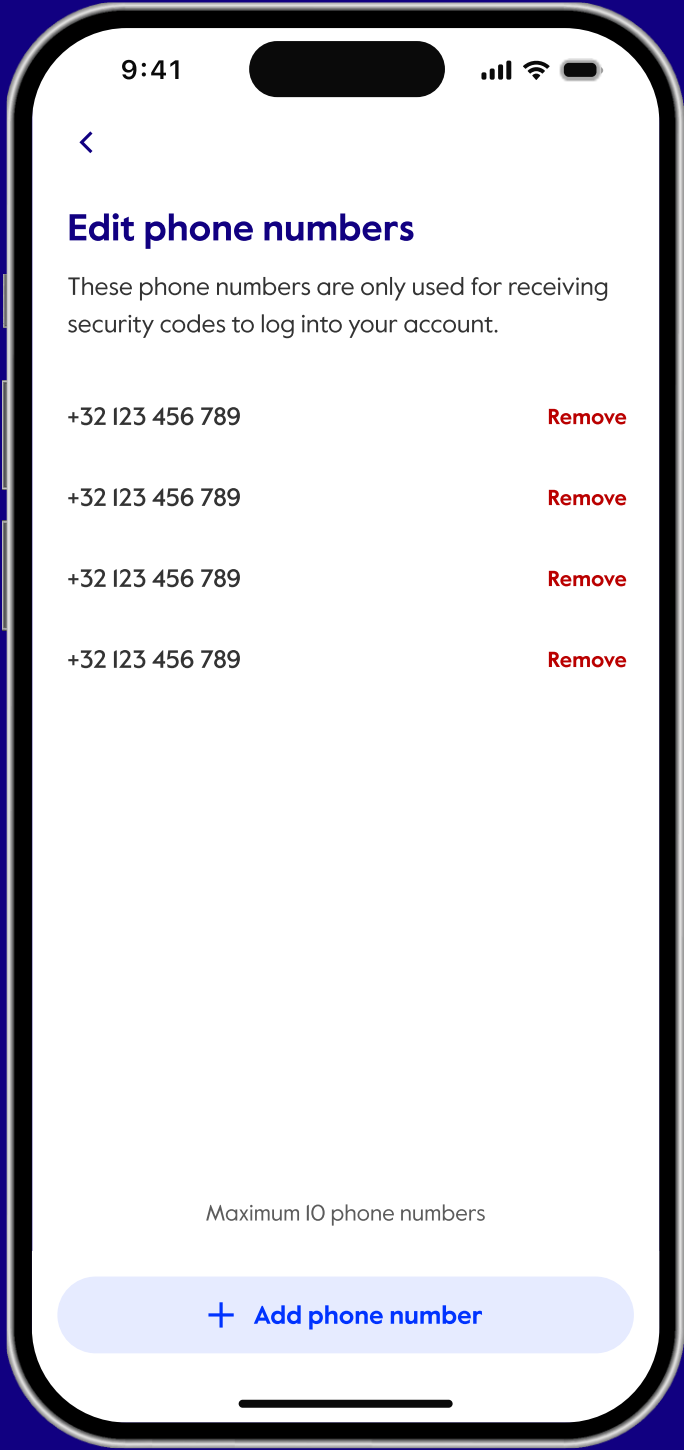
 You can **add up to 2 mobile phone numbers** to be used for two-step verification. Both will be shown and are easy to select when authenticating.

 The phone numbers can be managed in the (new) “**Manage your security settings**” section under “My Profile”. Or for new members upon first time registration during the log in flow.

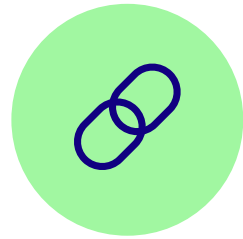
 These phone numbers can be different from and will not be synchronised with the ones managed in the “Personal information” section of “My Profile”.

How should new users authenticate with two-step verification?

 For new plan members: upon first login, the email we have on file will be prefilled as the two-step verification option. You also have the option to select ‘**other**’ authentication means ‘**phone**’. You can add up to 2 phone numbers at that time.



Your Web Portal



Go to www.cignahealthbenefits.com and click on 'Plan Member'

Plan Members



Fill in your ID number as the user name

Plan Members

Personal reference number:

/

Continue

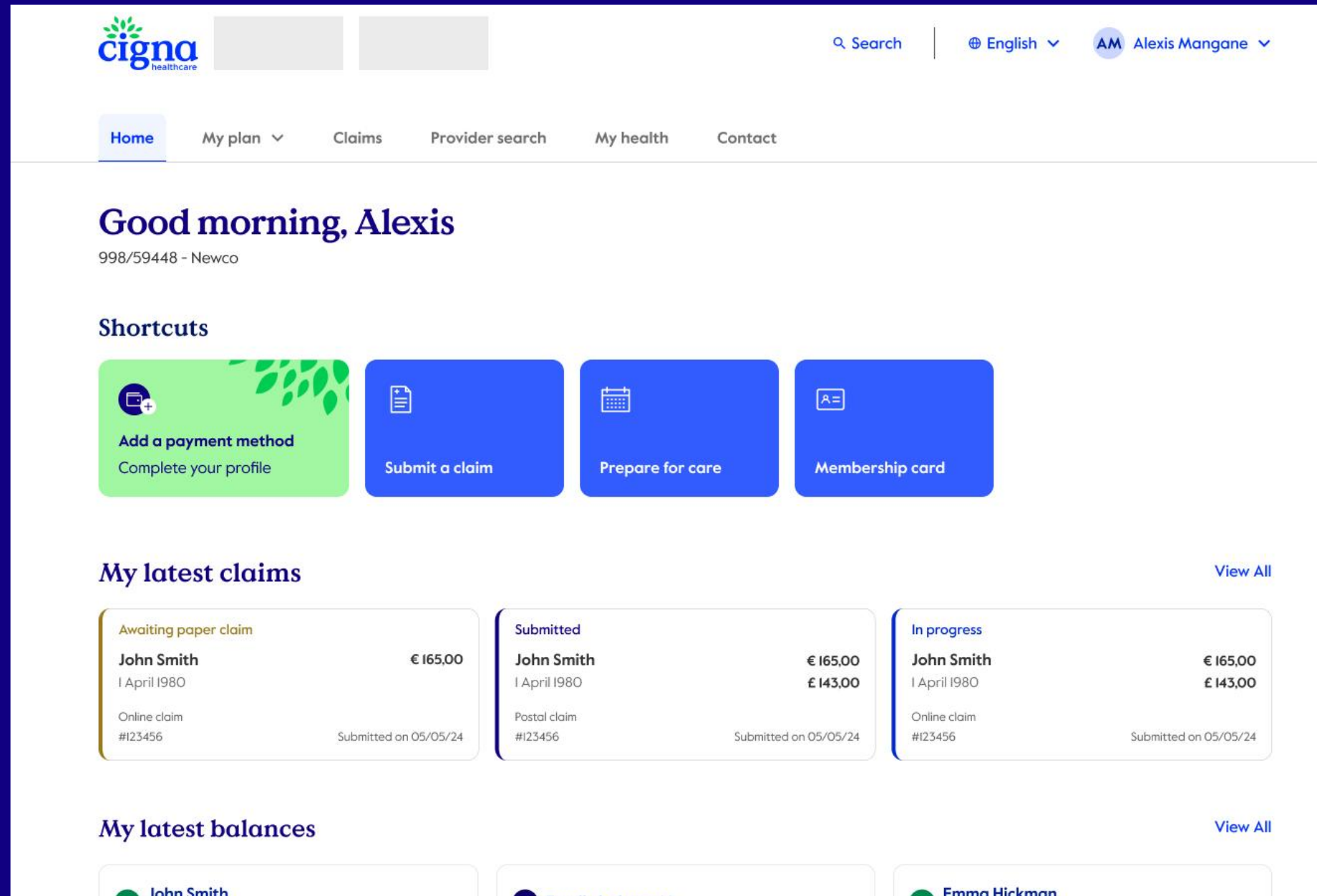


Fill in your password

A diagram of a login form. It consists of two stacked rectangular input fields. The top field is preceded by a user icon. The bottom field is preceded by a lock icon and contains six grey dots, representing a password field.

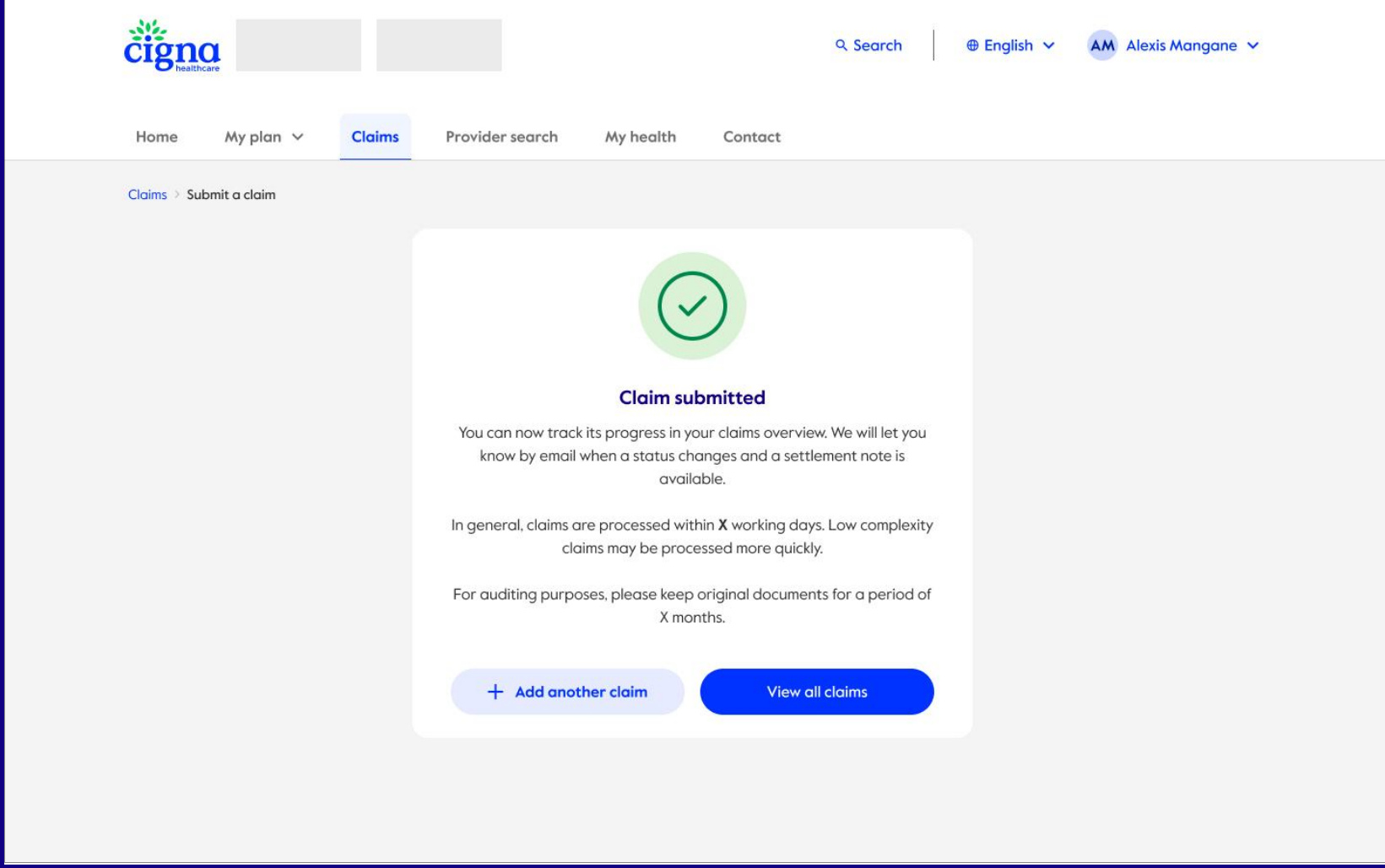
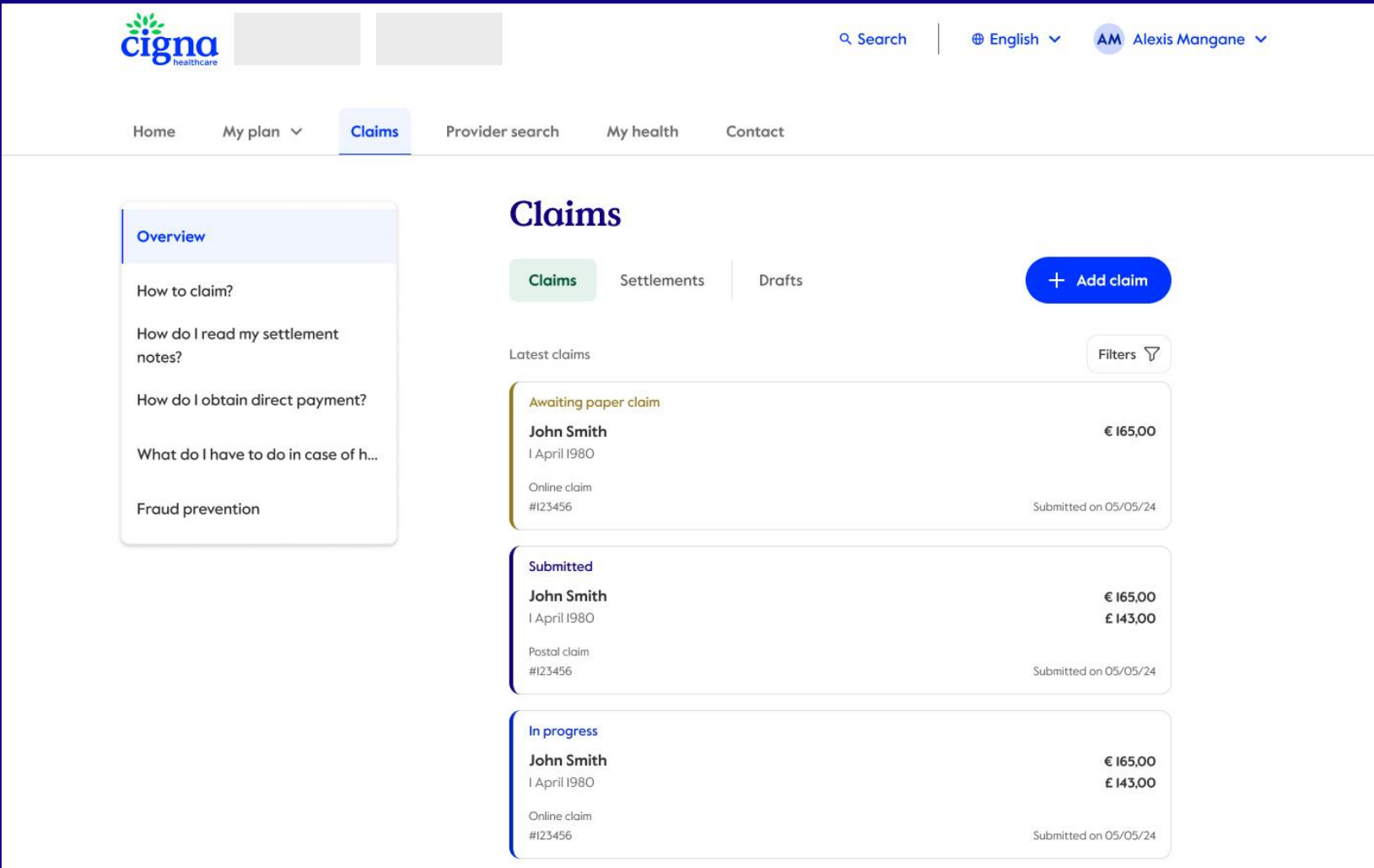


Find Information



Your Web Portal

Submit & Track Claims

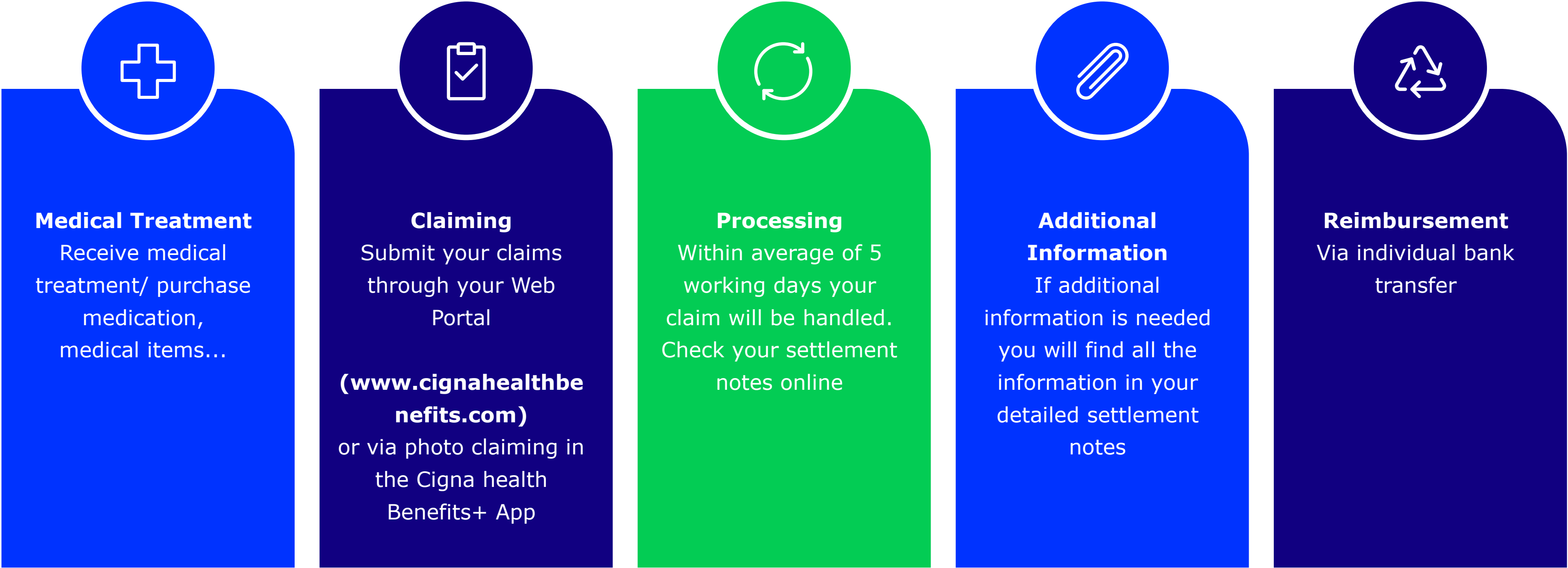


**Cigna Healthcare
will notify you
when:**

- *Your claim has been received
- *There is a delay with your claim
- *Your settlement note is available and paid, or settlement note available and there is information missing.



Claims Process and Reimbursement



How to Ensure a Faster Reimbursement of My Claim



Review SHI Rules

- Treatments requiring prior approval
- Types of care requiring medical prescription
- Expenses excluded under the medical plan



Attach supporting documentation required (medical report, proof of payment)



Detailed bill specifying dates of service, price per treatment (dental treatments, paramedical services)

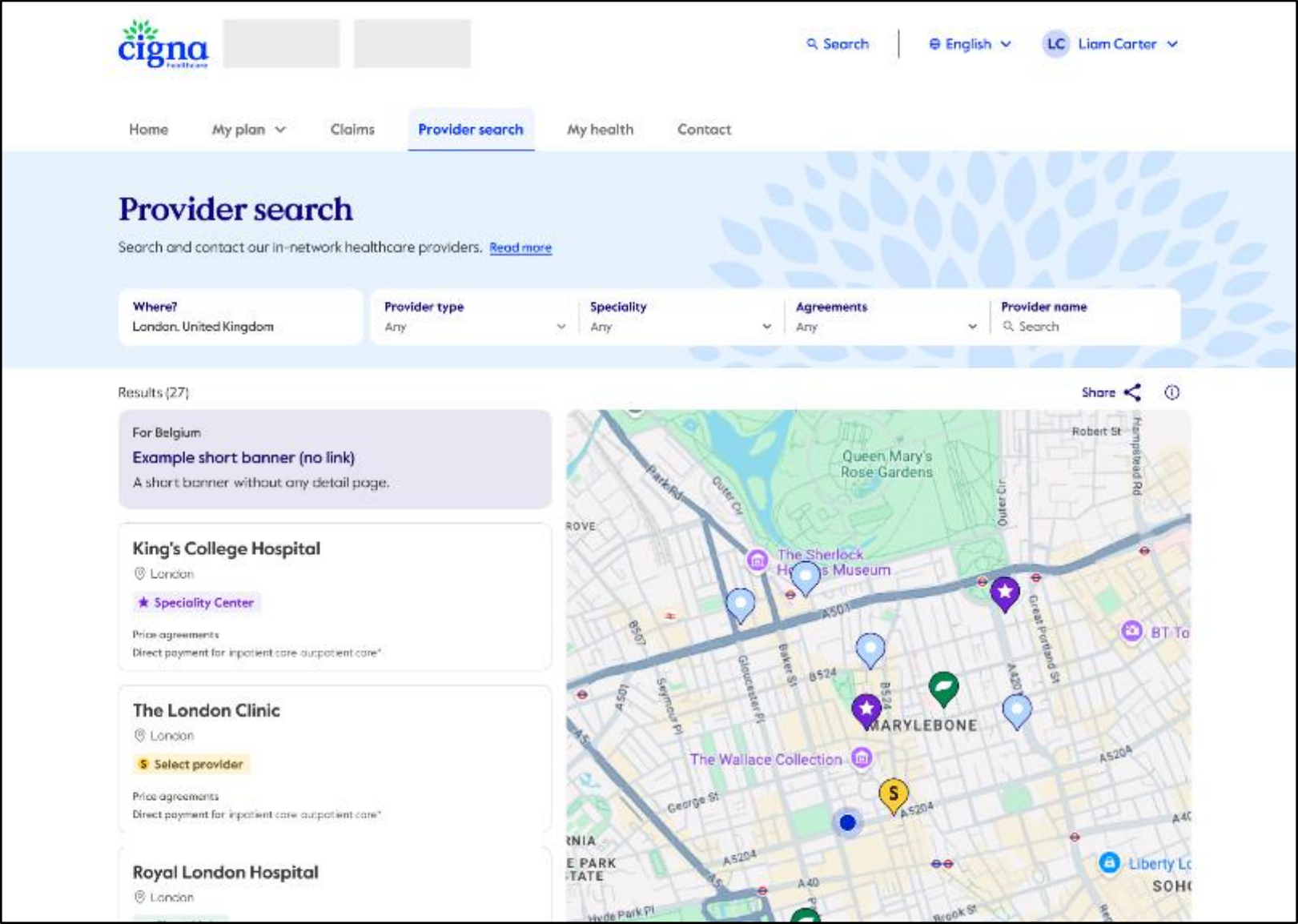


If the claim is for a dependent remember to ask the provider to mention the name in the invoice.

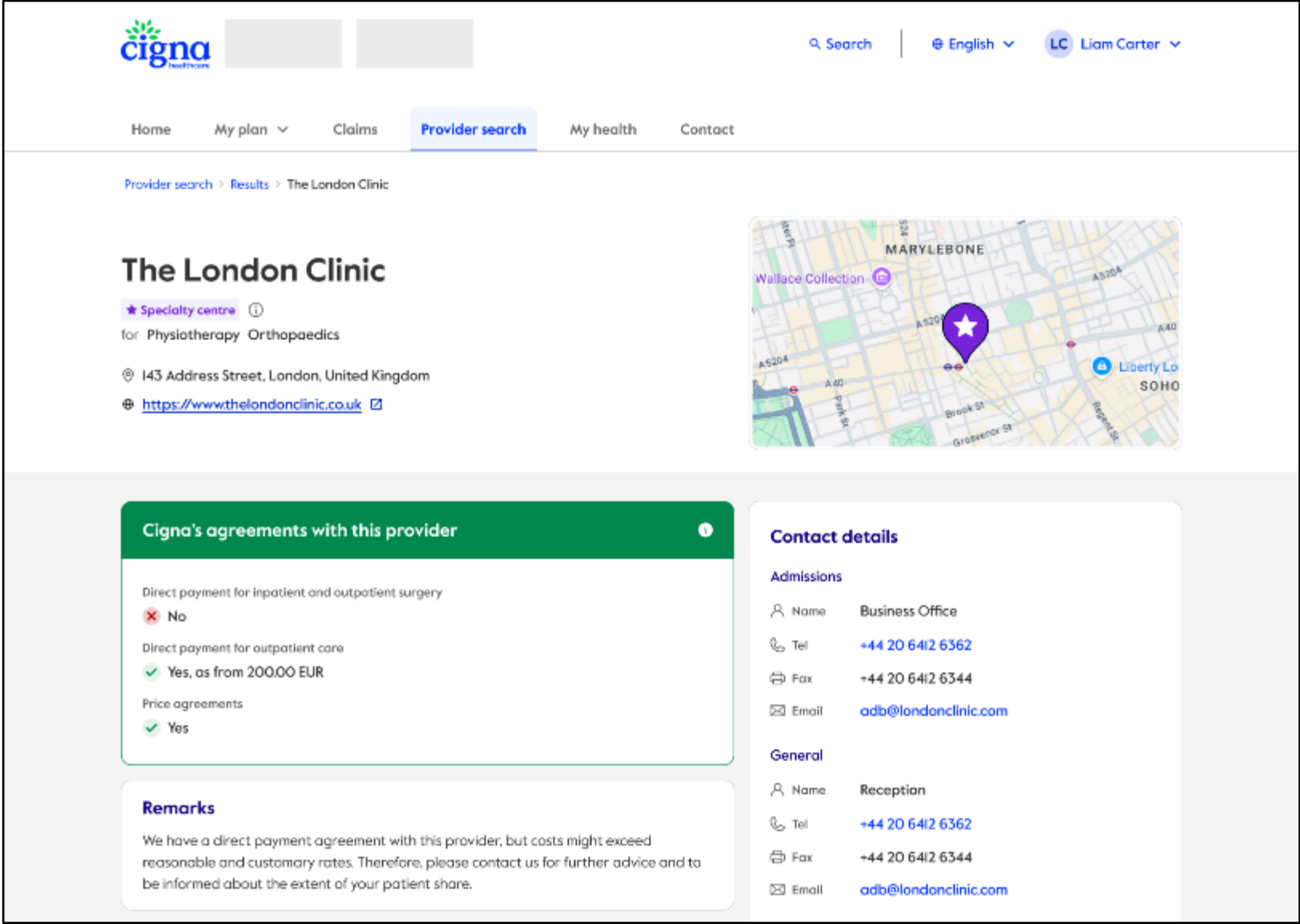
You will find all the required documents for every kind of invoice when submitting a claim on your web portal

Your Web Portal

Find a Provider



Get in Touch



Your Dedicated Customer Service Team

 Whenever You have Questions, Our Caring Team has the Answer.

- A dedicated team ensures a personal approach and detailed knowledge of your plan & benefits.
- Available 24/7
- Multilingual
- Our 6 customer services offices around the world always have the most up-to-date information regarding your file.

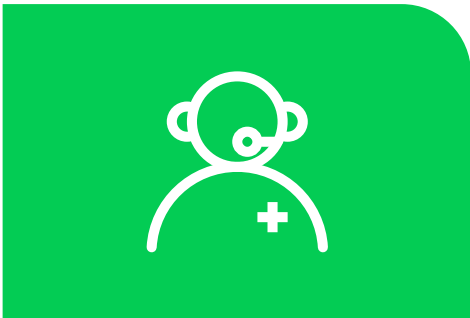
How to Contact Cigna Healthcare



+ 32 3 293 1805 Outside of the USA
+ 1 866 210 8388 Toll free line in the USA



paho@cignahealthcare.com



Reach CIGNA Free of Charge from Anywhere in the World

Immediate Call Back:

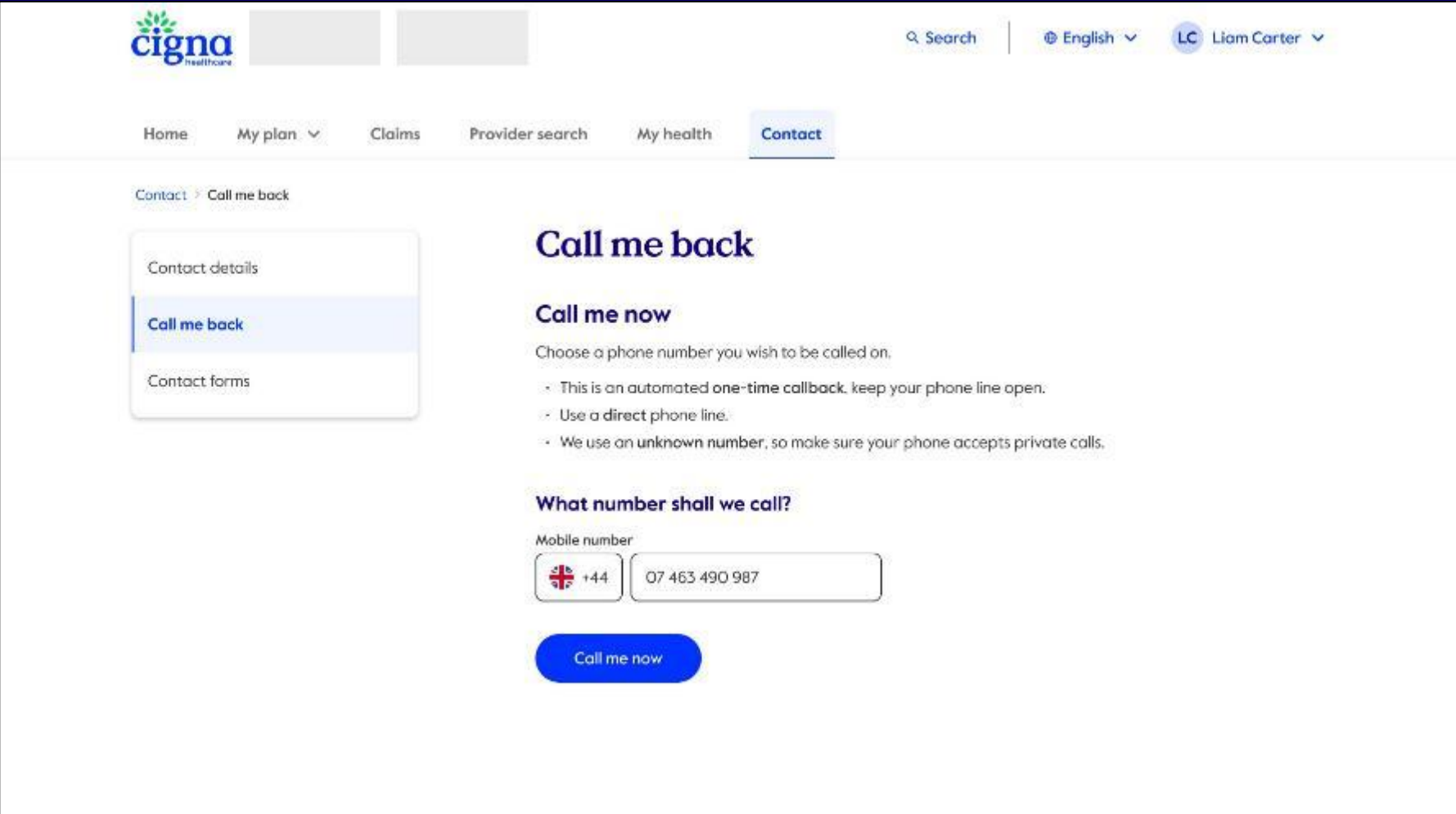
Request a call back on the phone number of your choice through your web portal or the Cigna Health Benefits+ app



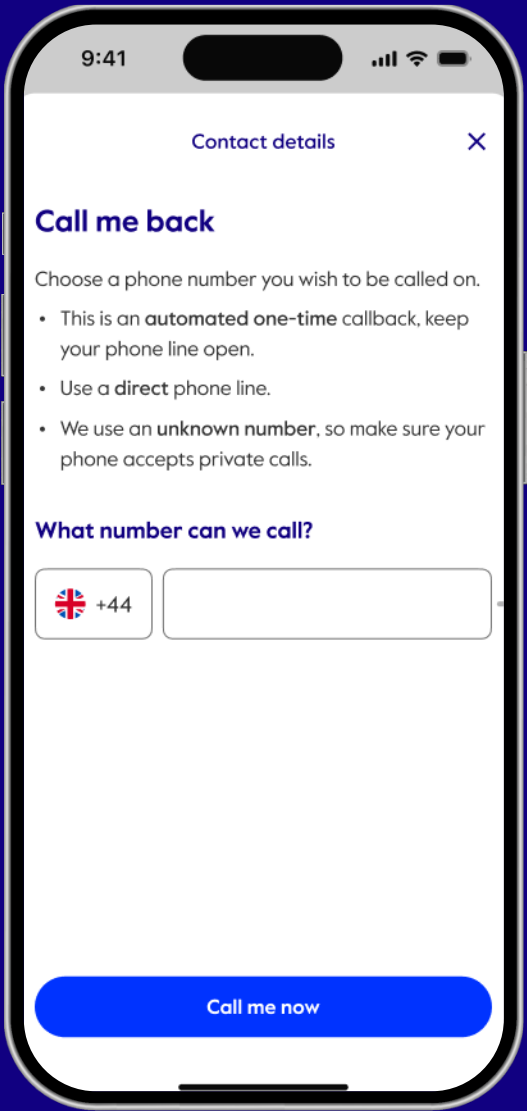
Your Web Portal

Callback Functionality Via the Website or Via Cigna's Health Benefits+ App

Web Portal
www.cignahealthbenefits.com



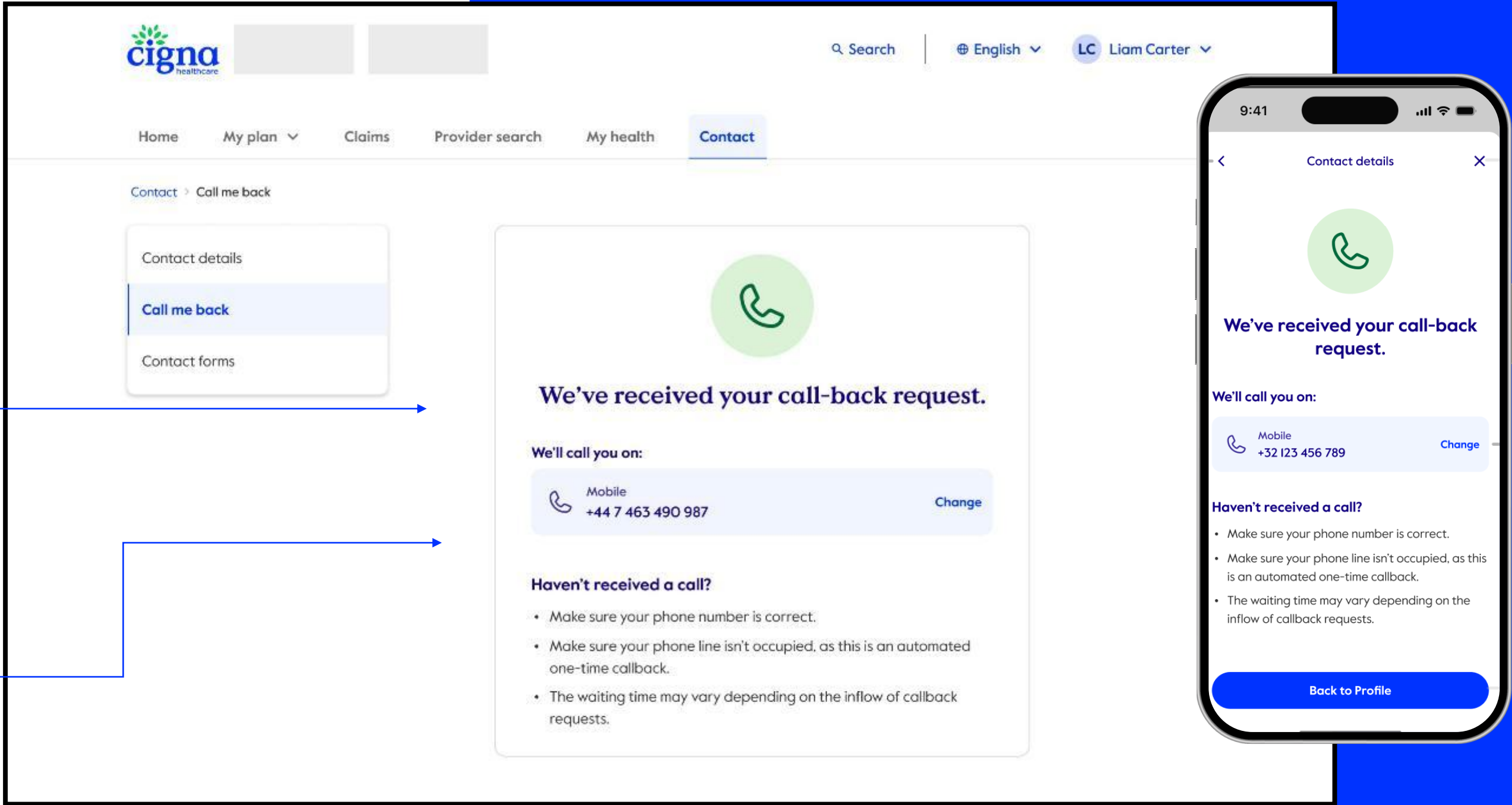
Cigna Health Benefits+ App



Using the Callback Functionality from Our Website and the Cigna Healthcare Benefits+ App

Phone numbers saved in your online profile will be displayed

Option To Enter Alternative Number



Using the Callback Functionality from Our Website and the Cigna Healthcare Benefits+ App

In case you did not save a phone number in your online profile, you will need to enter a number

Cignahealthcare

Search

English

LC Liam Corbett

HomeMy planClaimsProvider searchMy healthContact

Contact > Call me back

Contact detailsCall me backContact forms

Call me back

Call me now

Choose a phone number you wish to be called on.

- This is an automated one-time callback, keep your phone line open.
- Use a direct phone line.
- We use an unknown number, so make sure your phone accepts private calls.

What number shall we call?

Mobile number

+44

07 463 490 987

Call me now

9:41

Contact details

Call me back

Choose a phone number you wish to be called on.

- This is an automated one-time callback, keep your phone line open.
- Use a direct phone line.
- We use an unknown number, so make sure your phone accepts private calls.

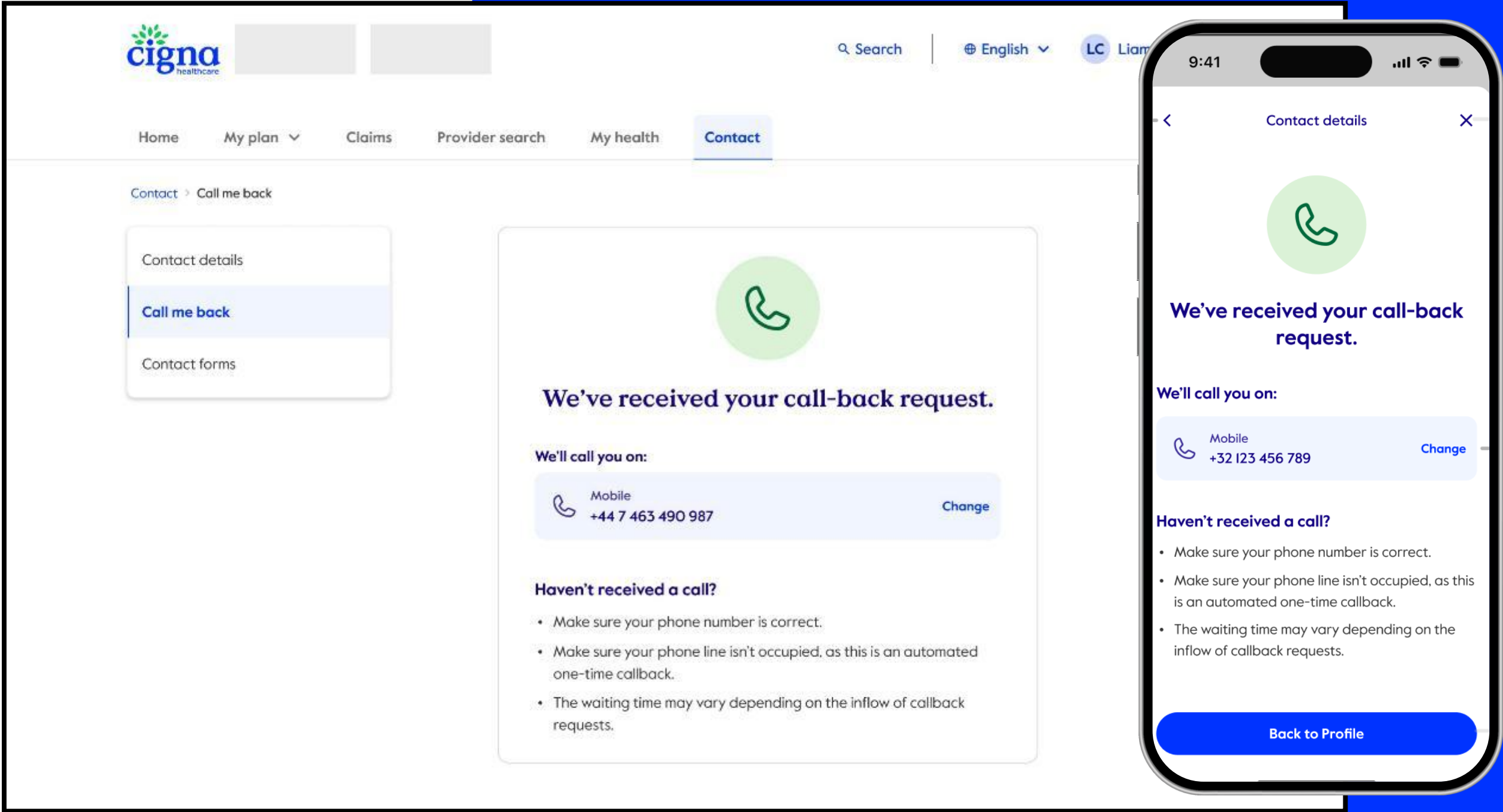
What number can we call?

+44

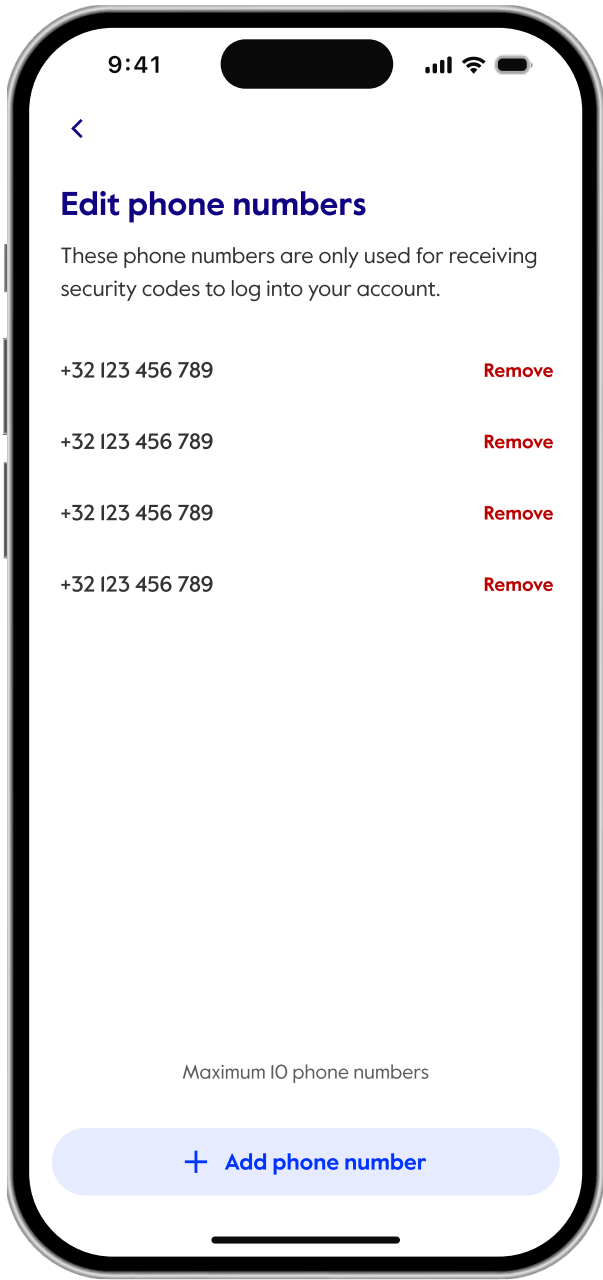
Call me now

Using the Callback Functionality from Our Website and the Cigna Healthcare Benefits+ App

After clicking submit, we will show a **confirmation message**



Using the Callback Functionality via the Cigna Healthcare Benefits+ App



In case it's a **new phone number**, you can save it in My profile



Medical Network

Quality health care should know no borders.

Our proprietary network of health care providers doesn't either.



Access to Direct Payment



Easy
Access to Providers



Doctor's Visit Medication Lab
Medical Imaging



Pay upfront/submit your claim
for reimbursement

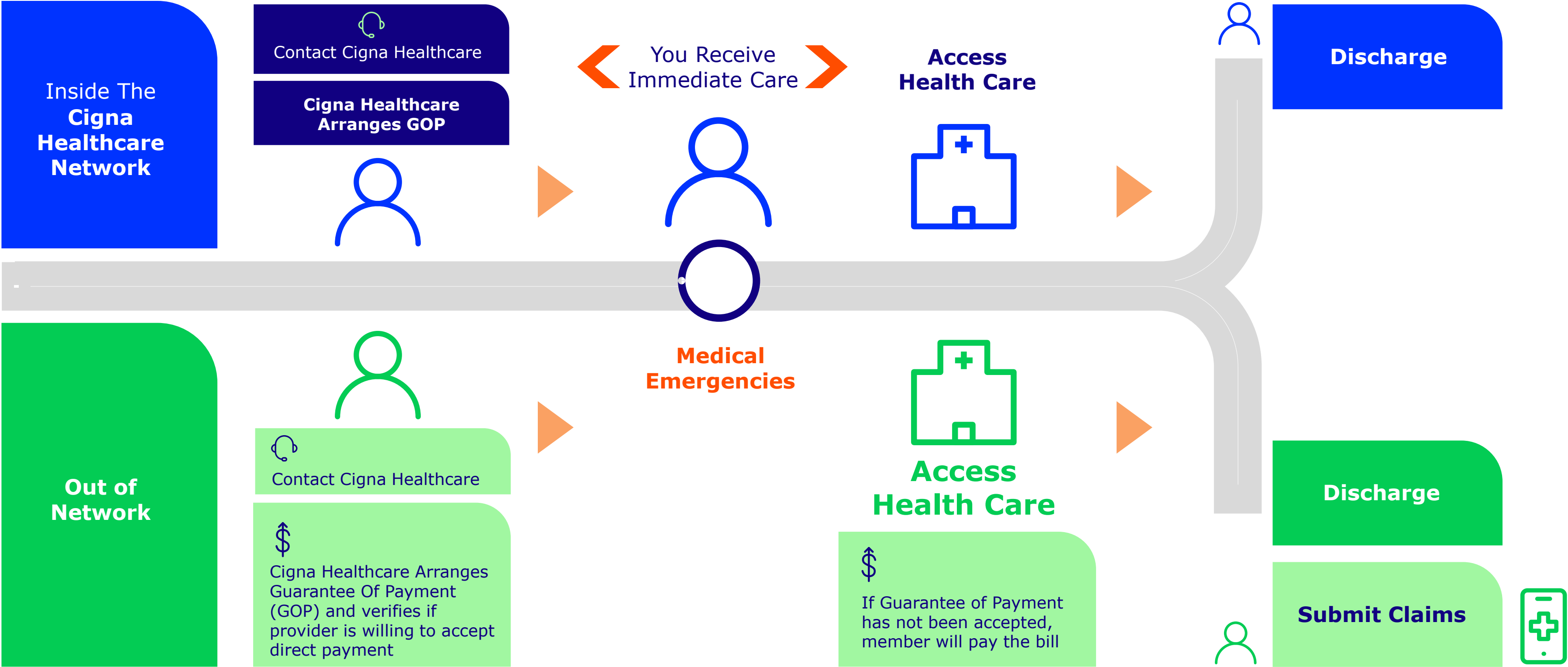


In-patient and
Major Out-patient



Guarantee of Payment
for Urgent Guarantees, Always
Call Cigna Healthcare

Inpatient Care



Guarantee of Payment



For Planned Treatments

Request for a guarantee at least 7-10 working days prior to the date of service
admissions@cignahealthcare.com

What Information Needs to be Sent to Cigna Healthcare?

- Date of service (admission, date of treatment) and estimated length of stay (if applicable)
- Procedure
- Diagnosis: medical report, imaging, lab tests (if applicable)
- Facility (provider) where the treatment will take place
- Cost estimate

Exclusions:

- Non medically necessary treatments
- Experimental treatments
- Cosmetic surgery



Emergency Admissions:
Always Call Our Dedicated Customer Service Team



Planned hospital admissions require prior approval from SHI medical advisor



I want to request a
Guarantee of payment

Patient details

First name

Last name

Cigna personal reference number

Date of birth

Admission details

Date of admission

Expected date of discharge Optional

Health and Wellbeing Support



Clinical Case Management



How can the Programme Help You?

- It will help you deal with **complex conditions** such as heart surgery and cancer.
- It will help you **understand your condition** and the available treatments.
- You'll have **assistance** at each of the different steps you take.
- You'll have a **direct partner** who you can rely on for clinical and medical support

Our case managers, fully-trained nurses, are based all around the world. They are **available** by **telephone** and in certain countries they can visit you **face-to-face**. All our nurses are **multilingual** and have extensive knowledge of the **local health care systems**.



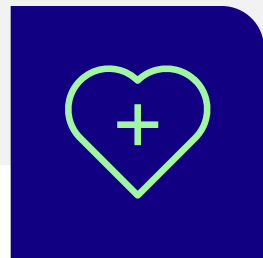
What We can Offer

- Practical and moral support
- Explanation of procedures, treatments and side-effects
- Answers to any health-related concerns you may have
- Support in finding optimal and appropriate treatment and facilities

If you or one of your **family members** is diagnosed with a complex condition, we are happy to help you.

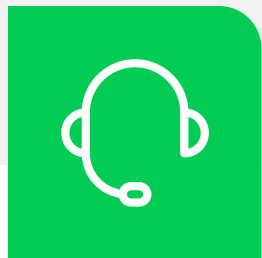


Decision Support Programme



Access to the knowledge and experience of international specialists from **Advance Medical.**

This service is free of cost and completely voluntary. Multicultural, global and available in different languages.



Assistance in serious conditions such as

- Back Surgery
- Colon Cancer
- Brain Tumor
- Hip Replacement
- Knee Surgery
- Prostate Cancer



An Expert Medical Opinion can Change the Life of Many Patients.

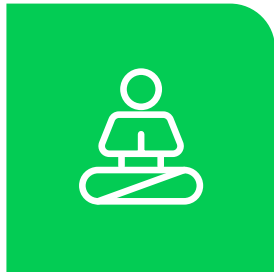


Decision Support Programme

Members diagnosed with **diabetes, HIV, breast cancer, hypertension, chronic obstructive pulmonary disease or cardiovascular conditions** are individually and confidentially supported by a **personal coach (Cigna Healthcare registered nurse)**.



Improve Self-
Management Capabilities



Improve Overall Health
and Quality of Life



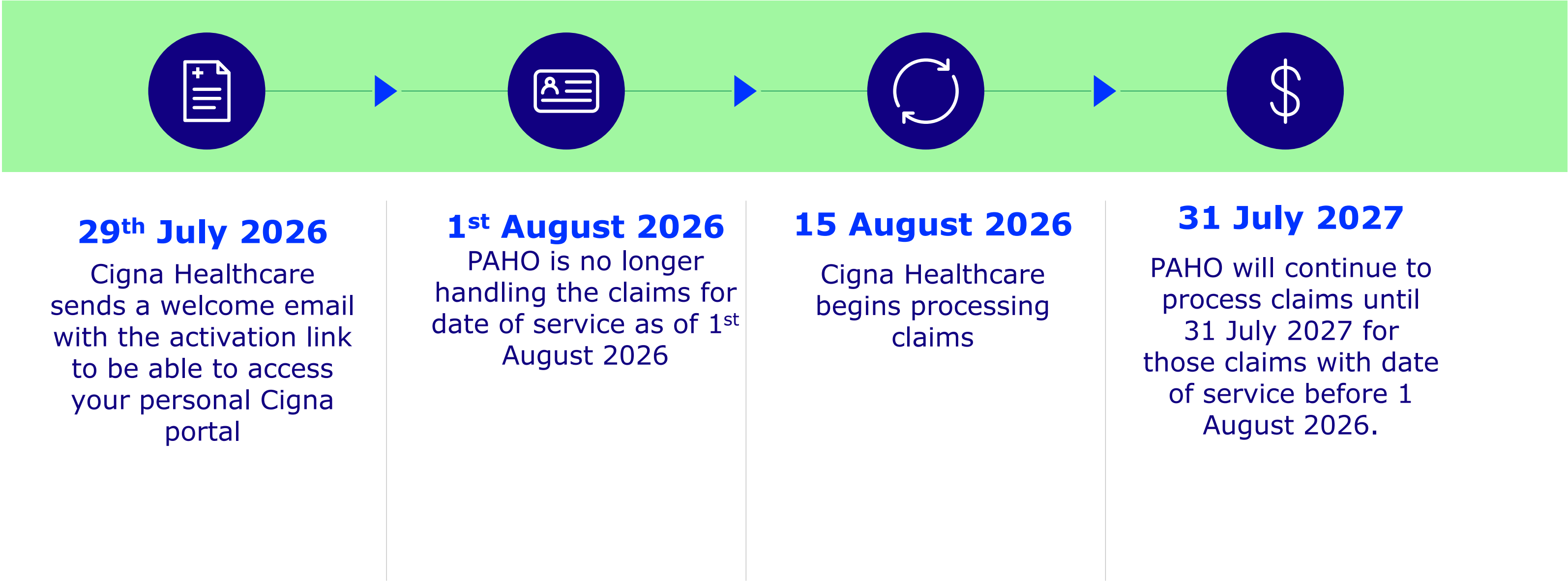
Peace of Mind



Avoid Acute Treatment
and Complications



Roadmap of the Transition from PAHO to Cigna Healthcare



Thank You! Any Questions?



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