



YOUR PAHO BENEFITS WITH CIGNA

8th December 2020

Together, all the way.SM





WELCOME TO CIGNA



Michael Halans

Senior Client Manager



Melissa Restrepo

Customer Services Manager
PAHO Single point of contact



Dr. Inge Schrever








Senior Medical Director

Cigna's mission is to help the people we serve improve their health, wellbeing and peace of mind.



AGENDA



-  Welcome to cigna
-  What you should know about the transition
-  How to access your services online
-  Your membership card
-  Your dedicated customer services team
-  Access to direct payment
-  Additional Cigna health services



AN INTEGRATED, BORDERLESS GLOBAL HEALTH SERVICES COMPANY

With a dedicated IGO team as your partner in creating a culture of health





CIGNA IGO HEALTH



ROADMAP OF THE TRANSITION TO CIGNA



15th December: welcome email

- › Transition flyer + table of benefits
- › Activation link email
- › Access to personal webpages and mobile app
 - › E-membership card
 - › SHI description of benefits and rules
 - › Provider Search functionality

Retired staff and dependents will received physical ID cards in the course of January 2021, electronic membership cards will be available for active staff, retirees and their dependents.

1st January 2021: all services live

- › 24/7 Customer Service line : 1-866-210-8388
- › Online claiming
- › Access to Cigna Network in the USA and worldwide



WHAT YOU SHOULD KNOW ABOUT THE TRANSITION

Where should I submit my claims?



Treatment received
before 2021?



Provider and member to
send claim to Aetna



Treatment received
after 1st of January
2021?



Provider and member to
send claim to Cigna

Transition of care: If your current provider is within the Aetna network but outside of Cigna's network, Cigna will reimburse those claims at an in-network coverage for the first 6 months of 2021.



WHAT YOU SHOULD KNOW ABOUT THE TRANSITION

CARRY OVER BENEFITS



We encourage you to submit your claims incurred in 2020 to Aetna as soon as possible (By March 31st 2021)

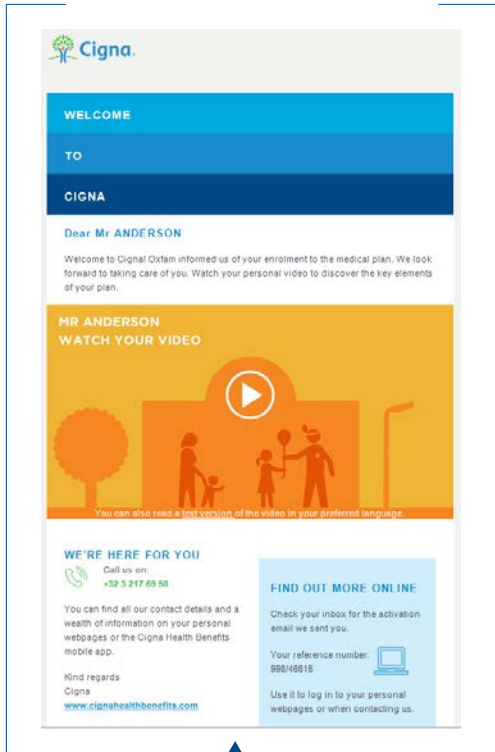


Cigna will receive all your balances prior to January 2021. You will be able to view your balances online

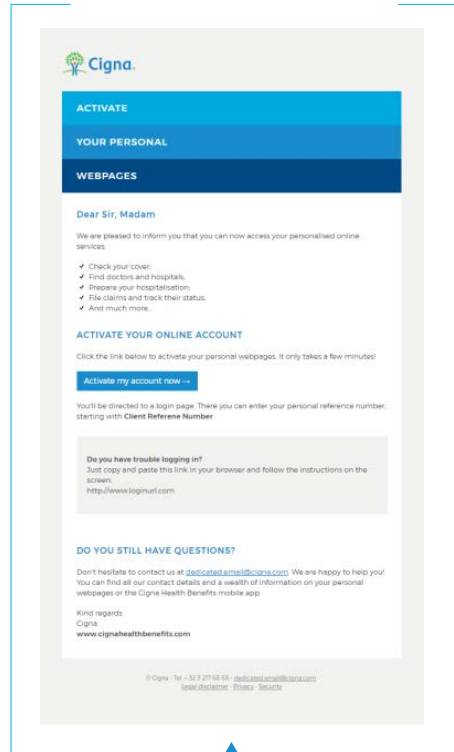


FROM DAY 1, WE MAKE IT EASY FOR YOU

With personalized onboarding communication



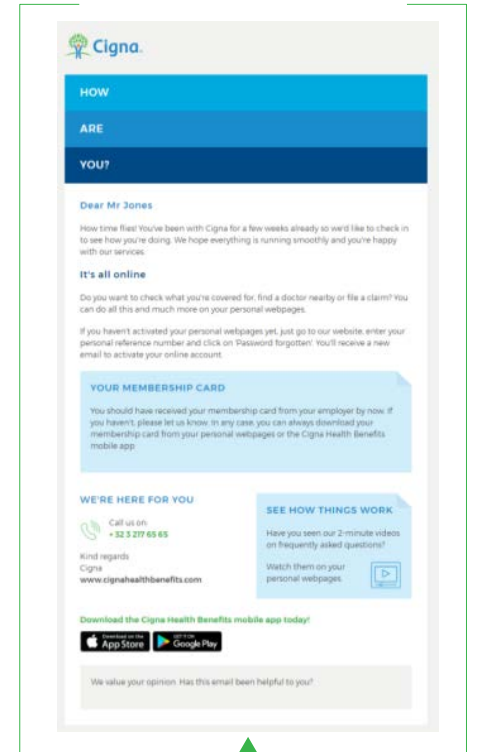
Welcome email with personalized video (December 15th, 2020)



Password email with activation link (December 16th, 2020)



E- ID cards for active Staff and Plastic ID cards for Retirees



Follow-up after 6 weeks



HOW TO ACCESS YOUR SERVICES ONLINE?

Together, all the way.SM





YOUR PERSONAL WEBPAGES

SUBMIT & VIEW STATUS OF CLAIMS

Home | My plan | **Claims** | Provider search | My health | Contact

How to claim?
My balances
How do I obtain direct payment?
What do I have to do in case of...
Fraud prevention

CLAIMS

We've made it easy and fast for you to submit an accurate claim with all necessary documentation. Simply use our claiming tool and submit your claim online or create a paper claim form you can send by post. Once you have submitted a claim, you will also be able to track its status and view the claim summary.
[How does it work?](#)

Submit a claim

My claims | **My settlements** | [SHOW FILTERS](#)

SETTLEMENT NOTES

04/01/2019 Action required	Total amount paid: 139.63 USD	Download settlement note
06/06/2018		Download settlement note
19/10/2017 Action required		Download settlement note
27/01/2017 Action required		Download settlement note
24/07/2015	Total amount paid: 17,000.00 USD	Download settlement note

Home | My plan | **Claims** | Provider search | My health | Contact

How to claim?
How do I read my settlement notes?
My balances
How do I obtain direct payment?
What do I have to do in case of...
Fraud prevention

SUBMIT A CLAIM

NEED HELP?
* Mandatory field

- 1 Claim information
- 2 Add invoices
- 3 Payment information
- 4 Confirmation

HOW DO YOU WANT TO SUBMIT YOUR CLAIM? *

ONLINE (RECOMMENDED)
How does it work?

- Complete this form online.
- Scan and upload the invoices as separate files.
- Submit the claim online.

BY POST
How does it work?

- Complete this form online.
- Print the claim summary.
- Send the claim via post.

WHO IS THIS CLAIM FOR? *
Is the information incorrect? Please contact us.

Select



YOUR PERSONAL WEBPAGES

GET IN TOUCH

Home | My plan | Claims | Provider search | My health | **Contact**

Contact form

CONTACT FORM

DIDN'T FIND THE ANSWER YOU WERE LOOKING FOR? WE'RE HAPPY TO HELP.

Contact details

HOW CAN WE HELP YOU?

Please choose a topic from the drop down list below and we'll get back to you as soon as possible.

-- Select --

Home | My plan | Claims | Provider search | My health | **Contact**

Contact form

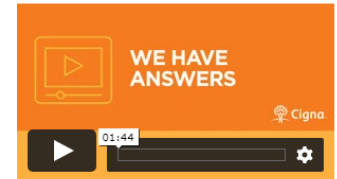
CONTACT DETAILS

Contact details

When you contact us by phone, we'll need your full name and date of birth. Please make sure you have your personal reference number ready as well.



BEST TIMES TO CALL



MY CLAIMS, COVER AND PROCEDURES

Do you have a question about the claiming and direct payment procedures, your cover, or a specific claim you sent us? Please get in touch using these details:

MEDICAL CLAIMS CENTER

- > Phone [+ 32 3 217 xx xx](tel:+323217xxxx)
- > Fax [+ 32 3 217 xx xx](tel:+323217xxxx)
- > Email call@cigna.com
- > Postal address P.O. Box 69
2140 Antwerpen
BELGIUM



CALL BACK FUNCTIONALITY

PERSONAL WEBPAGES

The screenshot shows a desktop monitor displaying a webpage. At the top, there is a navigation bar with links: Home, My plan, Claims, Provider search, My health, and Contact. The 'Contact' link is highlighted. Below the navigation bar, there is a sidebar with links: Contact form, Call me back (highlighted), Contact details, Email me, and Toll-free numbers. The main content area is titled 'CALL ME BACK' and contains the following text: 'We're always happy to call you back. Select your phone number and we'll call you back immediately when a customer service representative is available.' Below this, there is a section titled 'SELECT YOUR PHONE NUMBER' with the instruction 'You can update your phone numbers in My profile'. There are three radio button options: 'Mobile phone (+32 486 11 83 65)', 'Phone (+3 217 64 21)', and 'Other'. Below these options is a dropdown menu for country selection, currently showing '- Select your country -'. To the right of the dropdown is a text input field for the phone number, preceded by a '+' sign. At the bottom of the form is a blue 'Call me back' button.

CIGNA HEALTH BENEFITS APP

The screenshot shows a desktop monitor displaying a smartphone app interface. The app is titled 'Contact' and has a blue header bar. Below the header, there is a list of menu items, each with a right-pointing arrow: 'My claims, cover and procedures', 'My affiliations and membership cards', 'My contacts at work', and 'Call me back'. The 'Call me back' option is highlighted.

<https://projects.invisionapp.com/share/9VUCA0JG2DE>



YOUR PERSONAL WEBPAGES: EXTRA

Home | **My plan** | Claims | Provider search | My health | Contact

Description of benefits | **MY MEDICAL BENEFITS**

Download forms | [In general](#)

When | [At the hospital](#)

Where | [At the dentist's](#)

My medical benefits | [Deductible](#)

Who


Membership card

Insurance certificate

IN GENERAL

This policy provides cover for the treatment and services as described on this website:

- that directly relate to a covered accident or illness;
- that are reasonable and customary;
- that are incurred while you are covered as a plan member;
- that are prescribed or executed by a physician and certified as medically necessary by the attending physician;
- that are generally accepted and scientifically recognized medical services, excluding any experimental or pioneering services.

[newco_info_desciben_V1_en.pdf](#)  (0.95 MB)

Home | My plan | **Claims** | Provider search | My health | Contact

How to claim?

My reimbursements

My balances

How do I obtain direct payment?

What do I have to do in case of...

Fraud prevention

MY BALANCES

How much have you paid towards your deductible so far? How much is left of a particular benefit this year? No need to make calculations or rummage through your settlement notes to answer these questions!

After a claim has been processed, your remaining balances will be available on this page.

Family balance(s)

Dental care maximum

REFERENCE PERIOD	BENEFIT LIMIT	REIMBURSED	REMAINING
01/01/2018 - 31/12/2018	1,600.00 EUR	968.00 EUR	632.00 EUR

60% used

Individual balance(s)

- ▶ JONES ADAM
- ▶ JONES ROSE
- ▶ JONES CHRISTOPHER



THE CIGNA HEALTH BENEFITS APP

24/7 guidance and support in your pocket



Cigna Health Benefits App



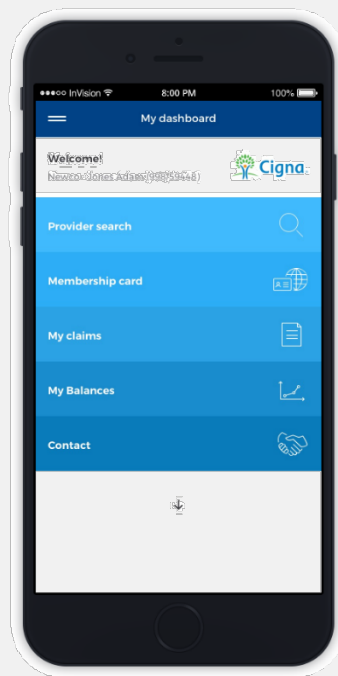
Find health care providers



Submit and track (photo) claims!



View your family's ID cards



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



Easy and simple navigation, check your balances



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



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



YOUR MEMBERSHIP CARD

Your personal membership card is your key for an efficient support

Together, all the way.SM





YOUR (ELECTRONIC) MEMBERSHIP CARD AT A GLANCE

SARAH JOHNSON

Pers. ref. n° xxx/xxxxx	Cigna ID n° xxxxxxxx	Start date xx-xx-xxxx (d-m-y)
Account n° xxxxxxxx	Account name xxxxxxxxxxxxxxxx	

+ 32 3 217 xx xx + 32 3 217 xx xx
xxxxxx@cigna.com P.O. Box 69 • 2140 Antwerpen • Belgium

AWAY FROM HOME CARE

Preferred care network in the USA: Cigna HealthCare PPO

US Health care providers Electronic: Cigna PAYOR 62308 Paper: Cigna International • P.O. Box 15050 Wilmington DE 19850-5050 • USA	non-US Health care providers authorization@cigna.com bills@cigna.com Europe, Africa & Middle East + 32 3 293 18 11 North & South America + 1 305 908 92 11 Asia & Pacific + 603 217 814 11
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Toll-free 1 866 428 3935

For questions concerning cover and hospital invoices, please contact Cigna.
Card possession does not certify coverage. For inpatient services pre-authorization is required. www.cignaenvoy.com

1 Your personal data

2 Your dedicated contact details

3 Contact details for health care providers

ONLINE TIP
Use your personal reference number (533/XXXXX) to log in to your personal webpages on www.cignahealthbenefits.com.
Plastic cards will be provided to retirees only.



YOUR MEMBERSHIP CARD

Online E-CARDS



What do I do in case my name is misspelled?



Retiree physical cards: What should I do in case I do not receive my card by the 31st of January?



YOUR DEDICATED CUSTOMER SERVICES TEAM

When you call us in the middle of the night, you won't just speak to someone who knows your language. You'll speak to someone who cares.

Together, all the way.SM





YOUR DEDICATED CUSTOMER SERVICES TEAM – AT YOUR SERVICE

For any questions 365/24/7



WW: + 32-3 293 1805

US Toll-Free: 1-866-210-8388



paho@cigna.com



P.O. Box 451989, Sunrise, Florida
33345

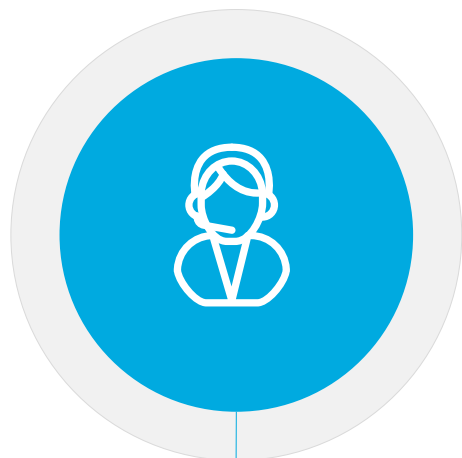
Call back function: request a call back on the phone number of your choice through your personal webpages or the Cigna Health Benefits app

We will organize a **quarterly member 1-2-1 session** with a Cigna representative



HOW TO CONTACT US AS OF 1st JANUARY

CONTACT US



- Cigna 24/7/365 phone line
- Call me back function



Toll-free line in USA
(1-866-210-8388)



- Email
- Contact form on personal webpages



ACCESS TO DIRECT PAYMENT

Together, all the way.SM





ACCESS TO DIRECT PAYMENT



EASY
ACCESS TO
PROVIDERS

Doctor's visit
Lab
Medical imaging



Inpatient and
major outpatient



Membership
card



Retired staff need to present Medicare card to provider for primary intervention. Cigna will become secondary.



SHI RULES – prior approval



Before seeking planned in-patient treatment it is important to contact PAHO as per your SHI rules and prior approval, providing:

Medical report

Cost estimate (if available)

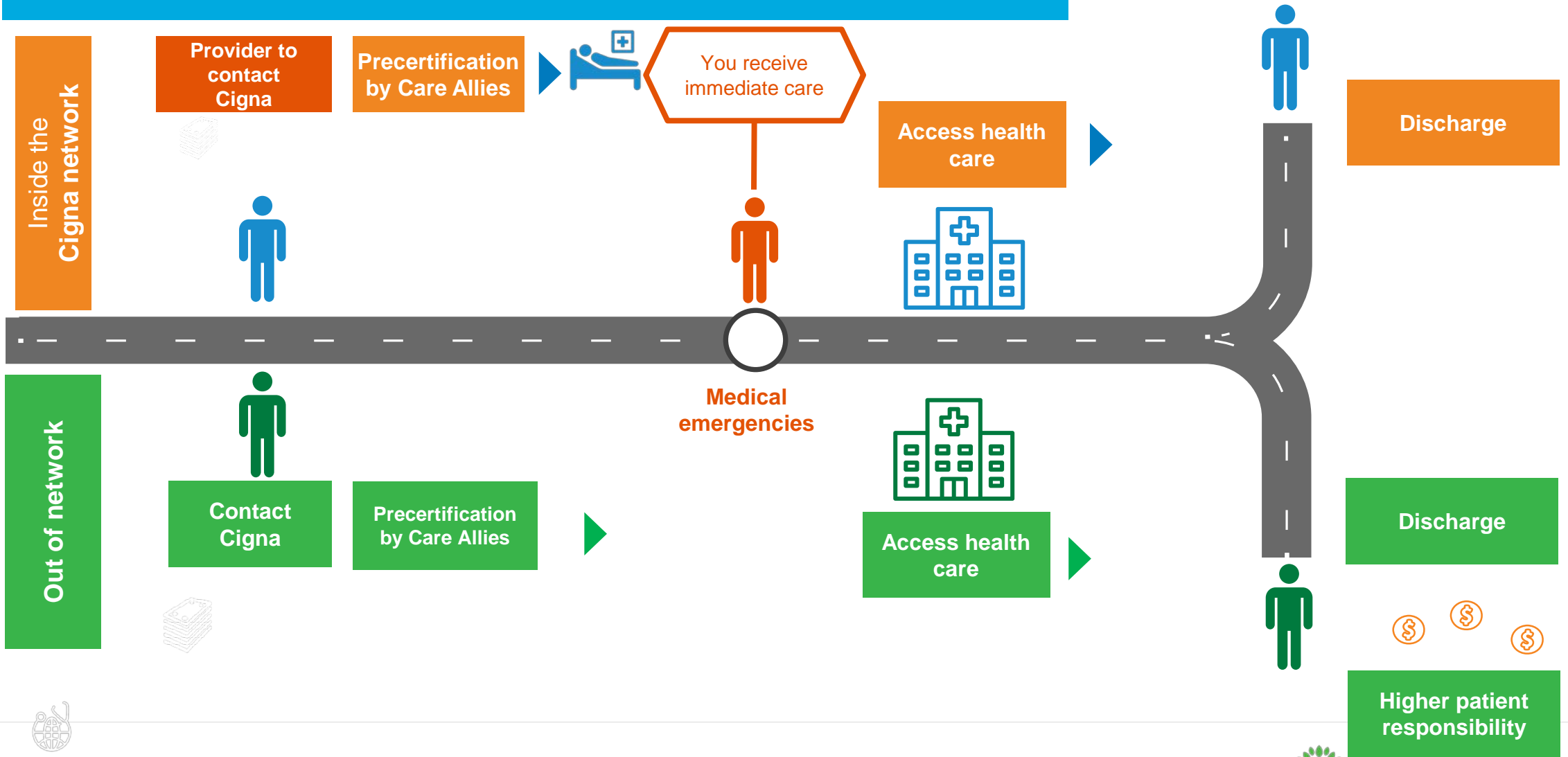
SHI Officer in HQ/ SHI GSC will confirm the approval and inform Cigna

Once approved you can reach out to the provider to arrange treatment/admission



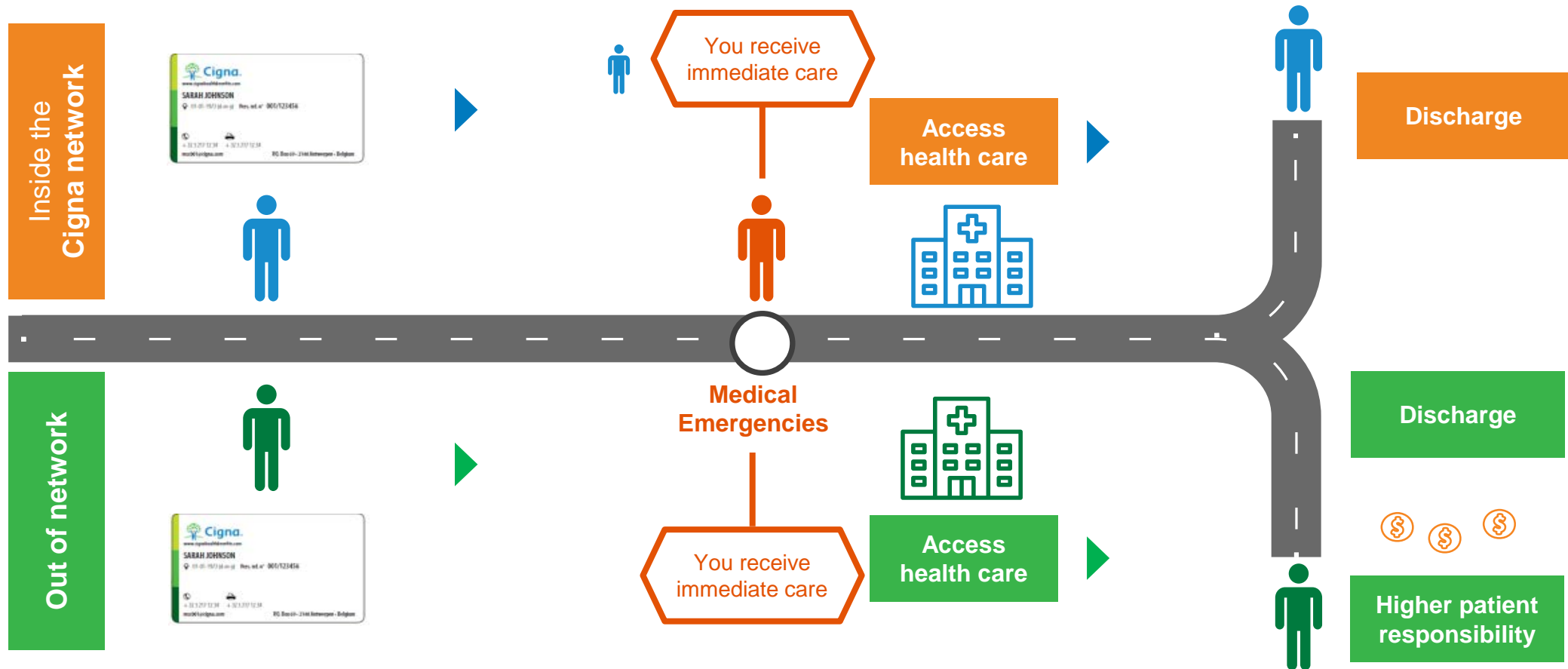
INPATIENT CARE IN THE USA

Check if you need prior approval in the SHI rules – contact PAHO





OUTPATIENT CARE



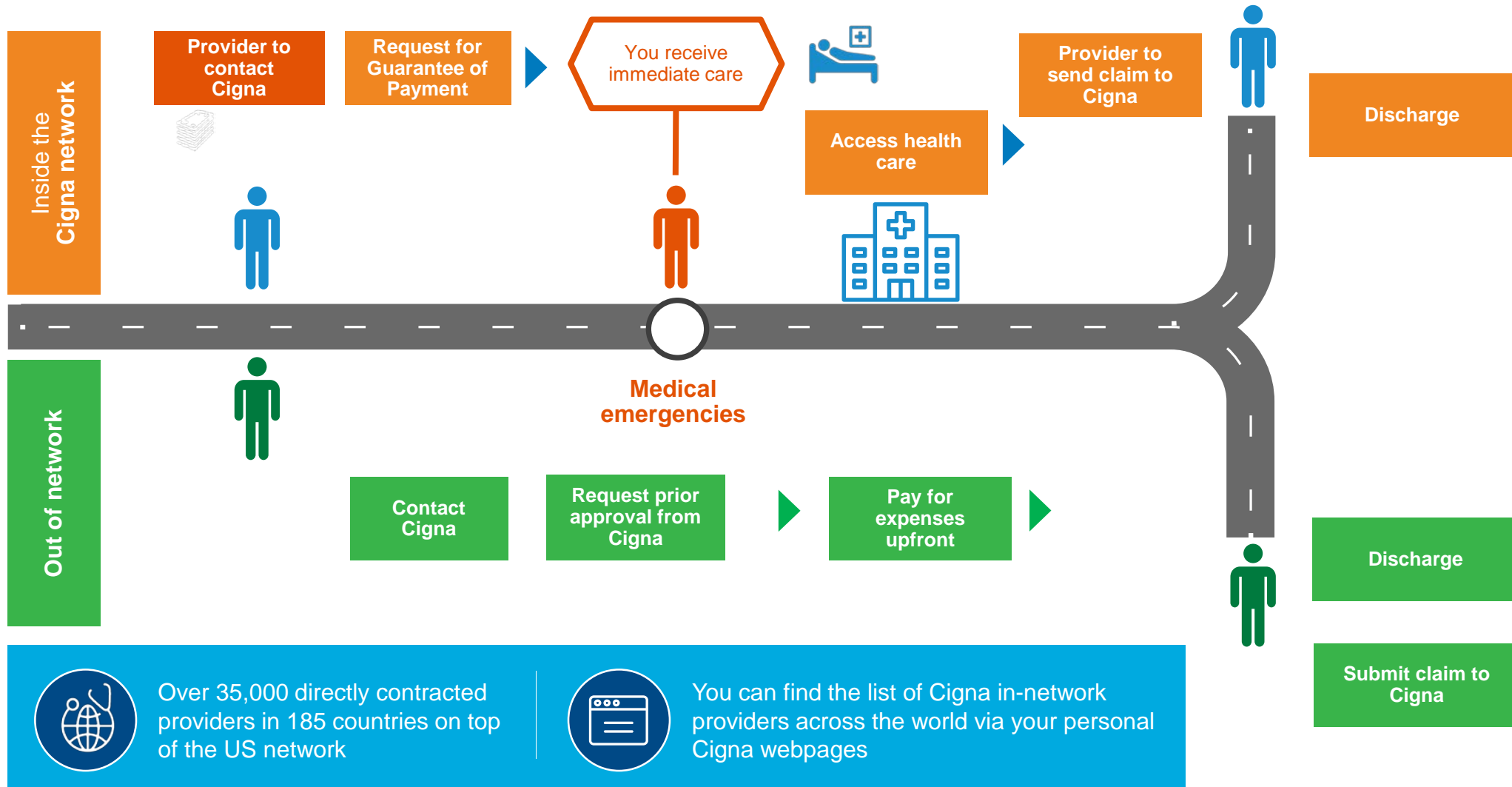
Over 3,600 direct billing outpatient providers in 892 cities in 155 countries on top of the US network



If Applicable, Cigna receive Medicare details from PAHO: Medicare will continue to be your primary insurance



INPATIENT CARE OUTSIDE THE USA





ADDITIONAL CIGNA HEALTH SERVICES

Together, all the way.SM





GUIDING INFORMED CHOICES WITH DECISION SUPPORT

Coordinated through Case Management



Access to independent, expert opinions
of world-class medical experts
via Teladoc



Support for serious conditions such as

- › Back surgery
- › Colon cancer
- › Brain tumour



Expert medical opinion changes the
course of treatment for many
patients





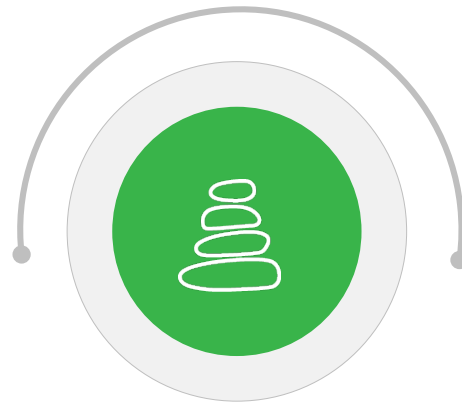
CHRONIC CONDITION MANAGEMENT PROGRAMME

A personal approach



Plan members diagnosed with **Diabetes or cardiovascular conditions** receive one-on-one, confidential support from a **personal coach (registered nurse)**

Improve self-management skills



Peace of mind

Improve overall health and quality of life



Prevent acute care and complications

**THANK YOU!
ANY QUESTIONS?**



Together, all the way.SM

