

INPATIENT & OUTPATIENT CARE OVER 200 USD/EUR/GBP



DIRECT PAYMENT BASED ON GUARANTEE OF PAYMENT

	2 TO 4 WEEKS BEFORE ADMISSION	ADMISSION	DISCHARGE	AFTER DISCHARGE
PATIENT 	<p>Notifies Cigna of the admission, or asks the health care provider to do so via authorization@cigna.com.</p> <p>In case of an emergency call Cigna as soon as possible.</p>	<p>Shows his/her membership card and the Guarantee of Payment.</p>	<p>Pays the portion of the costs that are not covered by his/her plan + personal expenses (as indicated on the Guarantee of Payment).</p>	
HEALTH CARE PROVIDER 	<p>Notifies Cigna on the treatment and its costs, using the Cost estimate form via authorization@cigna.com.</p> <p>See tip below </p>	<p>Accepts the Guarantee of Payment and treats the patient.</p> <p>In case of an emergency call Cigna immediately.</p>	<p>Collects the payment from the patient.</p>	<p>Sends the invoice to Cigna indicating the full amount and the amount paid by the patient via bills@cigna.com.</p> <p>Sends the discharge report to Cigna.</p>
CIGNA 	<p>Sends a Guarantee of Payment to the provider and the patient within 48 hrs upon request.</p>			<p>Pays the invoice to the health care provider.</p> <p>Sends a settlement note (a detail of the payment) to the patient and the health care provider.</p>

Always consult **CignaEnvoy.com** first for all eligibility information. If you can't find the information you need, then ask for a Guarantee of Payment.

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