



Cigna Healthcare Member Brochure

We've Got You Covered
– Anytime, Anywhere



At Cigna Healthcare, your health and peace of mind come first. Whether you're at home, traveling, or living abroad, we make sure you're never alone when it comes to your health. With our global expertise and local care, you can focus on living your life—while we take care of the rest.

Why Choose Cigna Healthcare?

Because Your Health Deserves the Best

Effortless Access to Care

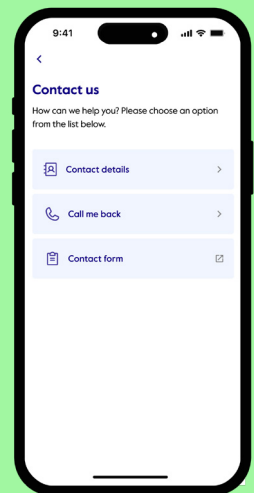
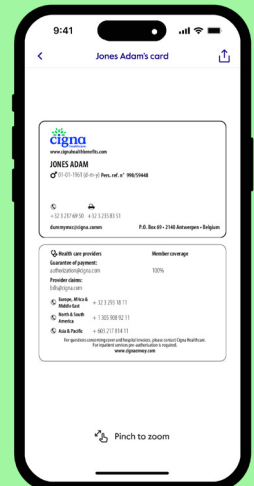
- **All-in-One Customer Portal:** Instantly access your plan details, submit and track claims, find trusted healthcare providers worldwide, and manage your personal info—all in one place.
- **Your Digital Membership Card:** Your fast track to seamless, stress-free support—just show it and go.
- **Global Network, Local Expertise:** Choose your own doctor or benefit from our unparalleled network of hospitals and specialists. Enjoy direct payments and exclusive discounts—especially when you stay in-network.

Healthcare in Your Pocket

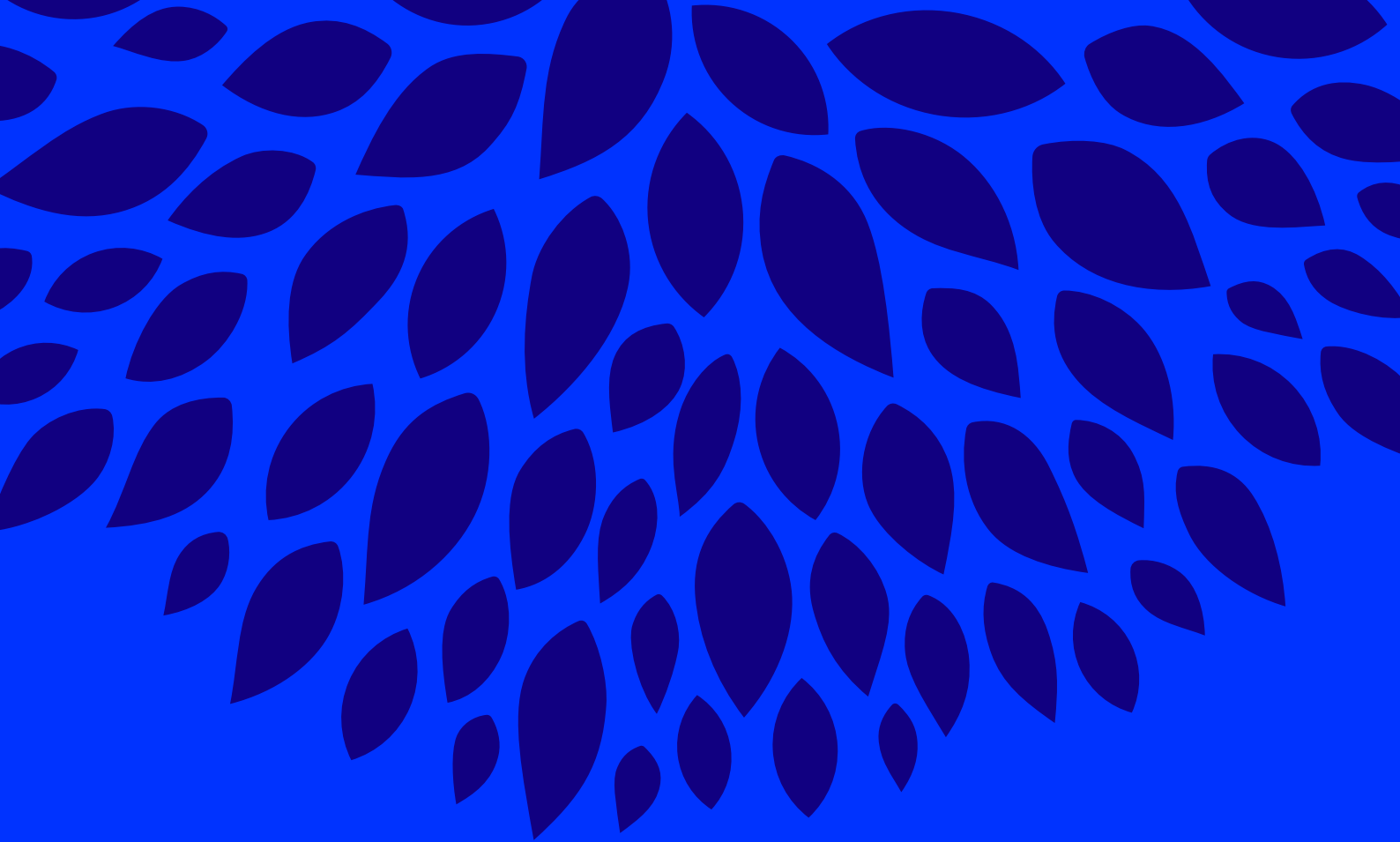
- **The Cigna App:** Submit claims, request direct payments, and manage your health plan with just a few taps.
- **Cigna Wellbeing App:**
 - » Talk to a Doctor Anytime – via phone or video.
 - » Manage Your Health – with assessments and nurse support for chronic conditions.
 - » Live Better – with wellness tips, articles, and lifestyle tools.

Support That Never Sleeps

- **24/7 Multilingual Support:** Speak to a real person in your language—anytime, anywhere.
- **Welcome Call for New Members:** We walk you through your benefits so you feel confident from day one.
- **Fast Claims & Payments:** 80% of Direct Billing requests with providers within 48 hours of receiving the request. Claims processed on average within 3 working days.
- **Expert Clinical Support:** Book a call with our medical team to discuss long-term conditions like diabetes, heart disease, or cancer.



With Cigna, you're not just getting insurance—you're gaining a partner in health. Wherever life takes you, we're right there with you.
Choose confidence. Choose care. Choose Cigna Healthcare.



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