



Health Navigator

Accessing your doctors should always be effortless, convenient and provide the highest quality of care. We value your health journey, and to ensure that your experience reflects this, we have launched Health Navigator so that you get the most out of your healthcare.



What is Health Navigator?

Health Navigator is our new personalised healthcare support service that helps you get the most out of your healthcare by taking away the administrative burden, while still ensuring you receive the best quality treatment. This service is currently available for care in Italy only.

The benefits of Health Navigator



Administrative support with Guarantee Of Payment (GOP)

Rather than dealing with the different parties yourself, one of our friendly team members will liaise with the Select Network Provider if there is a need for a GOP, guiding you smoothly through the process.



Patient share

As we'll guide you to providers with reasonable costs and best discounts, the patient share you will need to pay is reduced. Additionally, as all doctors operating at the Select Network Providers charge reasonable fees, you can be sure that there will be no unpleasant financial surprises related to uncovered amounts.



Direct payment

As we have a direct agreement with Select Network Providers, there is no need to submit a claim.

How does Health Navigator work?

1

When you need medical care in Italy, please contact Cigna Healthcare first on 800 194 666. Note that this service is not intended for emergency situations nor for general practitioner consultations, dental, optical and pharmacy. Alternatively, request an immediate call back through your personal webpages or the Cigna Health Benefits app.

2

When connecting to our Operational Team, select option 2 to discuss your medical care in Italy.

3

Our trained Operational Team will assist in selecting the best healthcare provider for you.

4

We will talk you through the in-person and Telehealth care options to discover what best fits your needs.

5

If a phone or online consultation is suitable, Telehealth is advised. If not suitable, our Operational Team will provide guidance on care options.

6

If a Select Network Provider is chosen, Cigna Healthcare will proactively assist with all administrative tasks and handle the Guarantee of Payment (GOP).

7

If a Standard Network Provider is selected, you will have to manually submit a GOP request. If an Out-Of-Network-Provider is selected, you need to pay for the care yourself and submit a claim later.



What is a Select Network Provider?

Select Network Providers are In-Network providers with whom we've established a streamlined administrative process, making things easier for you by lowering the patient share you need to pay, thanks to our discount agreements with these providers.

Most Select Network Providers also offer a dedicated phoneline for Cigna members, ensuring faster and more personalized service.

Providers are split into three categories:

Out-Of-Network Providers:

Providers that are not part of our network. Using these providers requires you to pay out-of-pocket for your consultation, handle all the administrative paperwork and to apply for reimbursement after your appointment.

Standard Network Providers:

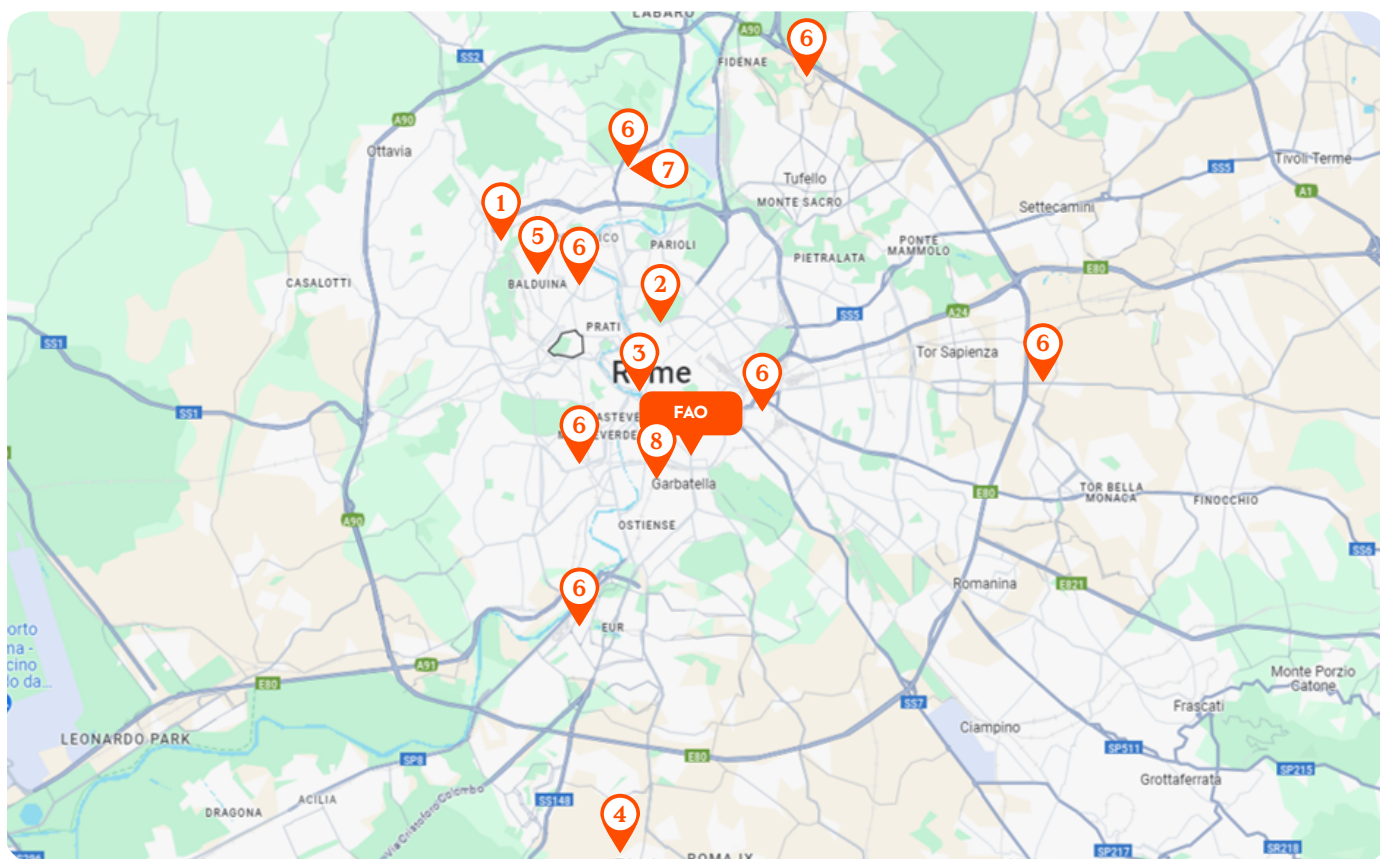
Providers that are part of our network. You do not have to pay up front when using these providers, but you must complete a number of administrative tasks for your GOP.

Select Network Providers:

In-Network providers with whom we've established a streamlined administrative process, making things easier for you by lowering the patient share you need to pay, thanks to our discount agreements with these providers.

IMPORTANT: To benefit from our Health Navigator service, including direct payment and administrative support, you must contact Cigna Healthcare before booking an appointment with your doctor. This does not apply to general practitioner consultations, dental, optical and pharmacy.

Selected Network Providers List



Most Select Network Providers also offer a dedicated phonenumber for Cigna members, ensuring faster and more personalized service.

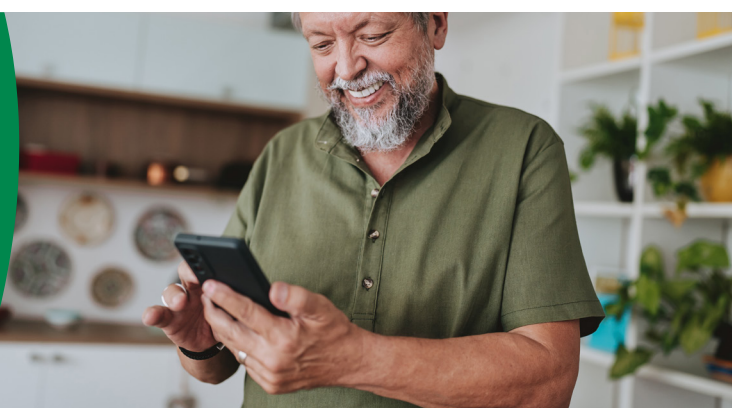
<p>1 Gemelli University Hospital</p> <ul style="list-style-type: none"> • Phone: +39 0688805563 • Type of treatment: All conditions • Possibility of overnight stay: Yes 	<p>2 Poliambulatorio di Porta Pinciana</p> <ul style="list-style-type: none"> • Type of treatment: All conditions • Possibility of overnight stay: No 	<p>3 Gemelli Isola Tiberina</p> <ul style="list-style-type: none"> • Type of treatment: All conditions • Possibility of overnight stay: Yes 	<p>4 Campus Bio-medico University Hospital</p> <ul style="list-style-type: none"> • Phone: +39 06225411240 • Type of treatment: All conditions • Possibility of overnight stay: Yes
<p>5 Villa Stuart</p> <ul style="list-style-type: none"> • Phone: +39 3357717560 • Type of treatment: Musculoskeletal treatment Physiotherapy • Possibility of overnight stay: Yes 	<p>6 Top Physio</p> <ul style="list-style-type: none"> • Phone: +39 3403221109 • Type of treatment: Physiotherapy • Possibility of overnight stay: No 	<p>7 Fisioterapia Top Smile SRL</p> <ul style="list-style-type: none"> • Phone: +39 3403221109 • Type of treatment: Physiotherapy • Possibility of overnight stay: No 	<p>8 Centro Diagnostico Ostiense</p> <ul style="list-style-type: none"> • Phone: +3906571071 • Type of treatment: Diagnostic centre

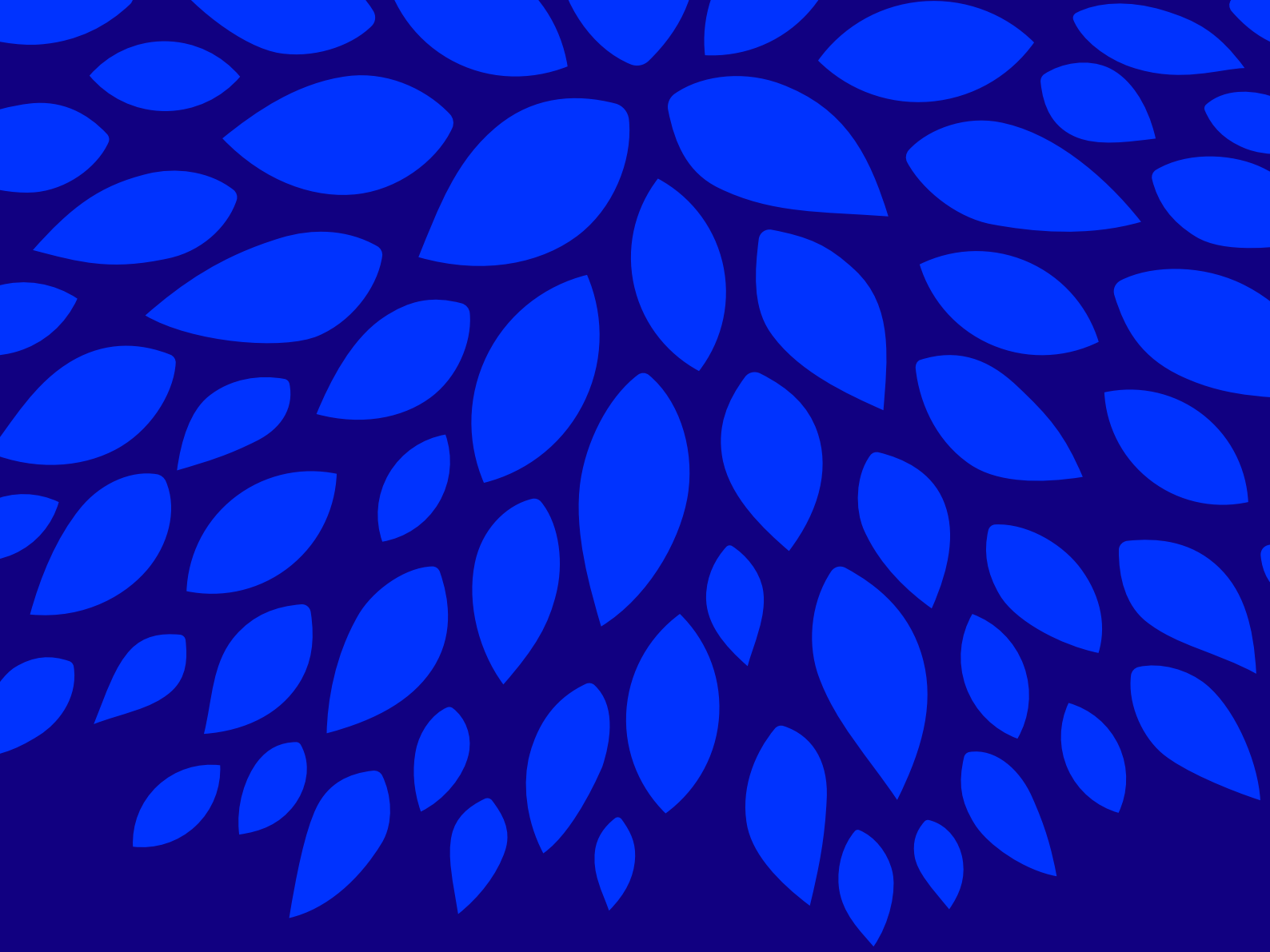


Scan the QR code to find out more about Health Navigator and how we can support you:



call our toll free line on **800 194 666**





The following providers are all part of our network and are suggested by Cigna Healthcare. However, we are not responsible for the availability of the services they offer, nor do we endorse, warrant, or guarantee their outcomes.

Members can choose which health professionals to see, where they want to undergo medical tests and which hospital or clinic they wish to be admitted.

Over time, some providers may cease to be part of our network. Therefore, we advise members to contact their preferred healthcare professional, clinic or hospital by phone or online in advance to check they remain part of it.

Cigna Healthcare does not provide medical advice specific to individual members. We recommend that members contact a qualified physician for a diagnosis or to discuss any personal health concerns.

You receive this information as you are identified as a member covered by a Cigna insurance policy. Should you have any query around data privacy, please reach out to Data.Privacy.Request.and.DSAR@Cigna.com. You have the right to lodge a complaint to our local supervisory authority, the Belgian Data Protection Authority.

"Cigna Healthcare" refers to Cigna Group and/or its subsidiaries and affiliates. Products and services are provided by or through such operating subsidiaries, including, without limitation, Cigna Life Insurance Company of Europe S.A.-NV, Cigna Europe Insurance Company S.A.-NV, both companies registered in Belgium at Plantin en Moretuslei 309, 2140 Antwerp, Belgium, or Cigna Global Insurance Company Limited, with registered address in Guernsey at PO Box 155, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 4ET. Cigna Life Insurance Company of Europe S.A.-NV and Cigna Europe Insurance Company S.A.-NV are subject to the prudential supervision of the National Bank of Belgium and to the supervision of the Financial Services and Markets Authority in the field of consumer protection. Cigna Global Insurance Company Limited is authorized and regulated by the Guernsey Financial Services Commission for the conduct of insurance business in Guernsey.

Certain products and services which are non-risk related may be provided by non-insurance entities such as Cigna International Health Services BV, registered with the Financial Services and Markets Authority as an insurance and reinsurance broker and with registered office at Plantin en Moretuslei 299, 2140 Antwerp, Belgium; Cigna European Services (UK) Limited, having its registered office at 13th Floor 5 Aldermanbury Square, London, EC2V 7HR; and Cigna Global Wellbeing Solutions Limited with registered office at 13th Floor 5 Aldermanbury Square, London, EC2V 7HR.

© 2024 Cigna Healthcare. All rights reserved.