



Cigna Prime

Global Health Benefits

Easy Access to Quality Healthcare
Around the World



About Cigna Healthcare



WHO WE ARE

Cigna Healthcare is a global health services company that is dedicated to improving the health, wellbeing and peace of mind of those we serve.

Our 225+ years of global experience has allowed us to connect with reliable healthcare partners all over the world to provide you with simple, affordable and predictable care.



OUR VALUES

- We act with speed and purpose
- We care deeply about our customers, patients and coworkers
- We innovate and adapt
- We partner, collaborate and keep our promises
- We create a better future - together

ABOUT CIGNA HEALTHCARE SINGAPORE

With over a decade of local industry presence, our in-depth knowledge of the Singapore market has enabled us to provide our customers with cost-efficient, quality care via a wide range of customisable plans.

Our extensive network of doctors and hospitals worldwide and in Singapore, including our partnership with Parkway Health, makes Cigna Healthcare your preferred care journey companion.

Cigna Healthcare Singapore is licensed by the Monetary Authority of Singapore to issue short-term group health insurance policies to employers.

Our leading care, global network and local expertise are part of the Cigna Healthcare ecosystem that is designed to give you a peace of mind and the freedom to focus on what is important for you.

CIGNA HEALTHCARE JOURNEY IN NUMBERS

Ranked 12th on the 2022 Fortune 500® list, our relationships that we have formed over the years.

OUR TEAM

- We support sales capabilities in more than **30** countries and jurisdictions

OUR PARTNERS

- We have fostered **1 million+** working relationships with providers, clinics and facilities globally

OUR CUSTOMERS

- We serve **190 million+** customer and patient relationships around the world



OUR MISSION

Partnering with you on your health journey



OUR PROMISE

- We are your health services partner
- We recognise that health is a journey
- We put your needs over our plans
- We offer the right solutions and care

Market Trends

Current Market Gaps and Trends



FOCUS ON TREATMENT

- Ageing population with declining health
- 50% of the world's diseases are chronic even though they are linked to lifestyle habits and often preventable¹



RISING COSTS

- Health costs continue to rise whilst we witness an increasing utilisation of employer sponsored plans



SUSTAINABILITY

- 20% of every US\$1 billed for healthcare around the world is wasted²



IMPORTANCE OF DATA

- Globalisation and connectivity are on the rise due to the importance of technology, data, and digital savviness



UNEQUAL CARE

- 83% of workers around the world say they are stressed³
- 13% consider their stress to be unmanageable

Cigna Healthcare long-term vision and solutions

Future market characteristics



Focus on health
and wellbeing



Evolving care
delivery system



Increasing role
of the individual

Cigna Healthcare solutions

Integrated care journeys

- Care coordination
- Case management
- Chronic disease management
- Decision support
- Claims review
- Medical evacuation
- Musculoskeletal Care Programme
- Mental Health Care Programme
- International Employee Assistance Programme (EAP)

Control

- Reporting and consultation
- Compliant solutions
- Fraud, waste and abuse monitoring

Networks

- Easy access to quality care
- Pre-authorisation of specific services
- High-performing partnerships
- Network tariff agreements
- Reasonable & customary insights
- Cigna Virtual Clinic

Customer service

- 24/7/365 in-house contact centre
- Claims handling

Prevention and empowerment

- Global wellness tools and resources
- Health and targeted risk assessments
- Lifestyle management programmes

The Cigna Healthcare Difference



WE CARE ABOUT PEOPLE'S HEALTH

Here at Cigna Healthcare, we conduct regular studies to better understand the changing needs of our market and our community. This allows us to specifically tailor our products and services to help you and your employees achieve healthier and more secure lives.



CIGNA'S GLOBAL HEALTH BENEFITS®

When it comes to CignaPrimeSM, supporting your team with our simple and accessible solutions is our focus. We are committed to designing the right care for your organisation's health and wellness needs on all your journeys – both today and tomorrow.

WHAT DIFFERENTIATES OUR GLOBAL HEALTH BENEFITS®



We have extensive global services



We make our solutions simple and accessible



We offer uncompromising commitment and services



We take care of you, today and tomorrow



YOUR HEALTH JOURNEY PARTNER - ALL THE WAY

Work-associated health and wellbeing benefits are becoming more important not just for talent recruitment but also for talent retention. Savvy employees are now realising that it makes all the difference between a good employer and a great employer.

At Cigna Healthcare, we understand the dilemma of having solutions that are both cost-efficient and effective in meeting your employees' care needs. Our plans are therefore highly customisable to help you achieve the perfect balance that is unique to your organisation. Aside from the extensive medical insurance coverage, our solutions also include preventative lifestyle assessments and initiatives to keep your employees happy, healthy and engaged.

FOR EMPLOYERS



COMPLIANT SOLUTIONS

- Licensed by the Monetary Authority of Singapore to issue group health insurance policies to employers
- Cigna Healthcare provides compliant solutions in more than 30 countries and jurisdictions



EASY ADMINISTRATION

- "One-stop solution" product and service offering to reduce administrative hassle
- Online portal to manage the organisation's healthcare plan, including:
 - View member and dependant details
 - Access and download plan information, including benefits coverage and limits



CASE MANAGEMENT SUPPORT

- Effective monitoring of member claims
- Fraud investigation
- Global healthcare network with preferred rates



DEDICATED CLIENT SERVICE AND SUPPORT

- Multilingual support via our international customer service teams
- Ongoing support by our key contact team responsible for delivering better health outcomes, experience, and savings, such as
 - Rapid email responses and call answering
 - Swift claims process
 - Efficient Guarantee of Payment (GOP) turnaround times



FOR EMPLOYEES



WORLD-CLASS CUSTOMER EXPERIENCE

- 24/7/365 multilingual customer service
 - **10** service centres around the world
 - **100+** currencies
 - **2.5M** call/email interactions yearly
 - **4M+** claims paid annually
- Member experience surveys



ACCESS TO CARE

- Proprietary network of 1.6M+ global healthcare professionals, with over 1,000 in Singapore
- 100+ in-house doctors/nurses providing case management globally
- Access to leading private hospitals and facilities in Singapore, such as Parkway and Raffles
- Expert second medical opinions for more informed decision-making with Cigna's Decision Support Programme
- Integrated health ecosystem allows local teams to coordinate and deliver global capabilities



DIRECT BILLING FOR TREATMENT AT OUR NETWORK PROVIDERS

- Hassle-free, cashless access helps to alleviate financial concerns when care is of utmost importance
- Guarantee of Payment for in-patient treatments at hospitals within the network can be arranged by checking with Cigna Healthcare at least 1 – 2 weeks before the scheduled surgery or admission date



FULL HEALTH AND WELLBEING PROGRAMME AS THE STANDARD OFFERING

- Health and Targeted Risk Assessments
- Comprehensive resource hub including our health information library and country guides
- Personalised care via Cigna's Employee Assistance Programme, Clinical Case Management, Chronic Disease Management Programme and more



INNOVATIVE DIGITAL TOOLS

- Cigna Envoy® website and app provides access to care - anytime, anywhere
- On-the-go telehealth services via Cigna Virtual Clinic
- Convenient location-based search capabilities for information on contact details, providers, and specialists

WHOLE PERSON HEALTH

Cigna Healthcare unique belief of Whole Person Health consists of a tripartite approach whereby employers, employees and providers all have an equally vital role to play in fostering a supportive environment for care.

We believe that healthy and happy employees contribute to a healthy bottom line for your business, which is why we are committed to empowering them to take charge of their own health with the solutions that we offer.

FUTURE-PROOF HEALTHCARE

As a leading health service company, it is our belief that the most sustainable way to keep healthcare expenses manageable is by subscribing to total health and wellbeing. This means that preventive measures are just as important as clinical solutions when it comes to our individual care journeys. It also means extending our definition of 'health and wellness' beyond the physical to include mental, social and emotional health.

- Easy access to care
- Case Management
- Chronic Disease Management Programme
- Decision Support Programme
- Cigna Virtual Clinic

CLINICAL CARE AND INTERVENTION



PREVENTIVE AND WELLNESS INITIATIVES

- Active health screening
- Health and Targeted Risk Assessments
- International Employee Assistance Programme



PROGRAMMES

- Lifestyle Management Programme
- Musculoskeletal Care Programme
- Mental Health Care Programme
- Women's Health Programme



Our Network in Singapore and Beyond



Global Network



Cigna Healthcare extensive network of over 1.7 million globally contracted providers allow employees to enjoy the convenience and peace of mind of direct billing no matter where their work may take them. These services are available for in-patient and day cases almost anywhere in the world.

1.7 million
globally contracted providers

A SPECIALISED SOLUTION FOR UNPARALLELED CARE ACCESS

In **Singapore**, gain full access to over 2,000 Cigna Healthcare globally contracted providers and CignaLinks® providers. CignaLinks® Southeast Asia was launched in 2007 in partnership with Parkway Health - Singapore's premier and largest primary health care solutions provider, which facilitates greater, direct access to our extensive network of providers. This not only helps keep costs manageable through network discounts, but also ensures access to care in countries covered by Cigna Healthcare.

- Full access to Cigna Healthcare globally contracted providers and CignaLinks® providers in Singapore
- Cashless and direct billing for financial peace of mind



Cigna Envoy[®]

Your personalised online
health resource



INTEGRATED ONLINE SERVICES FOR YOU AND YOUR EMPLOYEES' ADMINISTRATIVE NEEDS

Managing your corporate medical insurance policy is a breeze with Cigna Envoy®. Available as a web portal and mobile app, Cigna Envoy® is our secure, one-stop digital platform that delivers instant benefits and access by placing common tasks in the palm of your hands.



As an **employer** or **administrator**, you will be able to:

- View member and dependant details
- Download billing invoices
- Run membership reports
- Download Certificate of Insurance (only available on the web portal)



As an **employee**, Cigna Envoy® will allow you to:

- View, print and show personal ID cards
- Submit and track claims anytime, anywhere
- Locate healthcare providers in the vicinity
- Contact Cigna Healthcare for 24/7 customer support
- Download Certificate of Insurance (only available on the web portal)



In addition to administrative functions, the portal also provides access to a wealth of information, including our [Cigna Provider Network Directories](#), [Country Guides](#), [Plan Information](#), and [Health & Wellness resources](#).



ACCESSING THE PORTAL

Cigna Envoy's app can be found in both the Apple App Store and Google Play Store for added convenience.



The portal is also available in **English, Dutch, French, German, Spanish, Japanese** and **Simplified Chinese** for multilingual accessibility at <https://www.CignaEnvoy.com>.



Onboarding



To help introduce your employees to what Cigna's Global Employer Health, Singapore, has to offer, we have put together a comprehensive, electronic membership pack, tools to guide them through their registration on Cigna Envoy®, the members' portal as well as benefits booklet to better understand their benefits and coverage.

ELECTRONIC MEMBERSHIP PACKS

Employees will receive their e-membership packs once the policy setup for your organisation is complete. The packs have been thoughtfully assembled to help them easily navigate information and tasks such as curated Cigna Healthcare programmes and claims processes. These includes:

- 1**
A PDF membership card
- 2**
Helpful guide
- 3**
Medical claim form
- 4**
Dental claim form
- 5**
Benefits booklet
- 6**
Cigna Care+ booklet



Cigna Care+ is a wellness programme designed to improve the health, wellbeing, and peace of mind of your employees via the following:



DECISION SUPPORT PROGRAMME

Access to expert second opinion and medical alternatives through case discussions with Cigna Healthcare case managers in situations of rare or serious illness



HEALTH RISK ASSESSMENT & TARGETED RISK ASSESSMENT

Quick online surveys that provide employees with personalised reports on areas of improvement for their health and wellbeing



INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAMME

Access to 6 telephonic or face-to-face professional counselling sessions as well as free, confidential assistance 24/7, 365 days a year



MY LIBRARY

Online library which supports the risk assessments by providing access to articles and recipes relevant to the personal assessment results



Customer Stories





Member Testimonials

With over a decade of local industry experience, our teams have helped countless clients and customers optimise their care journeys and clinical outcomes over the years. Here, we have picked 2 prominent stories showcasing the care, expertise and dedication that underlies all that we set out to do.

Choosing the right treatment plan with Cigna's Decision Support Programme



BACKGROUND

An insured member was diagnosed with Ischemic heart disease at a Singapore private hospital. His cardiologist ordered an angiogram and angioplasty to be **performed in two days' time**.



CIGNA HEALTHCARE SOLUTION

The Cigna Healthcare clinical team reached out to the member and advised him to consider an expert second opinion. The member agreed and **received a second opinion a day before his planned surgery**. Our experts **determined that it was safe for the member to postpone the procedure** indefinitely until additional symptoms of angina manifested, and simply continue with his current medication with the addition of a nitro lingual spray.



OUTCOME

After thorough consideration, the **member cancelled the procedure**. He **consulted his primary care cardiologist in Mumbai, who concurred with the second opinion** since the nuclear stress test result was also negative. The member was **satisfied with the result** and sincerely appreciated Cigna's support.



The three things that came to mind are how prompt you were, the attention to detail and the follow-up. Very pleased to know about this expert opinion service and I found it useful. I am spreading the word around to my colleagues. Thank you very much. Sincerely appreciate your assistance Joy.





Finding the right healthcare provider with Cigna's Case Management



BACKGROUND

An insured member sought treatment at a Singapore private hospital and was diagnosed with a deviated nasal septum, bilateral turbinate hypertrophy sinusitis and otitic barotrauma. She was **advised to undergo multiple surgeries** to treat her condition. The member was **concerned that with multiple surgeries, her recovery time would be longer, and it could impact her business travels**.



CIGNA HEALTHCARE SOLUTION

Her Cigna Healthcare **case manager alerted her on the possibility of 'over-treatment' and proposed the consideration of an expert second opinion**. When the **second opinion supported the suspicion**, Cigna Healthcare advised the member to transfer to another hospital. We **proceeded to also make all of the logistical arrangements**, including helping to set up an appointment with a recommended Ear, Nose and Throat (ENT) specialist.



OUTCOME

Both the new ENT specialist and the expert second opinion **agreed that one of the proposed procedures was unnecessary**. With the help of our case managers and medical experts, the member **managed to avoid higher treatment costs, longer recovery periods and unnecessary discomfort**.



I would specially like to thank Joy, my Cigna Healthcare case manager, for making my diagnosis experience extremely smooth and justified. Now it has been two and half weeks after the surgery and I'm recovering well. I can feel the difference when breathing and my trip in April wasn't affected as well. Really appreciate Cigna Healthcare for helping me to find the right doctor.





www.cigna.com.sg

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Information is correct as at March 2022.

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