



Cigna Care ConnectSM

Local Health Benefits, Singapore

Flexible solution with easy access
to care in Singapore



About Cigna



Who we are

Cigna is a global health solutions company 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 tailored plans based on our extensive local expertise.

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



Cigna's journey in numbers

Ranked 12th on the 2022 Fortune 500® list, our journey to become customer-centric is defined by the 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 more than 1 million+ working relationships with providers, clinics and facilities globally

Our customers

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



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 more than 1,000 providers and clinics in Singapore makes Cigna your preferred care journey companion.

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

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

Our leading care, global network and local expertise are part of the Cigna ecosystem that offers the highest standards of care. We are committed to helping people improve their health, whenever and wherever they need us.



The Cigna difference

What differentiates our Local Health Benefits

As your health and wellness partner who goes beyond, we:

- Have in-depth local knowledge
- Offer quality care
- Consistently surpass expectations
- Are focused on long-term value

Cigna Local Health Benefits

Our Cigna Care ConnectSM plan is uniquely positioned in providing your Singapore-based employees with customisable benefits that are as robust as they are cost-efficient.

End-to-end care

Given the multi-faceted nature of healthcare, we believe in simplifying your healthcare experience by connecting you to what matters most, including

- Product
- Pricing
- Claims settlement
- Network management
- Dispute resolution

This approach also ensures that you no longer have to worry about

- Product continuity risks
- Conflicting claims settlement decisions
- Confusing dispute resolution channels



For employers



Compliant solutions

- Licensed by the Monetary Authority of Singapore to issue short-term group health insurance policies to employers registered in Singapore



Easy administration

- Dedicated online portal for employers to view/download policy agreement and membership details
- Responsive and efficient customer support



Case management support

- Chronic condition and case management processes
- Fraud investigation



Employer-centric programmes and benefits

- Personalised health and wellbeing programmes to keep your employees productive and in good health, including our case management service
- Enhanced benefits such as inpatient psychiatric cover, congenital conditions, alternative and allied health treatments
- Products with flexible annual limits and modular options

For employees (based in Singapore)



Access to care

- More than 1,000 network panel doctors island wide
- Access to leading Government Restructured Hospitals and private hospitals and facilities in Singapore
- Quick and easy access to private medical specialists
- End-to-end inpatient service (from admission to hospital payments)
- Responsive and efficient customer support that is available 24/7



Direct billing for treatment at our network providers

- Hassle-free, cashless access for those residing in Singapore to alleviate financial concerns when care is of the utmost importance
- Guarantee of Payment for inpatient treatment for government restructured and private hospitals by checking with Cigna at least 2 weeks before the scheduled surgery or admission date
- Preferred rates and discounts within Cigna's provider network



Easy online administration

- Cigna Care ConnectSM mobile app and web portal provide access to benefit details and claims administration - anytime, anywhere
- Paperless claim submission
- Processing of claims between 7 to 10 working days (upon full submission of required claims details)



Innovative digital tools

- On-the-go telehealth services via Cigna Virtual Clinic
- Convenient location-based search capabilities for information on contact details, providers, and specialists



Health and wellness solutions

More than just a health service provider

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.

Aside from providing extensive medical insurance coverage for your employees when they are ill, our solutions therefore include preventive care resources and initiatives to keep your employees happy, healthy and engaged.

Whole Person Health

Cigna's 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 in addition to the solutions that we offer.

Our solutions focus on 5 main pillars of health and wellness:

- Physical
- Financial
- Workplace
- Social
- Family



Noteworthy offerings

Cigna's unique range of programmes, resources and services are designed to provide our customers with 360° care across all stages of health.



Cigna Virtual Clinic

Introduces greater access and convenience for non-urgent care through virtual doctor consultations, complimentary doorstep medication delivery, and more.

- 1 Video consult**
Consult a locally licensed General Practitioner within minutes, who will be able to diagnose and treat common illnesses, prescribe medications, and issue medical certificates or referral letters.
- 2 Medication delivery**
Prescribed medication for common, non-urgent conditions will be packaged and safely delivered to your doorstep within 3 hours.
- 3 Medical documents**
Documents issued by the doctors, including receipts, consultation history notes, and health screening reports, are accessible in-App, anytime, anywhere.
- 4 Travel health**
Get relevant travel health advice and medication before your trips, as well as video consult doctors for medical advice when you are overseas.
- 5 Health Content Hub**
Provides reliable health tips, insights and articles, to help you improve your health amidst the hustle and bustle of modern life.

Case Management

Improves the overall care experience with Cigna's individually assigned case managers who will help to coordinate access to care, explore services and funding alternatives, as well as monitor progress for established personal goals.

Preventive care resources

Offers valuable knowledge in the form of articles, tips, webinars and more to help you learn how to manage your Whole Person Health more effectively.



Digital solutions



Managing administrative tasks and plan benefits is now much easier with the Cigna Care ConnectSM mobile app and web portal. Our secure, one-stop digital platforms provide instant access to care by placing common functions at your fingertips.

Employers and administrators can

- View member and dependant details
- Run membership reports and policy agreements
- View policy benefits
- Update employee records



Dedicated web portal

Employees can

- Submit and track claims anytime, anywhere
- Access personal e-cards
- Upload paperless claim documents
- Apply for Guarantee of Payment
- Keep track of annual limit balances
- Locate healthcare providers in the vicinity using the clinic locator
- Schedule appointments with panel specialists
- Contact Cigna for 24/7 customer support



Download the **mobile app** via the Apple Store or Google Play Store



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