



# CignaLinks

## Australia

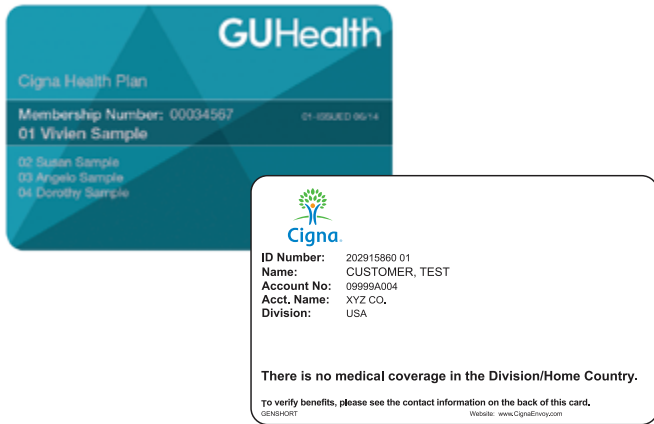
### Welcome

#### More access. Less hassle.

It's like an upgrade from business class to first class. It's CignaLinks® Australia – a program that makes great health care even better.

By joining forces with GU Health, one of Australia's largest corporate health insurers, Cigna is able to offer broader access to private facilities, often with shorter waiting lists, lower out-of-pocket costs, faster claims payments and much more.

#### Two cards are better than one.



You already have your global Cigna ID card. Use your GU Health member card included in this kit when you visit a hospital in Australia or someone who specializes in supplementary coverage. Use your global Cigna card for health care services anywhere else in the world.

### Cigna Global Health Benefits®

#### Some of the benefits CignaLinks Australia offers include:

- ▶ 100% reimbursement for eligible inpatient and outpatient medical expenses.
- ▶ No limitations due to preexisting conditions.
- ▶ A wide range of coverage that includes everything from hospital care to osteopaths and chiropractors.

#### How CignaLinks works.

**When you visit a doctor's office**, simply pay upfront for the services you receive. Then, file a claim for reimbursement with GU Health.

**When you go to the hospital for a planned procedure**, contact GU Health in advance so they can coordinate billing with the hospital. On the day of your procedure, please present your GU Health member card when you arrive at the facility.

**When you see someone who specializes in supplementary care – like osteopaths and chiropractors** – they may be able to send claims directly to GU Health by swiping your ID card through an electronic reader. Instantly, payment is taken care of. If they do not have this functionality, simply pay upfront and send in your receipts for reimbursement. To do this, follow the instructions on the claim form.



## How CignaLinks works (cont'd).

**Now here's the important part.** Before making any appointment, find out if your doctor is registered. Otherwise, you may not be reimbursed. Fortunately, it's easy to find out if any doctor is registered. Just visit [guhealth.com.au](http://guhealth.com.au) and click on the "Find a provider" tab, or call the number on the back of your GU Health member card.

For full details on what GU Health and Cigna cover, read through the plan summary.

## Two ways to get paid.

For quickest reimbursement of claims, you can enroll in FastBack. This means your reimbursement can be paid directly into your chosen Australian bank account. If you haven't already enrolled and want to receive reimbursements via FastBack, please complete the FastBack form or contact the GU Member Relations Team at the number on the next page. While not as quick, you can also choose to be reimbursed by check/cheque.

## Understanding reciprocal health care arrangements.

While the term may sound complicated, learning how it may affect you doesn't have to be.

- ▶ If you pay taxes and come from a country that has a reciprocal health arrangement with Australia, you will receive a tax statement after June 30 of each year.
- ▶ Submit this tax statement with your tax returns to prove that you have health coverage through GU Health.
- ▶ Consult with your tax advisor concerning the Medicare Levy Surcharge to determine whether you are eligible for exemption.
- ▶ Countries that currently have reciprocal health arrangements with Australia are Belgium, Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway, Slovenia, Sweden and the United Kingdom.

## How reciprocal health care arrangements work with Medicare.

As you may or may not know, Medicare is Australia's national health scheme. Here's what people from countries with reciprocal health care arrangements need to know about it.

- ▶ Even if you aren't an Australian citizen, you may be eligible for Medicare benefits.
- ▶ If you have applied for Medicare, you must provide those details to Cigna.
- ▶ If you have already completed the Customer Information Form and did not provide information regarding your Medicare coverage, please update the form and send it to Cigna.
- ▶ If you're not sure of your Medicare eligibility, reach out to Medicare by calling **132 011** from anywhere within Australia.

By taking care of this properly, you can be sure that you won't face unexpected penalties in the future.

## Respecting your privacy.

With more and more information being transferred electronically, you may wonder what GU Health does to ensure your privacy and security. The answer is a lot.

The information you supply may be used for regulatory reporting and to provide proof of your eligibility to GU Health doctors and hospitals. To view a copy of the GU Health privacy policy, please visit [guhealth.com.au](http://guhealth.com.au).



### Making changes to your membership.

Getting married? Adopting a child? If there's a change in your family status and you need to add or remove coverage, contact your employer. If there is a change in your Medicare eligibility, please complete a new Customer Information Form and send it to Cigna.

# An innovative approach to health care.

## Keep it in the family.

Want to give your spouse or partner access to your plan information? It's easy. If they are not yet named on the membership and you would like them to be, simply complete a Third Party Access Authority form. You can get one by contacting GU Health or downloading it from [guhealth.com.au](http://guhealth.com.au).

Once approved, your spouse or partner can access plan information and make changes to the policy – but cannot cancel it.



**We're here for you, anytime you need us.**

Need to find a new health care professional? Want to file a complaint? Have a question about a payment? For these, and all other questions, contact the GU Health Member Relations Team.

- By email – [CignaLinks@guhealth.com.au](mailto:CignaLinks@guhealth.com.au)
- By phone (within Australia) – **1300 794 624**
- By phone (outside of Australia) – **61 3 8682 4100**

If you choose to contact GU Health by phone, remember to call between 8:30 am–5:00 pm Australian EST, Monday through Friday.

For questions about coverage outside of Australia, reach out to Cigna's global service center, available 24 hours a day, seven days a week. Dial **800.441.2668** or **001.302.797.3100** or send us an email using [CignaEnvoy.com](http://CignaEnvoy.com). You can also fax us directly at **001.302.797.3150** or toll-free at **800.243.6998**.

**It makes health care easier and it helps you get the personal attention you deserve. It's CignaLinks Australia, and it's just one of the ways Cigna helps provide easy access to quality health care around the world.**

## Resolving disputes.

If you have a complaint with GU Health, they will do all they can to resolve the issue with you. So when an issue arises, get in touch with GU Health. Their professionals will work with you to find a solution. But if you aren't satisfied with the outcome, you can contact the Private Health Insurance Ombudsman at **1800 640 695**.

**Together, all the way.<sup>SM</sup>**



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