

CignaLinks

Canada

Welcome

More access, less hassle.

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

By joining forces with Cowan Insurance Group, an established health and dental insurance provider in Canada, our combined resources help provide access to quality care from more than 30,000 doctors, hospitals, pharmacies, dentists and vision professionals.

When applicable, Cowan Insurance Group will gather information to help facilitate enrollment into a Canadian Provincial Health Program. This makes the administration of medical health services in all Canadian provinces easier.

No claims forms. Most of the time.

CignaLinks Canada helps make the health care process easier. When accessing care, medical benefits covered by the provinces are covered by the CignaLinks Canada network at 100%. Applicable coinsurance will apply for retail pharmacy, paramedical services, dental and vision benefits. Most of these services do not require completing a claim form but, depending on the health care professional's electronic claim submission process, you may be asked to sign a claim form.

To learn more about your specific coverage, refer to your plan documents. CignaLinks Canada is enhanced health coverage created with you in mind.

Two cards are better than one.



When you arrive in Canada, be sure to activate your Cowan Pay-Direct ID card and complete your consent form* before visiting any health care professional or facility. Once activated, you're ready to go. To activate your card, log in to <https://Cigna.cowangroup.ca/activation>. Or, if you prefer, call the dedicated toll-free number at **844.703.7483** and a customer service representative will assist you.

From there, present your Cowan Pay-Direct ID card to your pharmacist, dentist, and/or other health care professional to make him or her aware of your coverage. If you need health care when you're outside Canada, use your global Cigna ID card. For out-of-network claims, log in to **CignaEnvoy.com** to submit your claims for reimbursement online.

* The consent form authorizes Cowan and Cigna to exchange information with your health care provider at time of claim.

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



Stay in the CignaLinks Canada network to help limit your out-of-pocket costs and reduce your paperwork.

Quick tips for accessing care in Canada.

Whether you stay in the network to keep your health care simpler and more cost effective or you prefer the flexibility to see whomever you want, here are some things to remember.

If you visit an in-network health care professional, remember to show your Cowan Pay-Direct ID card and a valid form of identification – like a passport or driver's license. If you are covered under a provincial plan, you must present your provincial health care card along with your Cowan Pay-Direct ID card.

If you visit an out-of-network health care professional, you may need to pay for the services when you are treated. While you may have some out-of-pocket costs, you can file a claim for reimbursement with a standard Cigna claim form. Depending on your coverage, you may be reimbursed for some or all of your costs. You can log in to **CignaEnvoy.com** to submit your claim electronically.

Need to find a doctor? We'll help.

If you need assistance finding the right health care professional or facility, go to **CignaEnvoy.com**. From there:

1. Log in with your ID number and password.
2. Click the "Find Health Care" tab.
3. Select "Country" from the drop-down menu.
4. Follow the directions on the screen.

If you prefer, you can call Cowan's local service center at **844.703.7483**. If you choose to contact Cowan by phone, remember to call between 8:00 a.m. and 5:00 p.m. EST, Monday through Friday.

Other ways to reach Cowan.

By email: CignaLinks@cowangroup.ca

By fax: 1.613.741.7771

By mail: Cowan
700-1420 Blair Place
Ottawa, Ontario K1J9L8

We're here for you. Anytime you need us.

Cigna's global service center is open 24 hours a day, seven days a week. To reach us, dial **800.441.2668** or **001.302.797.3100** and you can always reverse the charges. You can also fax us directly at **001.302.797.3150** or toll-free at **800.243.6998**.

Together, all the way.™



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