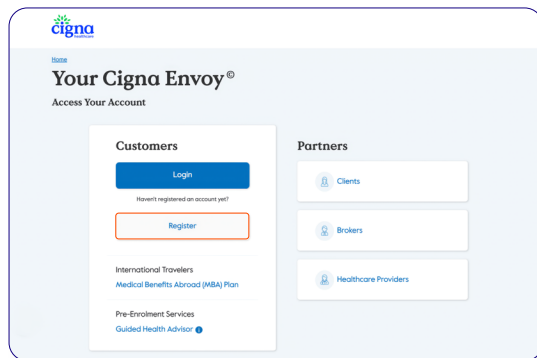


Cigna Envoy: How to connect.

Cigna Envoy is your personalized online health resource. The tools and information are developed specifically for students so you can easily find the information you need. Register for Cigna Envoy as soon as you receive your Cigna Healthcare global ID card or subscriber ID. If you don't have a global ID card, please call us toll-free at **+1.800.441.2668** or direct at **+1.302.746.3059** (collect calls accepted). With your global ID card handy, enter the site (CignaEnvoy.com) and follow these simple steps to get started.

Registering is easy



- 1 Download the mobile app OR go to CignaEnvoy.com and, within the 'Customers' section, select 'Register'.



Easier to access. Easier to use.

The Cigna Envoy mobile app is free to Cigna Healthcare, Global Health Benefits customers. The Envoy app can be downloaded⁴ for free from the App Store[®] or Google Play[™] online stores.



Click on the iOS or Android app button or scan the QR code to download **TODAY!**



- 2 Enter your Cigna Healthcare ID number, your first name, your last name, and date of birth as it appears on your ID card and click 'Continue'.
- 3 Receive your registration confirmation to your email. Click the link in the email to continue registration.
- 4 Now you can set up your password with the requirements provided on screen.

- 5 Upon first log in, you'll be prompted to set up multi-factor authentication. Multi-factor authentication is used to provide added security for your account.
- 6 You can choose to set up multi-factor authentication via email, text/SMS message, Google Authenticator, Okta Verify, or Voice Call Authentication. Text/SMS messaging rates may apply.
- 7 Access your account, and read and accept the terms and conditions and any other informational messages.

Finding care in the U.S.

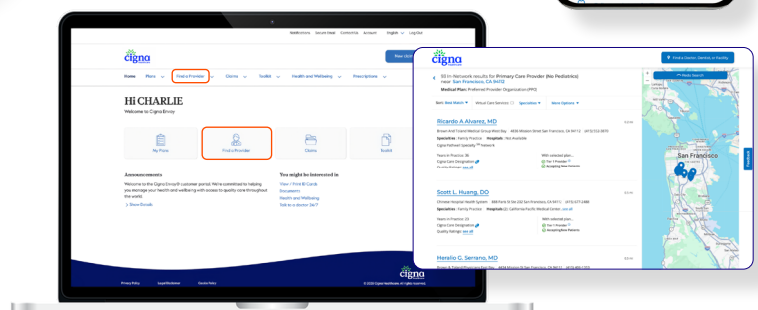
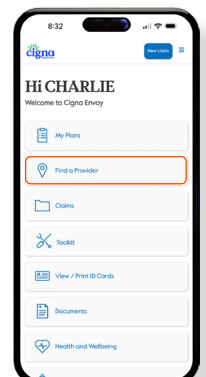
Student health centers are a convenient health care option for basic health services. Consult your school's resources for more specific information about the care available to you, location(s) and hours. If you choose to receive care from your student health center (if one is available), coinsurance, copayments and/or deductibles may be waived.

If you need care outside of what is available from your institution, you also have access to our health care network within the U.S.

The Cigna Healthcare Open Access Plus (OAP) Network includes physicians and hospitals located in the U.S. Find an in-network doctor or medical facility by visiting CignaEnvoy.com or calling our global service center toll-free at **+1.800.441.2668**. You can search by provider name or care type. You may be responsible for any deductibles or coinsurance under your plan.

Finding a provider

- 1 Visit CignaEnvoy.com.
- 2 Once logged in select the 'Find a Provider' tab or the 'Find a Provider' button.
- 3 Enter your location to find a provider nearby.
- 4 From there you can search to find a provider by – location, provider type, specialty and provider name.



Online claim submission.

Simplified claims process

All registered users of the Cigna Envoy website can submit claims online through easy-to-follow prompts. Members can view current and historical claim submissions, including any attachments.

- 1 In Envoy, select 'Claims' > 'Submit a new claim' within the navigation bar.
- 2 Add requested information for contact details, who the claim should be paid to and the type of service received. Your data is automatically pre-populated (name, date of birth, banking details, etc.), speeding up the submission process.
- 3 Upload all relevant documents (invoices, prescriptions, medical reports)
- 4 Confirm payment details. Reimbursement options include direct payment to a U.S. or Canadian bank, EFT or wire transfers to bank accounts around the world.
- 5 Review and submit.

Have questions? Get answers 24/7/365.

Our global customer service team is available any day, anytime and any time zone to provide the support you need, whenever you need it.

Contact us at your convenience

Toll-free telephone number	+1.800.441.2668
Toll-free TDD telephone number (for the hearing impaired)	+1.800.558.3604
Direct phone (collect calls accepted)	+1.302.746.3059
Toll-free facsimile number	+1.800.243.6998
Direct facsimile number (inside the U.S.)	+1.302.797.3150
Secure Mailbox	CignaEnvoy.com

The screenshot displays the Cigna Envoy website interface for submitting a new claim. The navigation bar at the top includes links for Home, Plans, Find a Provider, Claims (selected), Toolkit, Health and Wellbeing, and Prescriptions. A 'New claim' button is visible in the top right corner. The main content area shows a 'Hi CHARLIE' welcome message and a 'Submit a new claim' button. Below this, there are sections for 'My Plans', 'Find a Provider', 'Claims', and 'Toolkit'. The 'Claims' section is highlighted, showing a 'Please upload all documents' step with a list of required documents (Invoices, Medical reports, Prescriptions, Progress reports) and a 'Please review and submit' step with a 'Submit' button. The user is identified as 'Hi CHARLIE' and the claim is for 'UNITED KINGDOM'.

1. UBS 2024 Managed Care: Annual Health Benefits Survey.
2. Web-based tools, such as Cigna Envoy are available for informational purposes only. These tools are not intended to be a substitute for proper medical care provided by a physician. The listing of a health care professional or facility in the mobile directories available through the Cigna Envoy mobile app does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your official plan documents, or call the number listed on your ID card, for information about the services covered under your plan benefits. References to non-partnered organizations or companies, and/or their products, processes or services, do not necessarily constitute an endorsement or warranty thereof.
3. Data from GHB Service Operations team as of February 2025. This data includes Language Line services. Subject to change.
4. The downloading and use of the Cigna Envoy app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. The Apple logo is a trademark of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Product availability may vary by location and plan type and is subject to change. Products may not be available in all jurisdictions and are excluded where prohibited by law. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

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