

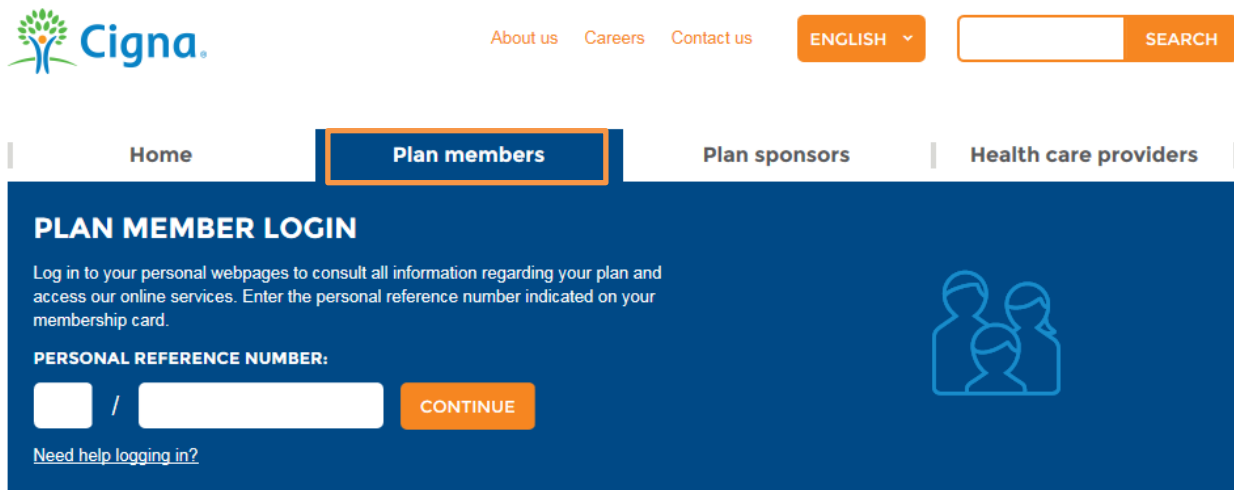
# Cigna Personal Account Webpage Guide (For Plan Members)

Cigna's online account access provides all of your plan information in one place. This guide provides steps to access the following information in your personal Cigna web account.

- A. Log-in the Cigna Account
- B. Reset Account Password
- C. Download Membership Card
- D. Request for New Insurance Card
- E. Download Insurance Certificate
- F. Search in-network Healthcare Provider (outside of United States)
- G. Search in-network Healthcare Provider (in the United States)

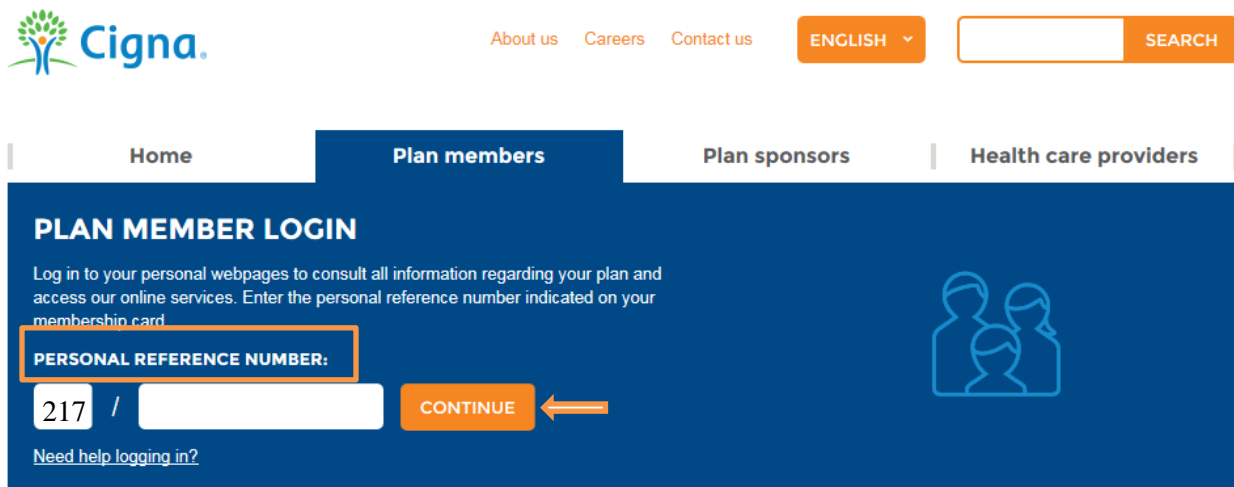
## A. Log-in the Cigna Account

1. Go to [www.cignahealthbenefits.com](http://www.cignahealthbenefits.com) and click on the **Plan members** tab.



The screenshot shows the Cigna website header with the logo, navigation links (About us, Careers, Contact us), a language dropdown set to 'ENGLISH', and a search bar. The navigation bar below the header has four tabs: 'Home', 'Plan members' (which is highlighted with an orange border), 'Plan sponsors', and 'Health care providers'. The main content area is a dark blue box titled 'PLAN MEMBER LOGIN'. It contains the text: 'Log in to your personal webpages to consult all information regarding your plan and access our online services. Enter the personal reference number indicated on your membership card.' Below this text is a form with the label 'PERSONAL REFERENCE NUMBER:' followed by two input fields separated by a slash. The first field is empty, and the second is also empty. To the right of the input fields is an orange 'CONTINUE' button. A link 'Need help logging in?' is located below the input fields. On the right side of the login box, there is a white icon of a family (two adults and a child).

2. Fill in your personal reference number (starting with 217) and click continue. Your personal reference number is on your Cigna membership card.



This screenshot is identical to the previous one, but the first input field of the 'PERSONAL REFERENCE NUMBER:' form now contains the number '217'. An orange arrow points from the right towards the 'CONTINUE' button, indicating the next step in the process.

On the next screen, fill in your temporary password and click log in. Once you enter your temporary password, you will be required to create a new password for future use.

## B. Reset Account Password

1. Go to [www.cignahealthbenefits.com](http://www.cignahealthbenefits.com) and type your Cigna insurance number in the personal reference number field. If you do not have your temporary password, click on “password forgotten?”

**Note:** You will receive the temporary password to the email address provided on your insurance enrollment form or your work email address. Please check email inbox, junk or spam folder to receive the password from Cigna. To receive Cigna’s email in your general inbox, add Cigna to your email’s safe recipient list.

Home Plan members Plan sponsors Health care providers

### PLAN MEMBER LOGIN

Log in to your personal webpages to consult all information regarding your plan and access our online services. Enter the personal reference number indicated on your membership card.

PERSONAL REFERENCE NUMBER: 217

PASSWORD:

[Password forgotten?](#)  
[Need help logging in?](#)

[Back](#)

2. On the next screen, fill in the principal plan member’s date of birth and click continue.

**Note:** Dependents of deceased plan member can enter their own date of birth if they are covered under the plan.

Home Plan members Plan sponsors Health care providers

### PLAN MEMBER LOGIN

To confirm your new password request, please enter the date of birth of the main plan member.

PERSONAL REFERENCE NUMBER: 217

Date of birth:  /  /

[Need help logging in?](#)

[Back](#)

- Cigna will send your new temporary password to your email address within a few minutes. Please check your email inbox, junk or spam folder to receive the password from Cigna. To receive Cigna's email in your general inbox, add Cigna to your email's safe recipient list.

**Note:** You will receive the temporary password to the email address provided on your insurance enrollment form or your work email address. If you do not receive a new temporary password within 24 hours, please contact Cigna at [aiarc@cigna.com](mailto:aiarc@cigna.com).

The screenshot shows the Cigna website header with the logo, navigation links (About us, Careers, Contact us), a language dropdown set to ENGLISH, and a search bar. Below the header is a navigation menu with tabs for Home, Plan members (selected), Plan sponsors, and Health care providers. A green notification box states: "Your new password request has been processed successfully. You will receive an e-mail with a new password within a few minutes." Below this is the "PLAN MEMBER LOGIN" section, which includes a description of logging in, a "PERSONAL REFERENCE NUMBER:" label, two input fields separated by a slash, a "CONTINUE" button, and a "Need help logging in?" link. An icon of a family is visible on the right side of the login section.

## C. Download Membership Card

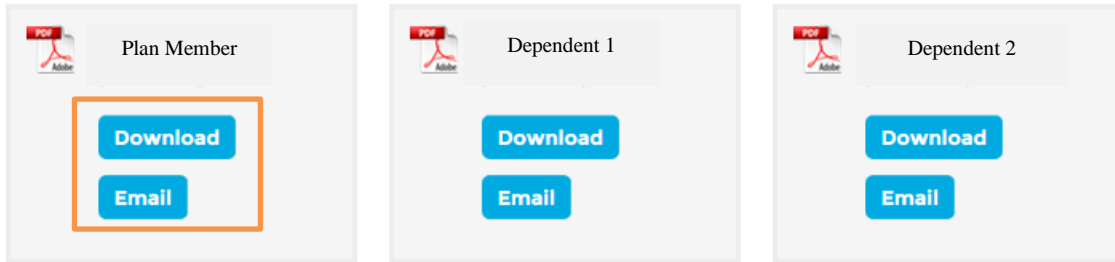
- Click on the **My plan** tab and Membership Card. You can download or email a Cigna insurance card for yourself and your dependents from this section.

The screenshot shows the Cigna website navigation menu with tabs for Home, My plan (selected), Claims, Provider search, My health, and Contact. Below the menu is a "Membership card" tab highlighted with an orange border. The main heading is "MEMBERSHIP CARD". Underneath, there is a sub-heading "Insurance certificate" and a small image of a Cigna membership card. To the right of the card image, there is text explaining that the membership card is the key to quick, seamless and stress-free support, and that it features contact details for reaching Cigna anytime, anywhere. It also mentions that the card shows the personal reference number for easy identification and assistance.

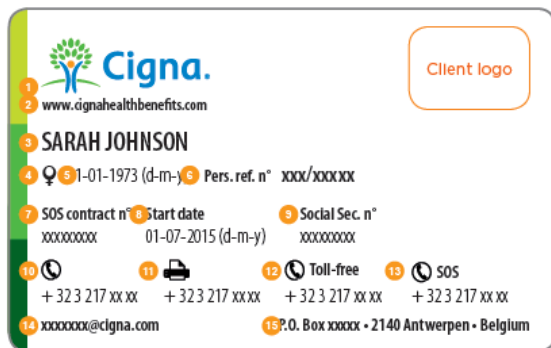
- Click on the download to save the electronic copy of the card in your computer or click email to send a copy of the card to you and your dependents.

**Note:** Make sure you fill in the email address of the recipient(s) and submit to receive a copy of the insurance card.

## GENERAL CARD



For your information, below is a sample image of the Cigna insurance card.



**Front: Contact details for plan members**

1. Cigna logo
2. Website address
3. Name
4. Gender
5. Date of birth
6. Personal reference number
7. Contract number International SOS (optional)
8. Start date (optional)
9. Social security number (optional)
10. Telephone number
11. Fax number
12. Toll-free number (optional)
13. Telephone number International SOS (optional)
14. Email address
15. P.O. Box address



**Back: Contact details for health care providers**

16. Email address (guarantee of payments)
17. Email address (claims by health care providers)
18. Regional telephone numbers
19. Legal notice
20. Website address
21. Member coverage details (optional and plan specific)

### DID YOU KNOW?

Your membership card is also available online on your personal webpages and on the mobile app.

The app is free to download

## D. Request for New Insurance Card

In the **Membership Card** section, you are able to request a new card for you and your dependents if you lost or damaged your card or if the data on the card is incorrect.

1. Go to the **Request a New Card** section and click on the “let us know” link.

### REQUEST A NEW CARD

If you lose your membership card or if the data on the card is incorrect, please [let us know](#) and we will replace it as soon as possible.

2. Select the reason for requesting a new card and follow the instructions in the next screen(s) to enter email address and the name(s) of the insured person that you want to request a new card for, and then click on **submit** to request a new card.

Home | **My plan** | Claims | Provider search | My health | Contact

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Membership card | **Insurance certificate**

## REQUEST A NEW CARD

If you have lost your membership card or if the data on the card is incorrect, please request a new membership card as soon as possible.

### REQUEST A NEW CARD

I would like to \*

report a lost or damaged membership card

report a mistake on my membership card

[Next Page >](#)

## E. Download Insurance Certificate

1. Click on the **My plan** tab and Insurance Certificate tab. You can download a Cigna insurance certificate for yourself and your dependents from this section. You can choose to download the certificate in seven different languages and add Schengen clause (if required).
2. Choose the language you prefer and click download for a copy of a certificate.

Home | **My plan** | Claims | Provider search | My health | Contact

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Membership card | **Insurance certificate**

## INSURANCE CERTIFICATE

### DO YOU NEED IMMEDIATE PROOF OF COVER?

Whenever needed you can download an individual insurance certificate for yourself or one of your dependants in English, French, Spanish, German, Portuguese, Italian or Dutch. You can access this service anytime, anywhere.

Language

 <b>Plan Member</b> <input type="checkbox"/> Add Schengen clause? <a href="#">Download</a>	 <b>Dependent 1</b> <input type="checkbox"/> Add Schengen clause? <a href="#">Download</a>	 <b>Dependent 2</b> <input type="checkbox"/> Add Schengen clause? <a href="#">Download</a>
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## F. Search in-network Healthcare Provider (outside of United States)

1. Log in to your account at [www.cignahealthbenefits.com](http://www.cignahealthbenefits.com).
2. Go to the **Provider Search** tab to find Cigna in-network healthcare providers for hospitals, doctors, specialists.
3. To find a Cigna in-network healthcare provider, choose a country, city, type of facility or provider, and specialty of care. You may also search by the provider's name to see if that provider is part of the Cigna in-network.
4. The search results provide the name of the facility or provider, location and the type of payment arrangements and price discounts that Cigna has with the facility. Payment arrangements are separated by numbers (i.e. 1 = direct payment with inpatient and outpatient surgery, 2 = direct payment with outpatient care, and 3 = price agreement with the facility) as shown on the provider search screenshot.

**Note:** To request for a guarantee of payment document, please find the nearest hospital by using the provider search engine from your Cigna personal web account. The portion of Cigna and patient payments on the guarantee of payment document will vary based on the payment arrangements that each hospital has with Cigna.

Home | My plan | Claims | **Provider search** | My health | Contact

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### PROVIDER SEARCH

You are free to select the health care provider of your choice, but you can also rely on our own network of 10,000 hospitals, doctors and specialists and benefit from the direct payment agreements and discounts we have negotiated for you. To ensure that you have continuous access to the highest level of medical care, we continually monitor and update our network.

Use our Provider search to look for your preferred health care provider or check with whom we have a direct payment or discount agreement. After all, it is our goal to limit your patient portion to a minimum.

**WHERE**



[Or enter your location](#)

**WHAT**

**WHO**

[Show 5 results](#)

### RESULTS (5)



NAME ^	LOCATION ^	1 ^	2 ^	3 ^
The Aga Khan University Hospital	NAIROBI	✓	✓	✓
The Karen Hospital	NAIROBI	✓	✓	
The Mater Hospital	NAIROBI	✓	✓	
The Nairobi Hospital	NAIROBI	✓	✓	✓
Upper Hill Medical Centre	NAIROBI	✓		

**1** = Direct payment to the provider for inpatient care (including outpatient surgery).  
**2** = Direct payment to the provider of outpatient care. Click on the provider name to verify as from which amount direct payment for outpatient care is possible.  
**3** = Price agreement (e.g. preferential rates, discounts on specific services, prompt payment discounts, etc.). Please note this does not necessarily imply that the full amount of the invoice(s) will be accepted.

## G. Search in-network Healthcare Providers (in the United States)

1. To find in-network healthcare provider in the US, go to the website at <http://cigna.benefitnation.net/cignadol/default.asp?employer=6789123>.
2. Choose a type of health benefits directory for your care.



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### Provider Directory

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#### Provider Directory

- Cigna Global Health Benefits Physician Directory
- Cigna Global Health Benefits Hospital Directory
- Cigna Global Health Benefits Pharmacy Directory
- Cigna Global Health Benefits Dental Directory
- Cigna Global Health Benefits Facility & Ancillary Directory \*\*


3. Search the healthcare provider by zip code or the state in the United States.

#### Select the type of provider for your search.

Physician Type:  Primary Care  Specialty Care

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**Optional:** Please enter a zip code to help narrow your search for the networks in your area :

Or if you don't know a zip code, select a state from the list instead:  

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4. If you do not have a specific healthcare provider then continue to search by entering a zip code and selecting other preferences. Then click continue to see a list of providers, including their pcp (primary care physician) specialty, address and phone number.

For further information on finding an in-network provider in the Cigna network, contact Cigna customer service.