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To manage your IARC medical plan benefits, you will need to activate your Cigna Personal Webpage Account. This guide provides steps to access the following information in your personal Cigna web account.

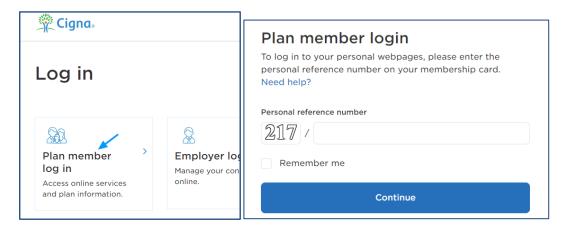
#### A. Activate Your Cigna Personal Webpage

If you are enrolled in the IARC Medical insurance Plan, Cigna will send an email notification to your email address that is listed on your IARC Insurance Enrollment Form. If the enrollment form does not indicate an email address, your work email address will be defaulted for the Cigna account. Cigna's notification will include your personal reference number starting with (217), temporary password, and instructions on how to activate/register your **Cigna Personal Webpage**. If you did not receive an email notification from Cigna, please contact AIARC.

To activate your Cigna account, go to <a href="https://www.cignahealthbenefits.com">https://www.cignahealthbenefits.com</a> and click on as a Plan Member.

Fill in your personal reference number (starting with 217) and click continue.

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

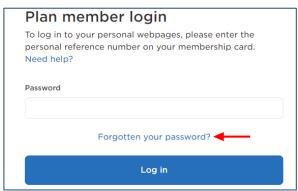


#### **B. Reset Account Password**

To reset Cigna account password, on the Cigna log in page fill in your personal reference number (starting with 217) and click continue, then click on **Forgotten your password?** 

On the next screen, fill in the principal plan member's date of birth and click continue. If you do not receive a new temporary password within 24 hours, please contact Cigna at aiarc@cigna.com.

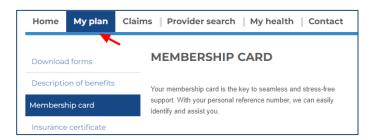
**Note:** Dependents of deceased plan member can enter their own date of birth if they are covered under the plan.





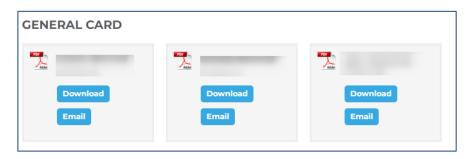
#### C. Print or Save Your Cigna Membership Card

To print or save a copy of a Cigna membership card for you or your dependents, click on the **My plan** → **Membership** Card tab.

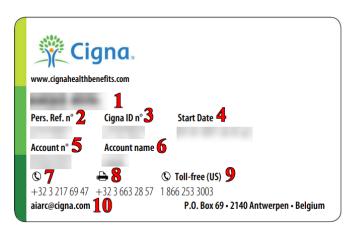


You can download or email a Cigna insurance card for yourself and your dependents from this section.

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.



Cigna electronic membership card includes the Cigna reference / ID number, Account (Group) number, Prescription drug RX details when in the United States, Cigna 24/7 phone numbers and email addresses to make general inquiries, request guarantee of payments and assist with filing medical claims. Below is a sample of the Cigna insurance card.





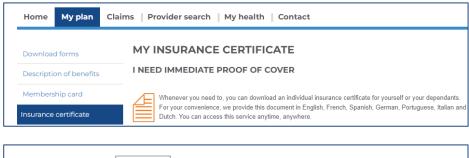
- 1. Plan member or dependent last and first name
- 2. Cigna membership card number
- Cigna membership number in U.S.
- 4. Insurance start date
- 5. Cigna group number
- 6. Cigna account name

- 7. Cigna 24/7 contact (Antwerp, Belgium)
- 8. Cigna fax number (Belgium)
- 9. Cigna 24/7 contact (US)
- 10. Cigna email for all inquiries
- 11. Address to send claims to Cigna (for U.S. providers)
- 12. Email for guarantee of payment (GOP) request
- 13. Email for billing inquiries
- 14. Prescription drug details (for U.S. pharmacies)
- 15. Cigna contact (for U.S. providers)
- 16. Cigna contact (for non-U.S. providers)

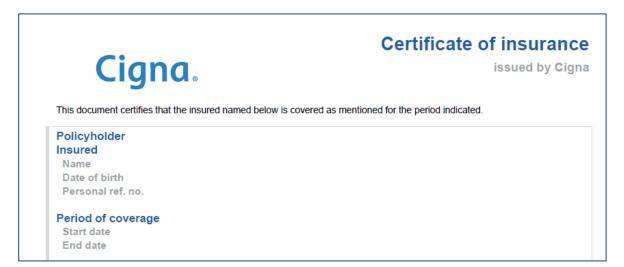
#### **D.** Download Insurance Certificate

To print or save a copy of a Cigna insurance certificate for yourself and your dependents, click on the **My plan**  $\rightarrow$  **Insurance Certificate tab**. You can choose to download the certificate in seven different languages and add Schengen clause (if required).

Choose the language you prefer and click download for a copy of a certificate.







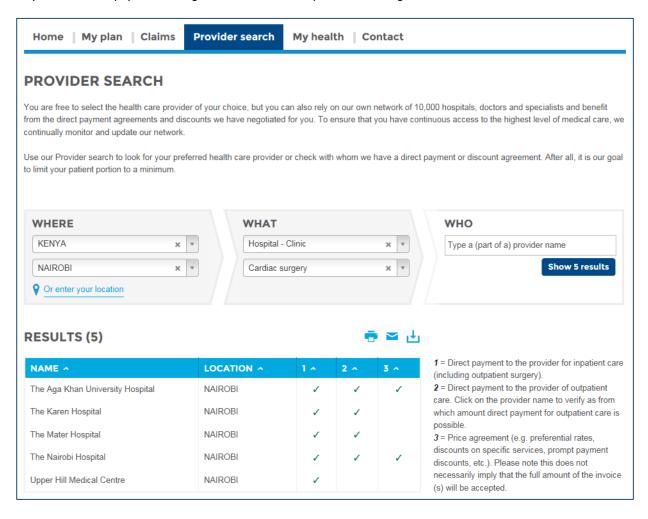
#### E. Search in-network Healthcare Provider (outside of United States)

To find Cigna in-network healthcare providers for hospitals, doctors, specialists, click on the **Provider Search** tab.

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.

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.

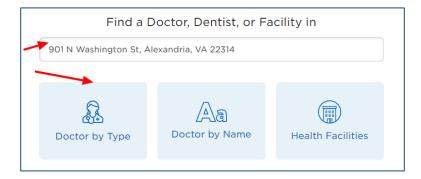
**Note:** To request for a guarantee of payment document, please find the nearest hospital by using the provider search engine from your Cigna personal web account. The portion of Cigna and patient payments on the guarantee of payment document will vary based on the payment arrangements that each hospital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



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

To find in-network healthcare provider in the US, go to the website at <a href="https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC033">https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC033</a>.

Enter address, city, zip code of the location that you want to search for doctors by type, name, and health care facilities.



If you cannot find a specific doctor or the health care provider in the Cigna network, contact Cigna at +32-3-217-6947 (Antwerp, Belgium) or +1-866-253-3003 (Miami, US) — 24/7 Contact Center.