

# CIGNA COVERAGE OF EMERGENCY AND URGENT CARE



## Customers are covered for emergency and urgent care at all times and in all places.

In an emergency, always seek medical care immediately. Go directly to the nearest emergency facility or call 911. As a Cigna customer, you and your family members are covered for emergency medical services anywhere, 24 hours a day, even when you're away from home.

If you need urgent medical care (such as fever, sprains or strains, eye or ear infections, or severe sore throat), call your Primary Care Doctor. He or she will assess your situation and, if necessary, give you advice on where to seek immediate care. You can also call Cigna customer service at **800.Cigna.24**, for help and assistance.

### What is an emergency?

Emergency services can be medical, surgical, hospital and related health care services and testing, including ambulance services. These services are required to treat sudden, unexpected bodily injuries or serious illness that a prudent layperson could expect to result in serious medical complications, loss of life or permanent impairment to bodily functions in the absence of immediate medical attention.

### What is urgent care?

Urgent care is medical, surgical, hospital or related health care services and testing which are not emergency services, but which are determined by Cigna, in accordance with generally accepted medical standards, to have been necessary to treat a condition requiring prompt medical attention.

If traveling overseas, you are covered for emergency and urgent care.

- Prior to traveling, call Cigna customer service at **800.Cigna.24**, to get the existing rules and guidelines for urgent or emergency care while overseas.
- The customer is responsible for paying up front for the services at the time of service in the foreign country.
- When home, the customer should contact his or her doctor and Cigna customer service **800.Cigna.24** to submit a claim for reimbursement.
- The claim for reimbursement will need to include the following:
  - An explanation/reason for care outside of the USA.
  - An itemized bill, which must include procedure codes(s)/ description of the service(s) and a diagnosis code.
  - A letter of medical necessity and/or procedure notes may be required.

For help with emergency or urgent care access visit [myCigna.com](http://myCigna.com), or call Cigna customer service 24/7/365 at **800.Cigna.24 (800.244.6224)**.

**GO YOU**<sup>®</sup>



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