Health care and health insurance are becoming increasingly more complex. And when an employee or a member of their family is faced with a serious and unexpected illness or injury, it can be overwhelming. Cigna is now offering valuable health advocacy services to help employees and their eligible family members resolve many of the complex health care, health insurance or medical bill challenges they may face during these difficult times.

Strong support and advocacy via dedicated health experts

It’s important that employees get access to a one-stop source for expert health care guidance at a time when the employees and their families need it most. Personal Health Advocates – experienced clinicians or benefits specialists provide clinical and administrative support for many types of health care, benefits or medical bill issues. And when family members are facing these health care issues long distance, it’s comforting to have help. These services are also offered for parents and parents-in-law of the covered employee.

As another critical component of this offering, Personal Health Advocates work with health care professionals to negotiate a discount for customers on non-covered medical bills over $400, helping employees and family members to reduce their out-of-pocket costs.

How the process works

Employees or their family members call a toll-free number that is dedicated to Cigna customers. Each Cigna customer is assigned a Personal Health Advocate who will support that individual until the issue is resolved, including helping them to:

- Find a doctor, hospital, second opinion or diagnostic services
- Resolve health coverage issues, medical claims, denials and appeals
- Estimate procedure costs and negotiate fees
- Locate home care, special services, senior care or hospice
- Identify wellness services and alternative medicine

A commitment to adding value

Cigna is committed to enhancing its product offerings with programs that add real value – particularly in areas that help address productivity and absence issues for employers and employees alike. Health advocacy services help employees save money and time trying to solve health-related problems for themselves and their family members. These services also enable employers to improve workplace productivity and reduce medical costs.

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Health advocacy services are NOT insurance and this program does not provide reimbursement for financial losses. Health advocacy services are provided under a contract with Health Advocate, Inc. Presented here are highlights of the program. Full terms, conditions and exclusions are contained in the Health Advocate service agreement. “Health Advocate” and “Medical Bill Saver” are trademarks of Health Advocate, Inc.

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