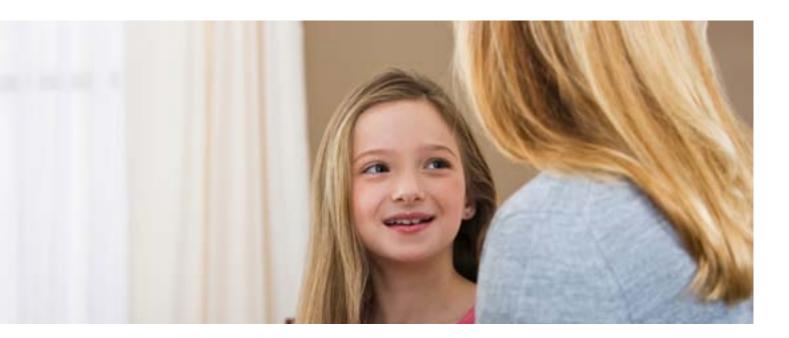
Cigna*Links*



Cigna *Links* is a special partnership Cigna has created with local providers and insurers in certain areas of the world. This partnership makes getting and paying for care more streamlined and even provides members with additional cost savings through special negotiated rates. You can use providers who are not participating in Cigna *Links*; however, your reimbursement is generally higher when using Cigna *Links* providers.

You don't need to do anything, but you should know that if you're in a work location with the Cigna*Links* partnership, you may receive a **second ID card** along with the standard Cigna ID card that all other participants receive. Just be sure to always carry both cards, but only show your Cigna*Links* card when you receive medical services from a Cigna*Links* provider outside the United States.

Cigna*Links* Countries

*Only participants in these areas will receive a second ID card.

Australia*

Brazil*

Spain*

United Kingdom

Africa*

South Africa, Tanzania, Kenya, Morocco, Egypt, Nigeria

Greater China

Hong Kong, Macau, China, Taiwan

The Middle East*

Saudi Arabia, United Arab Emirates, Kuwait, Bahrain, Oman, Qatar

Southeast Asia

Singapore, Malaysia, Indonesia