招商信诺
Cigna & CMB
保险 • 健康 • 财富

招商信诺全球员工团体保险产品计划
Cigna & CMB International Employee Insurance Plan

关爱有加
Care+

健康服务指南
Health Service Helpful Guide

前 言

在中国大陆高端医疗险市场，招商信诺建立了结合本土资源和全球经验的独特服务模式，为团体高端健康险客户提供包括预防、治疗、康复等全流程的健康服务。与此同时，招商信诺凭借与信诺全球客户服务中心和直付医疗网络紧密相连的服务系统，让客户无论在中国还是世界各地，都能随时享受到高品质的健康服务。

PREFACE

Cigna & CMB is a leading insurance provider in the advanced medical insurance market in Mainland China. Combining its abundant local resources and global experiences, Cigna & CMB provides clients of group advanced medical insurance with whole-process health services of prevention, treatment and rehabilitation. At the same time, rely on the strong system support from Cigna's global customer service center and direct billing provider network,Cigna & CMB brings clients enjoyment of high-level health services at home and abroad, whenever and wherever.

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健康风险评估

招商信诺为您提供免费的在线健康风险评估，您可通过Cigna Envoy®全球客户服务平台完成个人健康状况评估问卷调查，获取一份保密的个人专属健康报告，以帮助您改善生活品质。

健康风险评估

服务内容

- 在线测试，评估当下身体的健康状况；
- 引导健康的生活习惯，如睡眠，抗压能力或营养均衡等；
- 检测健康状况。

服务流程

- 进入网站www.cignacmb.com/healthcare点击顶部主题栏第一帧或者页面右 下角“团体高端医疗客户中心-立即登录”，登录Cigna Envoy信诺全球客户服务平台；
- 在顶部“健康与福利”标签下选择“健康生活”选项，点击进入；
- 点击“健康与福利评估”项目下的“GO”按钮登录健康状况评估主页；
- 在健康状况评估主页上点击“现在注册”按钮；
- 阅读并确认接受使用条款之后，点击“我接受”按钮继续进入下一步；
- 建立您的账户信息，包括您的用户名、密码等（输入字母时请区分大小写，密码为至少八位以上的字母或数字组合）。核对信息后点击 “注册”键完成注册步骤；
- 开始在线填写问卷，整个问卷过程只需约15分钟；
- 完成调查问卷后，系统会根据所填信息即时生成反馈并为您当前的健康状况评分。

现在，您可以即刻开始您的健康风险评估！

Health and Well-Being Assessment

Cigna & CMB provides free online health and well-being assessment to our clients. Fill in the personal health appraisal questionnaire on Cigna Envoy® global customer service platform, and you will get an exclusive confidential personal health report to help improve your quality of life.

Health and Well-Being Assessment

Services

- Online health and wellness assessment.
- Provide guidance on healthy life-styles i.e. sleep, stress or nutrition, etc.
- Supervision on health and well-being condition.

Procedures

- Visit www.cignacmb.com/healthcare and click “Cigna Envoy - LOG IN” in the first frame of the subject line or at the lower right corner of that page to log in Cigna Envoy® global customer service platform.
- Select "Healthy Life" in "Health and Benefits" at the top, and click to enter.
- Click “Go” in "Health and Benefits" to visit the health and well-being assessmenthome page.
- Click “Register” on the home page.
- Read the terms of use, and click “I Agree” to go to the next step.
- Create your account, including your username, password, etc. (Please note that the username and password fields are case sensitive, and password is an 8-digit alpha-numeric combination).
- Check the information, and click "Register" to complete registration.
- Start filling in the questionnaire online. It will only take you 15 minutes.
- Upon completion of the questionnaire, the system will generate feedbacks according to your information and grade your current health status.

Now, you can start your Health and Well-Being Assessment right away!

医生热线

招商信诺整合优势医疗资源倾力打造医生热线，医生热线拥有资深的临床医生团队，包括：亚太地区60多名临床全科专案医生，他们平均行医经历超过10年；全球约5万名权威医学专家及400名专案医生，为您提供技术支持与指导。

医生热线

服务内容

- 多语言服务能力：我们的服务商在全球拥有八大运营中心，可提供20多种语言的医疗咨询服务；
- 触手可及的医疗服务：在线即可获得日常健康咨询及医疗知识普及；
- 便捷私密的服务模式：通过客服热线便捷预约，医生给予充裕时间及私密的健康解答。

服务流程

- 申请服务：拨打招商信诺高端医疗险客服热线 400-820-0955；
- 核对信息：客服人员核对信息并进行需求确认；
- 医生问询：全科专案医生将在1个工作日内致电，为您提供专业的咨询服务。

服务时间

- 周一到周五9:00-18:00，中英文咨询将在六个工作小时内回复，其他语种咨询将在十二个工作小时内回复。

注意事项：本服务提供日常健康咨询，不提供意外急救，不开具处方，不涉及重大疾病专业意见咨询。如遇特殊疾病或疑难杂症的客户，我们将帮助您便捷地获取第二诊疗意见服务。

全科医生一键呼叫，健康生活自在掌握！

Exclusive Medical Advisory Hotline

Cigna & CMB brings our clients with exclusive medical advisory hotline by integrating superior medical resources. The hotline is connected to a senior clinician team, composed of 60+ general physician practitioners among Asia Pacific regions, averagely with 10+years of rich diagnosis experience, 50,000 international medical experts and 400 physician case managers, providing world class medical advisory and guidance.

Exclusive Medical Advisory Hotline

Services

- Multilingual service capability: our provider owns 8 global operating centers and is able to provide medical advisory service in 20+ languages.
- Easy access to medical care: get on-line daily health advisory and medical knowledge popularization conveniently.
- Protect your privacy: enjoy the convenient service mode by making reservation via customer service hotline.
- Get your customized health advices through adequate and confidential communications with doctors.

Procedures

- Application: contact Cigna & CMB via our exclusive advance medical insurance service hotline 400-820-0955.
- Confirmation: customer service representatives will verify your information and learn about your demands.
- Advisory: general physician practitioners will call back within 1 working day to give you professional advices.

Working hours

- From 9:00 to 18:00 on weekdays. As per consultations in Chinese or English, we will reply within 6 working hours. For consultations in other languages, we will reply within 12 working hours.

Note: This servicecontains daily health advisory.. It does not involve emergency treatment, prescriptions, or professional consultations on major diseases.
In case of a special disease or a difficult miscellaneous disease, we will help you obtain the Second Medical Opinion in an easy way.

One click for doctor, be the master of healthy life!

IEAP国际员工援助计划

平衡的生活依赖全身心健康。当工作造成不健康压力、干扰或担忧时，招商信诺为您提供员工援助服务。借助您的“招商信诺国际员工援助计划”，您可以获得免费，保密的任何有关工作、生活或个人问题的援助和支持。

IEAP国际员工援助计划

服务内容

电话及面对面援助，包括：

- 提供压力管理、职场人际、婚恋情感、亲子关系、自我成长等心理咨询；
- 提供法律、财务、健康等信息咨询；
- 每人每年同一咨询主题限5次；
- 提供电话咨询和机构面询等多种方式；
- 7*24小时咨询平台；

服务流程

无论何时何地，您都可以通过电话、邮件或网站获得免费、保密的支持。

- 电话咨询：国内拨打7x24小时预约热线4006191990、国外拨打86+ 15810232131,(国庆节和春节等法定假日除外)。
- QQ咨询：工作日上午8:30-11:30;下午13:00-17:30添加2544203037为好友，即可进行在邮件咨询。
- 邮件咨询：发邮件至cignacmb@eap.com.cn，一个工作日内回复。
- 机构面询：拨打电话4006191990预约进行面对面咨询。咨询时间为09：00-21：00（国庆、春节假日除外，面询每人每年同一咨询主题限5次）。
- 短信咨询：发送信息到13671226888，将在24小时内回复，为您安排咨询。
- 反向计费渠道--Skype预约：海外拨打号码15810232131预约，我们接到需求会给您回电，服务时间：工作日，北京时间8:30-11:30；13:00-17:30

IEAP-International Employee Assistance Programs

A balanced life derives from the health of the whole body. When you suffer from unhealthy stress, disturbance or worry due to work, Cigna & CMB will give you support. With your "Cigna & CMB International Employee Assistance Programs", you can access any assistance and support related to work, life or personal problems for free and confidentially.

IEAP-International Employee Assistance Programs

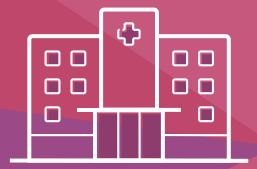
Service

Telephone assistance and face-to-face assistance, including

- Pressure management, workplace relationships, love & marriage, parent – child difficulties, self – development and any other lifestyle matters that might be cause concern.
- Consultations are limited to 5 per person, per year for the same issue.
- Provide telephone consultation and agency consultation or other ways.
- Available 24 hours a day, 7 days a week.

Procedures

- Telephone consultation:Domestic hotline: 4006191990,overseas hotline: 86+ 15810232131,Available 24 hours a day, 7 days a week except for public holidays.
- Email consultation:Send emails to: cignacmb@eap.com.cn,we will reply within one working day.
- Agency consultation:Dial 4006191990 to reserve face-to-face consultation.Appointments can only be made between 9.00am and 9.00pm daily(excluding public holidays.).
- Text message reservation consultation:Send your message to 13671226888,we will reply within 24 hours.
- Reverse Billing Option – Skype Reservation: Overseas callers: 86+ 15810232131.We will call you back as soon as possible.This service is only available during normal working days, 8:30 – 11:30, 13:00–17:30 Beijing Time.



公立医院驻院代表

为了帮助客户得到便捷的本土就医体验，招商信诺在部分公立医院安排了驻院代表。我们的驻院代表具备医学背景，拥有丰富的医院工作经验，能够协助您便捷地就医。

公立医院驻院代表

服务内容

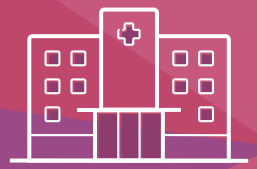
- 协助进行包括咨询，检查或手术在内的预约
- 帮助解答针对保障福利的疑点
- 协助填写理赔申请表
- 协助申请担保函（直付保证）
- 协助客户支付免赔额和共付金

驻院医院列表

北京	上海	
北京协和医院国际医疗部	上海交通大学附属瑞金医院特需部	上海交通大学附属第六人民医院国际医疗中心
北京中日友好医院国际医疗部	上海复旦大学附属华东医院特需部	上海中医药大学附属龙华医院特需部
北京大学第三医院会诊中心	上海同济大学附属东方医院特诊部	上海复旦大学附属华山医院国际医疗中心
北京中医药大学东直门医院国际医疗部	上海交通大学附属儿童中心医院特诊部	上海交通大学附属上海市第一人民医院
首都医科大学附属北京友谊医院国际医疗中心	上海中医药大学附属曙光医院浦西名医馆	国际医疗保健中心

注：驻院医院的列表可能会有变更，为确保您的服务体验，请您前往以上医院前致电客服热线400-820-0955进行预约。

保障福利现场支持，优化您的就医体验！



Onsite Service in Public Medical Facilities

To facilitate customers in getting local medical services in a convenient manner, Cigna & CMB arranges onsite servicesin some public medical facilities. Our resident representatives are with medical backgrounds and with rich working experiences in hospitals, which may bring you better doctor-visiting experience.

Onsite Service in Public Medical Facilities

Services

- Assisting in making appointments, such as consultations, examinations or surgeries.
- Helping answering questions about insurance benefits.
- Assisting with claim submission.
- Assisting in application on GOP (guarantee of payment).
- Collecting copay and deductible payments.

Hospitals with Resident Representatives

Shanghai	Beijing
Ruijin Hospital, VIP Department	Peking Union Medical College Hospital, International Medical Services
Huadong Hospital, VIP Department	China-Japan Friendship Hospital International Medical Center
Shanghai First People's Hospital, International Medical Care Center	Peking University Third Hospital, Consultation Center*
Shanghai East Hospital, VIP Department	Beijing University of Chinese Medicine Dongzhimen Hospital, International Medical Department
Children's Hospital of Shanghai,VIP Department	Beijing Friendship Hospital, Capital Medical University, International Medical Center
Shuguang Hospital, Specialist Center	
Shanghai 6th People' s Hospital, Worldwide Medical Center	
Longhua Hospital, VIP Clinic*	
Huashan Hospital, Worldwide Medical Center	
Department of Special Need Medical Care of Longhua Hospital, Shanghai University of Traditional Chinese Medicine	
International Medical Center of Huashan Hospital Affiliated to Fudan University	

The above list maybe updated from time to time without notice. place you call is not in the above list, or you encounter a problem when calling the toll-free number, please make a reversear a pro call. Please contact your local telephone operator to require a reverse charging call to +44 208 987 6230.

On-site supports, optimizing your doctor – visiting experience!

陪同就诊

招商信诺一贯秉承为会员提供流畅、便捷、高效的就诊体验，为了切实履行我们的承诺，招商信诺针对部分医疗项目提供陪同就诊服务，由专业的陪诊人员为患者提供就诊当日的全程陪同。

陪同就诊

服务内容

招商信诺对以下医疗项目针对部分直付网络内的公立医院可安排陪同就诊服务:

- 住院治疗;
- 高于人民币5000元的化验或放射学检查(例如PET-CT、MRI、CT)项目。

*请注意: 医院陪同就诊服务目前限于部分网络内公立医院

服务流程

- 客户前往直付医院就诊，确认需要住院或确认需要进行上述检查;
- 拨打招商信诺高端医疗险客服热线400-820-0955预约陪诊服务;
- 我们会安排陪诊专员在客户住院/检查当天陪同就诊，协助客户挂号、取药、理赔、办理住院手续等事宜。

省时、省力、省心，陪诊专员伴您就医全流程!

Accompaniment Services

Cigna & CMB adheres to providing members with smooth, convenient and efficient medical treatment experiences. In order to honor our commitments effectively, Cigna & CMB will provide accompanying treatment services for some medical programs.Professional accompanying specialist will be assigned to accompany patients all the way on the day of treatment.

Accompaniment Services

Services

Cigna & CMB may arrange accompaniment services for following medical programs for part of public in-network hospitals:

- Hospitalization
- Any laboratory test or radiological examination (such as PET-CT, MRI, CT) pricing more than RMB 5,000 Yuan

Procedures

- The customers go to direct billing hospitals for treatment, and confirm hospitalization or above examination.
- Please call Cigna & CMB advanced medical insurance hotline 400-820-0955 to make an appointment.
- The accompanying specialist will accompany customers all the way on the day of hospitalization/examination, assisting them in registration, taking medicine, claim settlement, hospitalization procedures and other matters.

Save time, effort and worry, let us be with you all the way !

VIP专家
门诊预约通道

生病时候想看专家门诊总是一号难求，人满为患？招商信诺VIP门诊预约服务为您优选三甲医院权威专家。

VIP专家门诊预约通道

服务内容

• 当客户需就医时，招商信诺将协调安排国内合作医院内知名专家的VIP门诊预约服务。

服务流程

• 提交申请：请致电客服热线400-820-0955申请服务；
• 安排预约：我们将在5工作日内完成预约，您将收到预约确认短信；
• 医院就诊：就诊当日客户需携带身份证等有效证件及会员卡，前往医院指定地点挂号就诊。

温馨提示：建议您至少提前2个工作日致电客服热线，如果无法预约到您要求的医生，我们会保证协助预约到指定科室同等级别的其他医生。

专家预约不用愁，招商信诺来帮您！

VIP Channel for Expert Appointment

Make appointment on specialists is always a hard nut to crack. Cigna & CMB VIP outpatient appointment service will select authoritative specialists from 3A hospitals for you.

VIP Channel for Expert Appointment

Services

When customers are in need of a doctor, Cigna & CMB will coordinate and arrange VIP outpatient appointment service provided by famous specialists in cooperative hospitals.

Procedures

- Application: Please call hotline 400-820-0955 to apply for this service.
- Appointment: The appointment will be made within 5 working days. You will receive an appointment confirmation message.
- Treatment: On the day of treatment, the customer needs to bring valid certificates and membership card, and register and see a doctor in certain places designated by the hospital.

Tips : It is advisable to call the hotline 2 working days in advance. If the doctor required by the customer is not available, you are sure to get a doctor at the same level in the same designated department.

With assistance from Cigna & CMB, no worries on appointment with a specialist!

全球紧急救援

Cigna在全球与权威的紧急救援服务商紧密合作，为全球客户提供高标准的医疗及旅行安全服务。我们的服务商在90个国家超过1000个地区为客户提供服务，保障人员的安全与健康，其全球11,000名员工在5,200名专业医务人员的带领下，在世界各地为跨国公司、政府和非政府组织提供服务。

全球紧急救援

服务内容

- 紧急运送
- 医疗运返
- 遗体运返
- 第三方交通费用

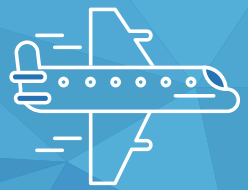
注意：此项福利取决于您参保的保险计划，具体以您的保险福利计划为准。

服务流程

一键呼叫下述电话获取帮助:

+86 10 6462 9100

危难时刻，在您身边！



Global Emergency Service

Cigna collaborates closely with a well-noted global emergency service provider throughout the world, and provides medical services and travel safety services to global customers with high standards. Our provider, with its existence in more than 1,000 places in 90 countries, guarantees patients' safety and health. It has 11,000 employees. Led by 5,200 medical professionals, they provide services to multinational companies, governments and non-governmental organizations in all corners of the world.

Global Emergency Service

Services

- Emergency Evacuation
- Medical Repatriation
- Repatriation of Remains
- Transport Cost for Third Party

Note: Please note whether you could enjoy this service depends on your insurance plan, please take your actual benefits as prevail.

Procedures

One-touch call to get help:

+86 10 6462 9100

We are beside you when you are in need!

国内外第二诊疗意见

为了更好地服务本地市场，招商信诺汇集多渠道医疗专家资源，为会员提供国内外第二诊疗意见服务。

国内外第二诊疗意见

服务内容

我们提供的医学专家意见适用以下场景:

- 对于疾病诊断有疑虑，需要专家确认（例如癌症，心血管疾病）
- 对于病症在不同的医院得到不同的诊断
- 想了解对于目前治疗方案的其他选项分析

服务承诺

- 中英双语热线,工作日(9:00-18:00),非工作时间可进行留言，于下一个工作日进行回复
- 专案医生在收到病案登记表后，24(工作)小时之内与用户联络
- 专家意见报告10个工作日发送至会员(若涉及翻译则延长3个工作日)
- 专案医生的远程指导和咨询，根据需要，不设限制

服务流程

您可致电客服热线400-820-0955获得帮助，整个过程由执业专案医生全程辅助，所有病人信息采取匿名操作，确保隐私得到保护，完全按照病案复杂度需要。

- 开设病案：是否需要医疗决策辅助？是否再寻找其他治疗方案选项？
- 指派专案医生：指派一位专案医生提供全程指导
- 临床沟通：医生会与病人进行临床沟通，了解病史，列出需要问专家的问题，专案医生会列出需要的病案资料清单，这些资料会被提供给专家
- 匹配专家：医疗委员会审阅病案并且匹配合适的专家
- 交付报告：专案医生将会整合各专家意见，集成一份完整的报告

专家二诊意见，完善治疗方案！

Domestic and Oversea Second Medical Opinion

In order to better serve the local market, Cigna & CMB gathers medical expert resources from many channels and provided Advance Medical Second Medical Opinion Service to our clients.

Domestic and Oversea Second Medical Opinion

Services

Second Medical Opinion provided is applicable to following cases:

- When specialist confirmation is necessary in case of any doubt about the diagnosis of the disease (such as cancer, cardiovascular disease).
- When there are different diagnoses from different hospitals regarding the disease.
- When the client wants to know other options for the current treatment program.

Service commitment

- Chinese & English hotline: working days (9:00-18:00); during non-working time, please leave a message, and you will get a reply the next working day.
- Upon receipt of the medical record registration form, the special-case doctor will contact you within 24 (working) hours.
- A specialist opinion report will be sent to members within 10 working days (3 working days will be extended if it needs to be translated).
- We will provide remote guidance and consultations of special-case doctors according to requirements. There is no restriction on service availability.

Procedures

Please call our customer service hotline 400-820-0955 to get help. A practicing special-case doctor will assist in the whole process. All patients' information is operated anonymously, in order to protect their privacy. The number of specialists will be provided according to complexity of the case.

- Creating a case: Do you need any medical decision-making assistance? Are you looking for other treatment options?
- Assigning a special-case doctor: Assigning a special-case doctor to provide whole-process guidance.
- Clinical communication: The doctor will have a clinical communication with patients, in order to know the medical history, and make a list of questions for specialists. The special-case doctor will make a list of case information needed, which will be forwarded to specialists.
- Matching specialists: The medical committee will review medical records and match suitable specialists.
- Delivering a report: The special-case doctor will integrate opinions of all specialists, and make a complete report.

Second medical opinion from professionals! Perfect your treatment!

慢性疾病管理与药品递送服务

与普通疾病不同，慢性疾病的治疗与康复是一个长期的过程，通常需要花费大量的时间和精力去医院就诊及配药。招商信诺慢性疾病管理服务与药品递送服务，帮助您更好地了解疾病状况，简化购药流程，保持健康生活。

慢性疾病管理与药品递送服务

服务内容

慢性疾病管理

- 帮助进行综合自我管理;
- 1对1的临床助理针对病情，提供个人支持、指导和援助，给予专业建议与处理指导;
- 定期提供健康贴士（如：如何预防糖尿病并发症？如何降低患病风险？）;
- 帮助您更便捷地定期探访医生。

药品递送服务

- 通过药品直付服务，将您在招商信诺保险下能够获得赔付的部分直接支付给药房，并将您所需的慢性疾病*药物送到您指定的地址。

*慢性疾病定义：由专科医生确诊并用药超过6个月以上，且病情和用药剂量稳定的疾病，包括并不限于高血压、高血脂、哮喘、脑血管疾病等等。该服务最终解释权由招商信诺决定。

服务流程

- 请致电客服热线400-820-0955提出服务需求
- 咨询注册护士给予专业建议、推荐专科医院/医生，提供预约就诊服务
- “购药直付”服务
  - ※ 查询您的保险福利，确认您的药品是否在赔付范围内及赔付比例
  - ※ 将医生处方、病历及您的药品需求发邮件至cignacmb@cigna.com，邮件标题请注明“药品递达”
  - ※ 将您指定的地址提供给药房，由药房将药品快递到您指定的地址
  - ※ 依照理赔范围，招商信诺和药房直接结算费用

慢性疾病管理与药品递送服务

注意事项

请您关注以下内容:

- 精神类药品、疫苗、液体药品和冷藏冷冻药品不可配送;
- 配送药量最多不超过90天，具体根据保单福利和医疗审核决定;
- 招商信诺不推荐任何药品，请按照医生处方和医嘱购买药品;
- 根据您配送药物的金额和数量，必要时需要您签署承诺协议。

获得这项服务的条件:

- 您必须是招商信诺团体高端医疗保险的被保险人;
- 您希望购买的药品已经获得了医生的处方，且处方有效期在6个月内，可将相关病历提供给我们;
- 目前您正服用该慢性疾病药物，且病情稳定不需要调整药品和药量;
- 您最终的理赔范围将根据保险合同的有关条款确定。

综合慢病管理，药品直送到家!

Chronic Condition Management and Pharmacy Delivery

The treatment and rehabilitation of chronic diseases is different from that of common diseases as it requires a lot of time and energy to go to the hospital for treatment and prescription. Cigna & CMB Chronic Disease Management and medicine delivery services are aimed at helping you have a better understanding of disease status, simplify medicine purchase procedures and maintain a healthy lifestyle.

Chronic Condition Management and Pharmacy Delivery

Services

Chronic Disease Management

- Assisting in comprehensive self-management.
- One-to-one clinical assistants will give personal support, guidance and assistance according to the patient's conditions, as well as provide professional advice and handling guidance.
- Providing health tips regularly (For example, How to prevent diabetes complications? How to lower the risks?).
- Helping you visiting your doctor regularly in a more convenient manner.

Medicine Delivery Services

- By means of Direct-billing services , claims payable under Cigna & CMB insurance will be deducted to the pharmacy directly, and * your medicine for the chronic disease will be delivered to your designated address.

* Definition of a chronic disease: It refers to a disease confirmed by a specialist with a medicine duration of more than 6 months and in stable condition and dosage, including but not limited to hypertension, hyperlipidemia, asthma, cerebrovascular diseases, etc. Cigna & CMB is entitled to final rights to interpret the service.

Procedures

- Customer Service Hotline: 400-820-0955
- Consultation registration nurses will give professional advice, recommend specialized hospitals/doctors, and make an appointment.
- "Medicine Direct-billing " service

※ Make one query to your insurance benefits and check if your medicine is covered by the insurance and within the proportion of claims payable.
※ Send an email to cignacmb@cigna.com, detailing the doctor's prescription, medical records and your medicine demands. Please use the subject " Pharmacy Delivery ".
※ Please provide an address to pharmacy and it will send the medicine to your designated address.
※ Cigna & CMB will settle the fees the pharmacy directly according to the scopes of claims

Chronic Condition Management and Pharmacy Delivery

Notes

Please pay attention to the following issues:

- Mental disease Medicines, vaccines, liquid medicines and refrigerated/frozen medicines cannot be delivered.
- The dose of delivery cannot exceed 90 days. For detail, Please follow benefits in insurance policies and results of medical reviews.
- Cigna & CMB does not recommend any medicine. Please purchase medicine according to your doctor's prescriptions and advice.
- A Commitment Agreement shall be signed when necessary according to the amount and quantity of the medicine delivered.

Prerequisites for getting this service:

- You must be an insured person of Cigna & CMB international employee group insurance plan.
- The medicine you hope to buy is furnished with a doctor's prescription. If the prescription is valid within 6 months, related medical history can be provided to us.
- Currently, you are taking medicine for the chronic disease, and it's unnecessary to adjust medicine and dose as you are in stable condition.
- The final scope of claims will be determined according to provisions of the insurance contract.

Enjoy the comprehensive disease management and pharmacy delivery service!

招商信诺
Cigna & CMB
保险 • 健康 • 财富

Learn More

For further information about our product and service offerings, please contact us via:
24 hour Helpline: 400 820 0955 (China Toll Free) or + 86 (21) 6086 3108 (Oversea helpline)
Email Address: cignacmb@cigna.com

Or visit www.cignacmb.com/healthbenefits for more information.

※ This material is for you reference only,and does not form part of the insurance policy.For detailed benefits and exclusions,please take the terms and conditions on the policy as prevail .

了解更多详情

欲了解更多有关产品和服务的信息，请通过以下方式联系我们:
24小时客服热线: 400 820 0955 (中国境内拨打) + 86 (21) 6086 3108 (境外拨打)
电子邮箱: cignacmb@cigna.com

或登陆www.cignacmb.com/healthbenefits 了解更多详情

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