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 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, or call Cigna customer service 24/7/365 at 800.Cigna.24 (800.244.6224).