CIGNA COMMITMENT

Committed to your health, committed to you



Together, all the way.[™]

Cigna's mission is to help you improve your health, well-being and sense of security. **You are at the core of all our decisions**, our values make us unique and **we want to commit with you and with your health**.

To this end we want to share with you our

CIGNA COMMITMENT.

WE INFORM YOU WITH HONESTY AND TRANSPARENCY

At Cigna **we very clearly inform you** about the product that you have hired. And if you have any questions you can contact us at phone no. 902 363 666 and we will resolve any doubts you may have about your coverage.

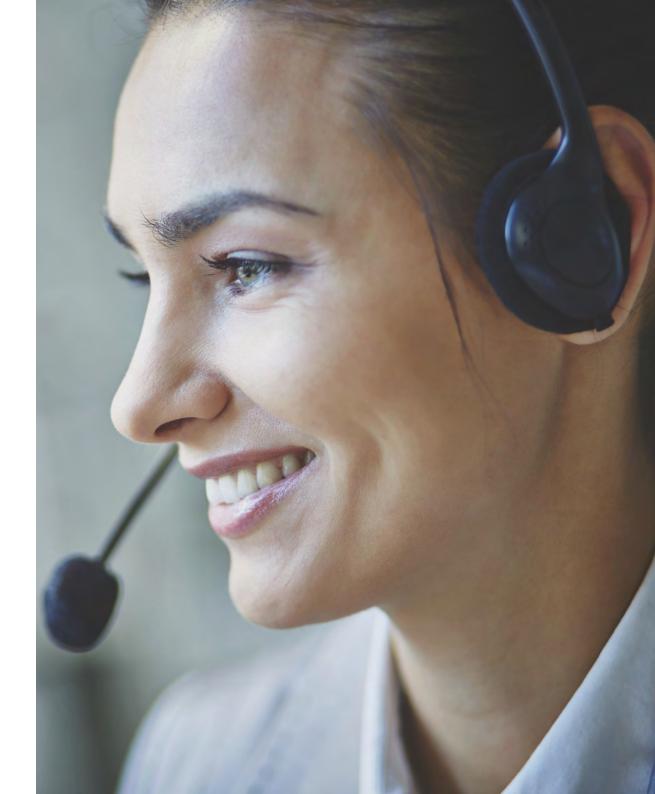
We offer you the most suitable products for you and your family, because honesty is one of our values. **We make sure you hire the coverages you need**, neither more nor less.

Our User Guides are accessible and simple, and inside them you will find all the information you need for you to use your insurance. We elaborate them thinking about you, so you do not have any doubt about your policy and your coverage.



You can download it at: **www.cignasalud.es/herramientas-online/descargas**

We value your trust and therefore **we protect the confidentiality of all the information you provide to us**, both personal and medical. We impart programs on privacy and confidentiality to our employees, so we guarantee that your data is accessible only to personnel authorized to access your information.





WE TAKE CARE **OF YOU**

Through our Support and Medical Advice Service (902,365,300) we solve any medical doubts that you may have, we advise you in urgent situations or just provide you support, advice or medical coordination.

In case of serious illness, we offer the possibility of having a second diagnosis and learn about the most advanced therapeutic alternatives. Through our Second Medical **Opinion Service** (902 363 666), internationally renowned specialists will study your case in a personalized manner to give an answer without displacement.

We also accompany you when you find yourself in a low mood. Through the Psychological Assistance Telephone Service (902 365 300), our we take care os you team of psychologists will personally assess you, with absolute confidentiality, helping you at those times when you require personal and specialized support.

We take care of you during your pregnancy, especially of your dental health through our Dental Program for Pregnant Women. We have a permanent hotline (902 363 666) where you can find information and advice about your dental care during pregnancy.

We also care about you when you find yourself unemployed and manage the discharge of your individual policy immediately, without any penalty, if you need so.

> SUPPORT AND MEDICAL ADVICE SERVICE

> PSYCHOLOGICAL

SERVICE

> DENTAL PROGRAM FOR ASSISTANCE TELEPHONE PREGNANT WOMEN

902 365 300

> SECOND MEDICAL **OPINION SERVICE**

902 363 666

YOU ARE AT THE CORE OF ALL OUR DECISIONS

We are passionate about our clients, for you. All our decisions are addressed to listen to you, to know you and respond to your needs.

Our **Client Experience Improvement Committee** appreciates the most sensitive cases and within 7 days, **we seek solutions or agile and customized alternatives** to ensure that, as a team, **we do the best for our insureds**.

We pursue excellence in everything we do and **we are committed to constantly improve the satisfaction of our insureds, over 92%¹ are satisfied with the Cigna service** and we want to continue working in this direction with your help.

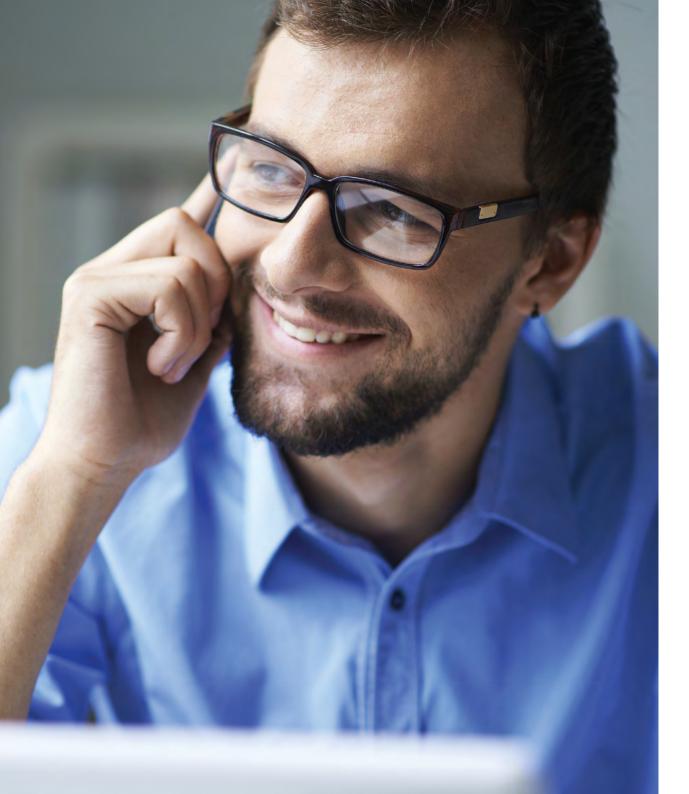
We aim at direct communication with our clients, so we offer you different means of contact: personal interviews, suggestion box, online forms, online surveys, telephone surveys and we continue to innovate with new tools that bring us closer to you.

You will always be attended by a Health Specialist advisor. 98%² of insureds who contact our Customer Service **are very satisfied with the treatment and service received**, having solved their question in the same call. We promise to solve the most complex queries in 24/48h, by phone or email.

We innovate for you; annually we include new coverages to your policy, ensuring that we serve your needs and those of the market.



Source: 2014 Cigna Customer Satisfaction Study.
Source: IVR Technology Cigna Telephone Transactional Satisfaction Survey.



CIGNA IS EASY TO USE

We manage your medical appointment preferentially with many of our medical providers, achieving to attend consultation quickly and without waiting lists.

We pledge to undertake the payment of your reimbursements within 7 days, if the information is complete, after the entry into Cigna of the online or physical invoice.

We send you the documentation of your policy (inclusion, renewal, card duplicates, etc.) within a maximum period of 24/48h.

We manage authorizations in 24/48h and we will send them to you via SMS or email at the same time the medical center receives it, so that you know at all times what is the situation of your authorization.

Any registered medical practitioner may issue a medical prescription, even if he or she is not part of our medical network.

You decide where and by whom you wish to be seen within the 28,000 specialists and more than 900 hospitals and private clinics that are part of our medical network.

Thank you for trusting Cigna and for helping us overcome ourselves every day to offer the best service and attention you deserve.





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