



My Cigna

User Guide

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My Cigna. User Guide

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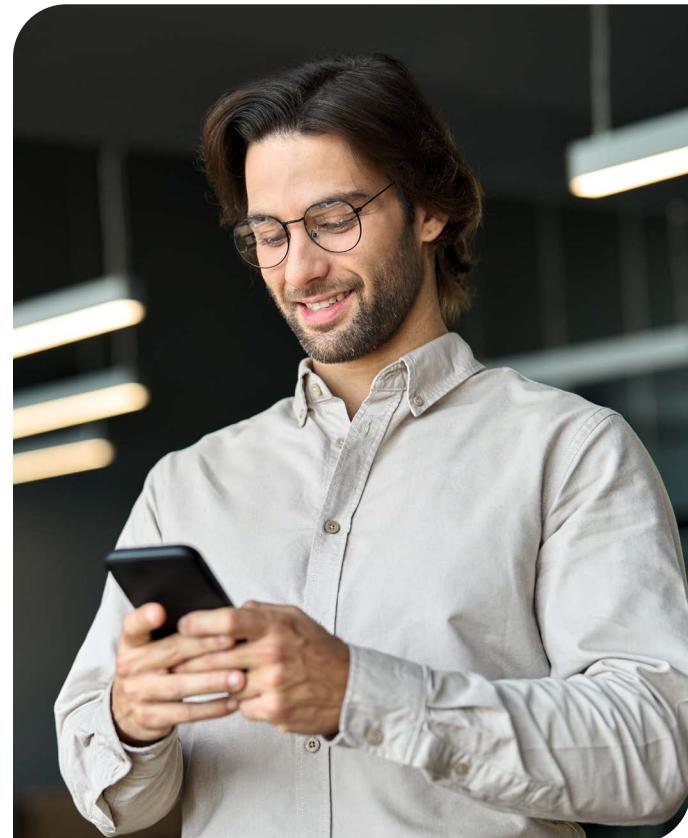
1. Welcome to My Cigna

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My Cigna is your private space for managing everything related to your health insurance quickly, easily and safely. You can access it from the website or download the App from iOs or Android and use it from any device.

From My Cigna, you can:

- Access your **virtual card** and use it at any medical centre included in our directory.
- **Request a duplicate card.**
- Check the **Medical Directory**, find specialists and, in many cases, make an appointment online.
- Access **telemedicine** services.
- **Request reimbursements** for your medical expenses and check the status of each request.
- **Request medical authorisations** and follow up.
- Access your **coverage certificates** and related documentation.
- Review your **policy** and coverage **details**.
- Keep your **personal and contact details** up to date.
- Enjoy **Cigna +Salud** services, with exclusive discounts at medical centres and other wellbeing solutions.



My Cigna is available in both Spanish and English. You can change the language at any time from the top menu.

To access, go to clientes.cigna.es or cigna.es, where you will find the My Cigna button in the top right-hand corner. You can also download the App from any [iOS](#) or [Android](#) device.



My Cigna

Access your health insurance easily,
wherever you are

Access

2. How to register

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2.1. Prerequisites

Have **your insurance number, policy number and date of birth at hand**. You can find these on your Cigna card or in the welcome email you received when you registered with us for your health insurance.



2.2. Registration steps

1 Go to the login screen

- > Click on 'Register'.

2 Enter your details

- > Enter your insurance number, policy number and date of birth.
- > You will also find a help button with answers to frequently asked questions at the top right of your screen.

3 Confirm and complete your personal details

- > Check that your details are correct.
- > If necessary, update your contact information, such as your address, telephone number or email address.
- > The identification document you enter (ID or passport) will be registered as your **My Cigna login**.

Questions may arise while you are browsing. If so, click on the 'i' button located at the top right of each field or on 'Help', which is located in the same place.



Help

4 Create your password

- > It must be at least **8 characters** long and include **one uppercase letter, one lowercase letter and one number**.
- > Do not include special characters (%, +, *, ?, etc.)

5 Complete the registration

- > Once all the steps have been confirmed, your user will be registered and you can start using My Cigna.

2.3. Access My Cigna (Login)

Enter your login details: **ID/passport** number you used to register and your **password**.

If the details are correct, a security validation will be activated and you will need to enter the code you will receive by email or SMS.

You can change the identity verification method by clicking on 'Verify using another option'.



2.4. Recover password

If you have forgotten your password, click on '**I have forgotten my password**' on the login screen.

- Enter the type and number of your identification document.
- You will receive an email with instructions on how to create a new password.

2.5. Logout and security

You will be automatically logged out after 15 minutes of inactivity. Before this happens, a warning will appear indicating that the session will expire in 5 minutes. You can also log out manually from the user menu, under the Log out option.

Important: remember not to share your password and always log out, especially if you are using a shared computer.

 Verify to access My Cigna

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How do you prefer to verify your identity?

Email **AlfonsoBravo****@email.com** 

 Verify to access My Cigna

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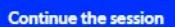
How do you prefer to verify your identity?

Email **AlfonsoBravo****@email.com** 

 **For your safety, the session is about to expire.** 

If you want to keep your session logged in, select the continue button.

3. My Space - Members

If your policy includes multiple insured persons, My Cigna will show you a list of the members at the top of the screen or within each section (reimbursements, authorisations, documents, etc.) for you to select which insured person you want to act on.

3.1. Individual access for each adult insured person

Each adult insured person must have their own access to My Cigna, with a username and password. Therefore, if you wish to view or manage the information of another adult insured person who is part of your policy, you will need their express authorisation. This process is handled through Cigna Customer Service and requires the signed consent of both parties.

The screenshot shows the 'My Space - Members' section of the My Cigna app. At the top, there are buttons for 'More' and a search icon. The main area displays a list of insured persons with their initials and names. Each entry includes a status message: 'You are not authorized' for Juan Bravo García, 'Minor' for Silvia Bravo García, and 'Minor' for Marcos Bravo García. The background of the app interface is white, and the text is in a clear, sans-serif font.

Important: please note that you can complete the registration process the day before your insurance starts, but you will not be able to see all the services you have taken out until your policy comes into effect.

3.2. Access for minors

The policyholder manages the information of any minors included in the policy. Accordingly, they can carry out procedures such as requesting reimbursements, requesting medical authorisations or consulting the data of these minors.



3.3 Home page and quick links

From the home page, you can:

1. Search for a specialist or medical centre.
2. You can view your Cigna card(s) here. If you have multiple policies, each card will be displayed.

From this section, you can also:

- Download your card(s) in PDF format for quicker access.
- Request a duplicate physical card.*
- Generate a locator to show at the medical centre.

Access these options by clicking the three dots in the upper-right hand corner of each card.

From the Quick Access option, you can go directly to the most frequently used functions within My Cigna. You will also find several banners at the bottom of the page linking to services such as 'Cigna +Salud' or 'New coverage'.

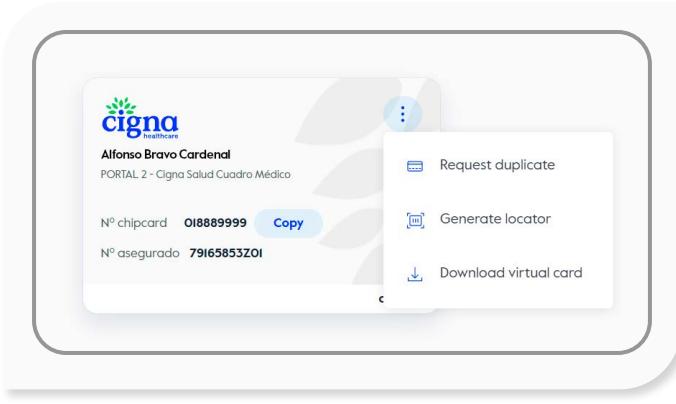
3.3.1 Main Menu

From the top menu, you will have access to:

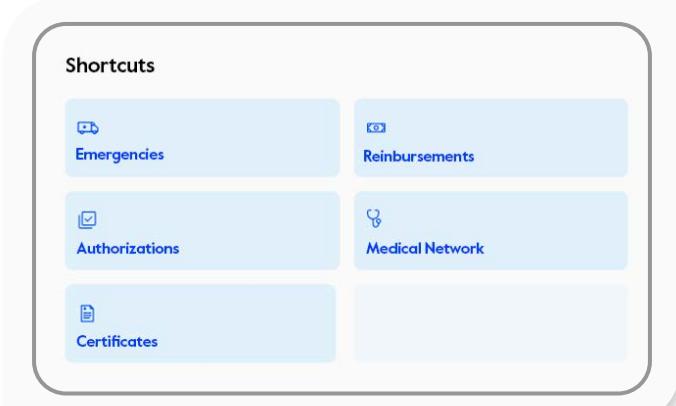
Telemedicine, where you can access:

- **Dr. Cigna:** Quick and confidential access to a team of doctors, nurses, psychologists, and physiotherapists. Services include telemedicine, personalised coaching, clinical follow-up, coverage advice, and specialities such as gynaecology, nutrition, digestive health and traumatology.

Doctor Cigna is a supplementary coverage option that only appears in the profiles of users who have signed up for it.



The virtual card works the same as the physical card. You can carry it with you at all times, more quickly and easily.



*If your card is damaged, lost or has not arrived at your address, you can request a duplicate. In such case, for security reasons, your previous card will be automatically deactivated within 15 days. The new card will be sent using the same method as your previous card, typically by post, and should arrive approximately within 10 working days. If you do not receive your new card within this timeframe, please contact Customer Service to check the shipment status before requesting replacement.

- **Cigna Well-being App™:** Video consultations with doctors, psychologists, and nutritionists. Record and track your health data, including weight, blood pressure, glucose, and physical activity. Access resources and coaching programs for healthy habits, rest, and emotional well-being.
- **Telephone advice:** Receive quick and confidential answers to your health, coverage, and service questions by telephone.

Procedures, from here you can:

- Search for specialists or medical centers within our Medical Directory.
- Manage your reimbursements and check their status in real time.
- Request medical authorisations or certificates.
- Download your policy certificates.
- Expense reimbursement programme available for insured persons who have been hospitalised and meet the requirements outlined in [Feel like home | Cigna Salud](#).

Support. This section provides comprehensive information, including team **contact details** and **frequently asked questions about My Cigna**, to help you quickly solve the most common issues.

What's more, here you can find out about all the services offered by Cigna +Salud and access your Health and Wellbeing Assessment.



- Telemedicine
- Procedures
- Support
- More

- Medical network
- Request certificate
- Reimbursements
- Program "Feel like home"
- Authorizations

- Telemedicine
- Procedures
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- More

- Contact
- Frequently Questions

- Telemedicine
- Procedures
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- Cigna +Salud
- Health and Wellness Evaluation



4. My Cigna Space

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Select the circle with your initials in the upper right corner to access My Space, the personal area of My Cigna.

If you manage several insured persons, you can choose from My Space - Members **to select and view their details.**

4.1. My Space content

My Space includes the following sections:

My details

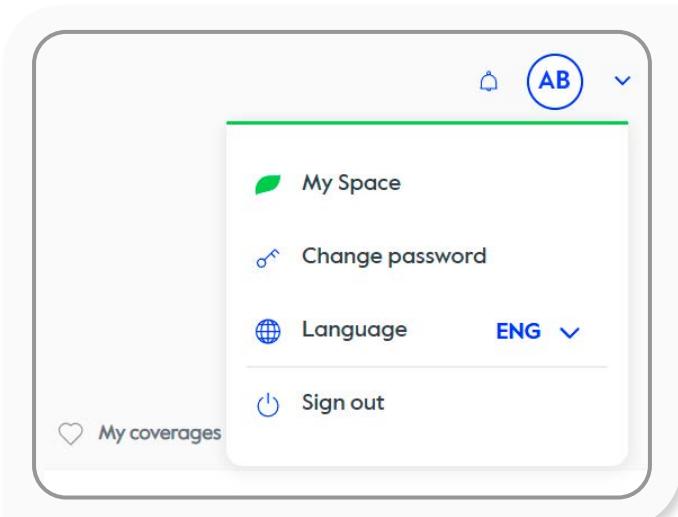
Here you can view and modify:

- Personal information.
- Postal addresses.
- Contact details.
- Bank details linked to the policy or reimbursements.
- Access to consent management.

You can also edit the details of the insured persons on your policy if you have the appropriate authorisation.

For security reasons, **some details cannot be changed directly from the platform:**

- Name.
- ID/Passport No.
- Date of birth.
- Sex.



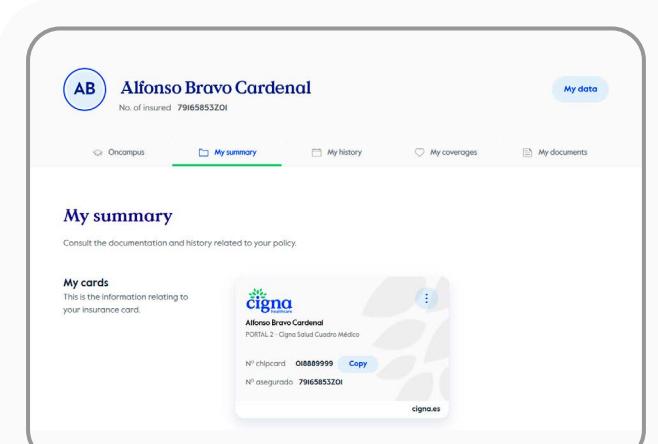
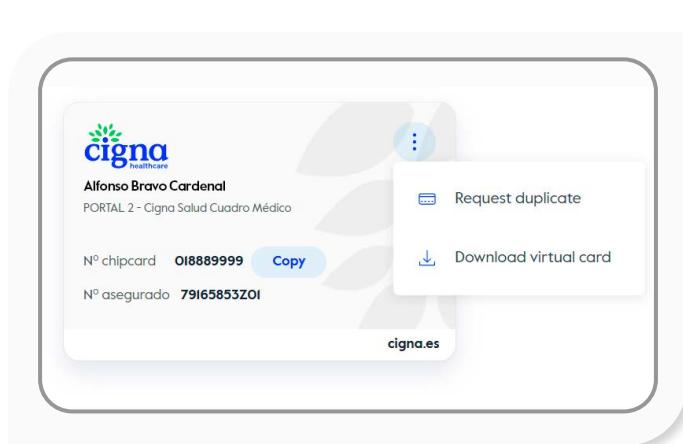
To correct information you cannot edit, please contact Customer Service.



Please keep your details up to date to ensure you receive your Cigna card, notifications, authorisations, reimbursements, and other important communications.

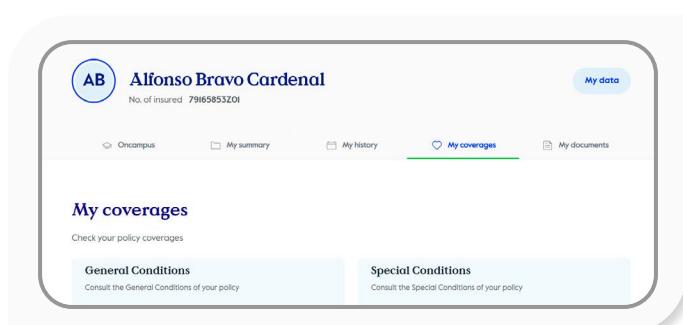
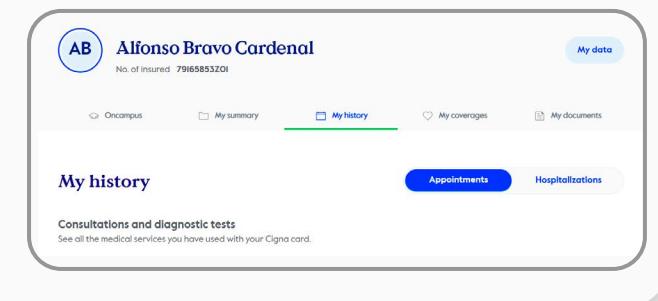
My summary

From My Summary, you can view all the documentation and history related to your policy. You will find information about your insurance card and access to a health questionnaire.



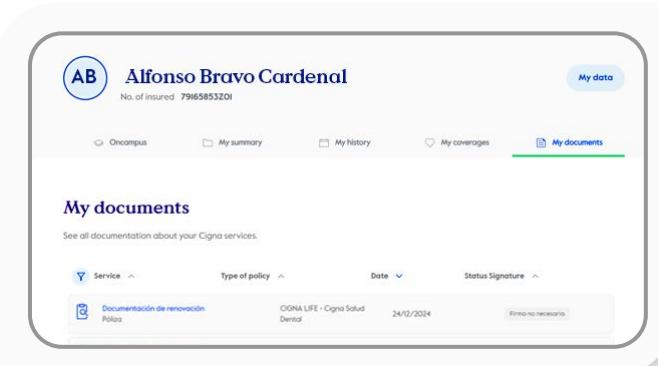
My history

This section provides a record of **consultations** and **hospitalisations** covered by your insurance. You can also filter by type of service to find information more quickly.



My documents

This section provides access to all documents related to your policy. You can also filter by name, category, date, signature status, and policy type to easily find documents.



If you have multiple policies, such as a main health policy and a dental policy, please select the one you wish to manage before continuing.

5. Reimbursements

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If your policy includes reimbursement coverage, you can quickly and easily submit your claims online through My Cigna. You can also check the status of your requests and download your resolution letters.

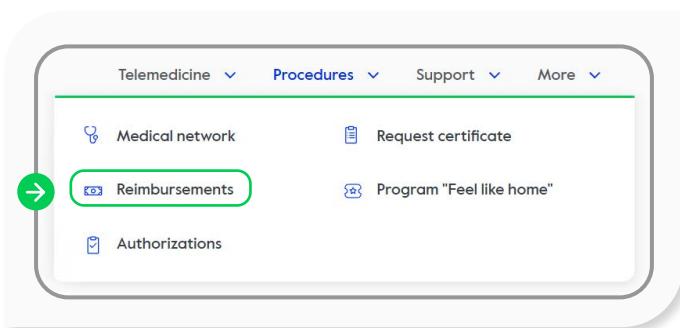
5.1. Access to Reimbursements

You can access this from the My Cigna home page, in the Quick Access block, or from Main Menu > Procedures > Reimbursements.

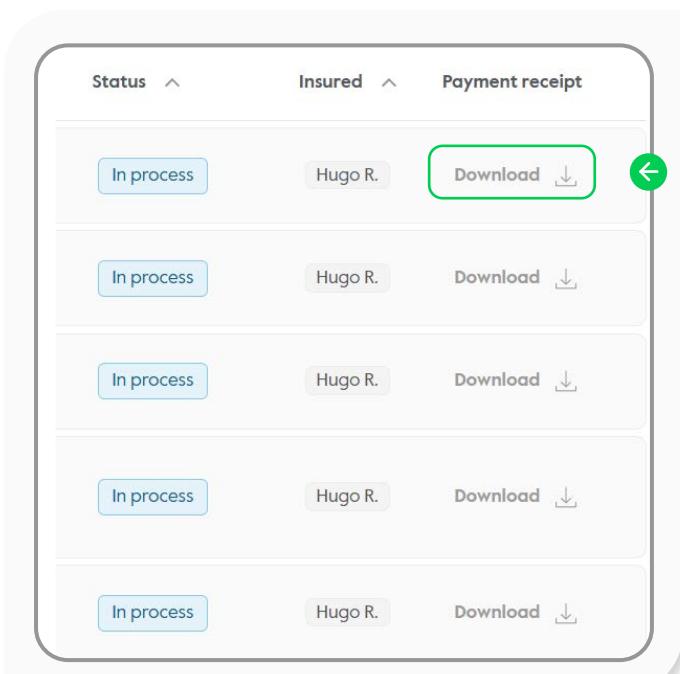
5.2. Viewing reimbursement requests

In the View tab, you will see a table with all your requests. The information available includes:

- Item.
- Request.
- Request date.
- Reimbursement.
- Insured Person.
- Application status (pending, approved, awaiting documentation, etc.).
- Proof of payment.



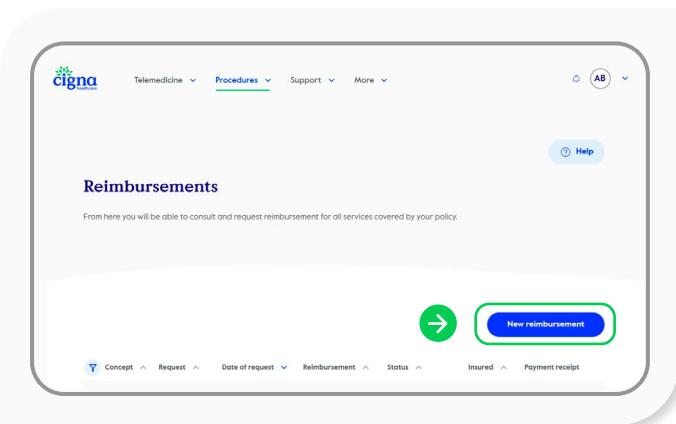
Click on a request to view its details. To download the receipt, click the button to the right of each row.



5.3. Steps to request a reimbursement

- 1 Go to **New reimbursement**.
- 2 Fill in all the fields and select the **insured person** to whom the expense corresponds.
- 3 Enter the **payment date** (date on which the service was provided).
- 4 Indicate the **type of reimbursement** (pharmacy, health, dental, vision, etc.).
- 5 Provide additional information about the service (type, number of sessions, amount paid, etc.).
- 6 Attach the required documentation: documents must be clear and legible, in PDF, JPG, or PNG format, and no larger than **5MB** each. This documentation includes:
 - > Details of the centre or professional (CIF/ID and invoice number, if applicable).
 - NOTE: If the invoice was issued abroad, you must tick the box.*
 - > Invoice for services received.
 - > Other document: any other document you can provide.
- 7 Confirm your previously provided bank details to receive your refund.
- 8 Review the **final summary** with all the information.
- 9 Click **Send application**.

Remember: documents can be uploaded in PDF, JPG or PNG format and must not exceed 5MB each.



Deadlines and follow-up



The usual resolution period is **7 days** from receipt of all documentation.



If any documents are missing or there is an error, you will see a **notification on the platform** and will also **receive an email**.



You can check the status of your refund at any time, and the more complete and legible the documentation you attach, the faster the process will be handled.



6. Medical authorisations

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Some medical services, such as diagnostic tests, procedures or hospitalisations, require prior authorisation from Cigna Healthcare. You can easily request these and track them online from My Cigna.

In some cases, certain services will not require authorisation, and this will be indicated at the beginning of the process.

6.1. Access to Authorisations

You can access this from the Home page, in the Quick Access block, or from Main Menu > Procedures > Reimbursements.

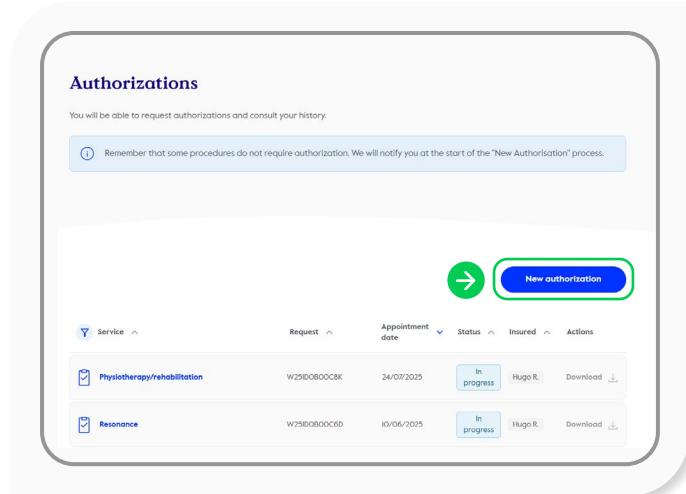
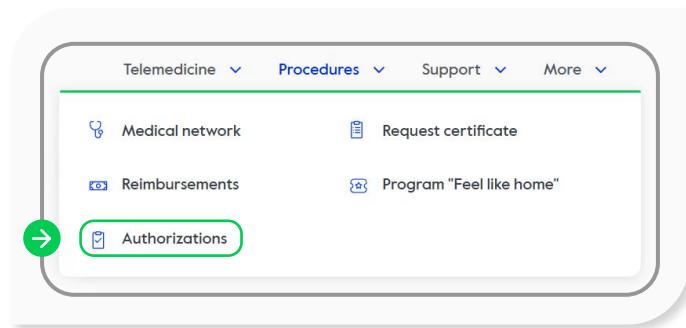
6.2. Check your requests

In the authorisations table, you will be able to see all your requests sorted by:

- Type of service.
- Request.
- Appointment date.
- Request status (approved, cancelled, denied, etc.).
- Insured person to whom the request corresponds (if there are several insured persons on a policy).
- Steps to download the document.

6.3. How to request authorisations step by step

- 1 Go to New authorisation. Remember that you must have a prior appointment and a medical prescription to apply.
- 2 Select the insured person (if you have a family policy).
- 3 Enter the date of the medical appointment.



4 Indicate the service to be authorised. The system may ask you for details such as:

- > Type of test or treatment.
- > Number of sessions, if applicable.
- > Affected body part and duration of symptoms for some services.

5 Select the **policy** for which you are requesting authorisation (if you have more than one).

6 Search for and select the **medical centre** by name, address, province, or postcode. If you do remember all the details, search by province and click directly on search to then select the corresponding clinic or medical centre.

7 Attach medical documentation when necessary.

8 Check that all the information provided is correct, as well as the final summary of the whole process.

9 **Submit the application.** The system will indicate whether the documentation is sufficient or you need to add more files.

Deadlines and resolution



The average response time is **48 working hours**. Once the authorisation is approved, you will receive **an email notification** and you will be able to download it from My Cigna. If additional information is required, a **notification will appear on the platform** within your application.



Always have your medical prescription at hand and make sure you upload it in a legible format to avoid delays or issues regarding approval.



Providing complete and legible documentation will help expedite the process.



7. Program 'Feel like home'

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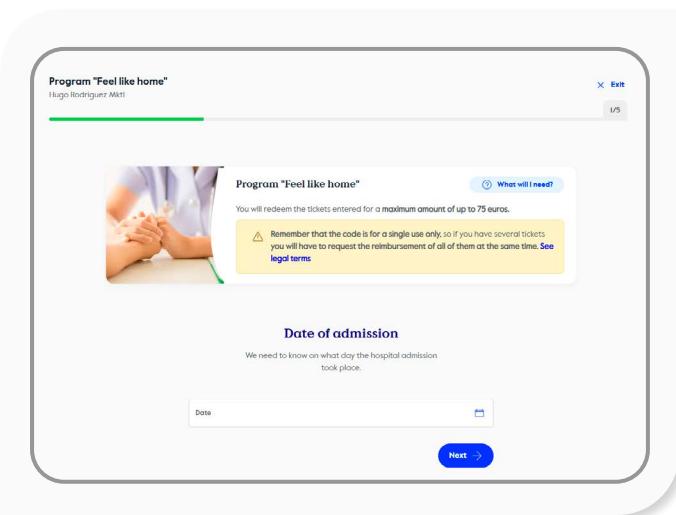
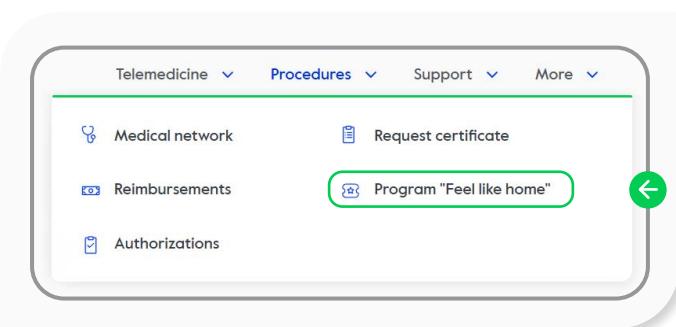
'Feel like home' is an expense reimbursement programme for insured persons who have been hospitalised and meet the requirements outlined in [Feel like home | Cigna Salud](#).

You can manage it from **Main Menu > Procedures > Program 'Feel like home'**.

If you have a family policy, simply select the insured person for whom you wish to request reimbursement.

7.1. Steps on the form:

- 1 Enter the date of admission.
- 2 Please enter the reimbursement code (the system will validate it in case it is correct). In case you meet the programme requirements, you will receive this code, together with the hospitalisation authorisation.
- 3 Attach the invoices for meals, TV service, Wi-Fi, newspapers, or parking. Please note that you must submit a single application to request reimbursement for all these expenses, and the maximum amount reimbursable is £75.
- 4 Confirm your bank details to receive the payment.
- 5 Review the final summary of the application, as you will be able to edit it before sending it.



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8. Medical Directory

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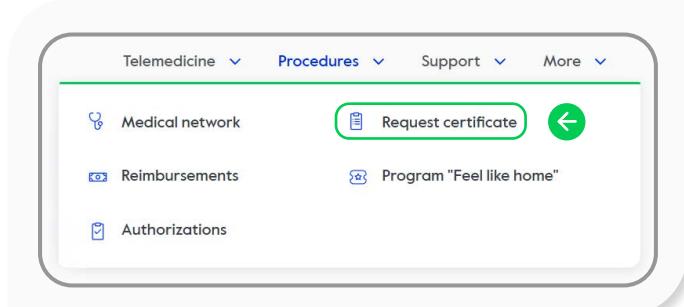
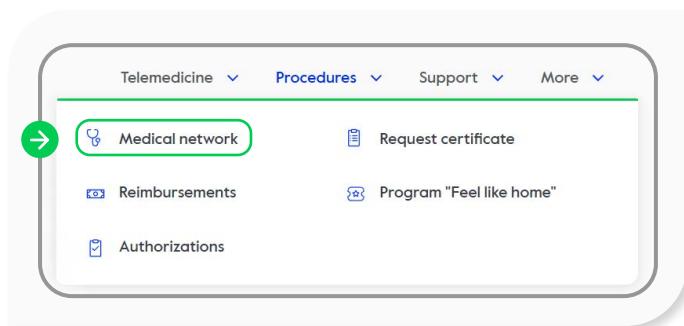
From this section, you can access the complete directory of hospitals, clinics and specialists affiliated with Cigna, and you will have the option to mark your favourite centres, review your search history and find the nearest emergency services.

If you have a family policy, an insured person selector will appear so that you can choose who you want to search for, provided you have the corresponding authorisation.

As you enter information in the search fields, the system will display the available results, making it easier for you to find the centre or specialist you need.

9. Policy certificates

Policy certificates are documents that provide specific information about your insurance. To request them, go to **Main Menu > Procedures > Request** certificate and follow the steps to complete the form. Once the request has been sent, you will receive the certificate by email in PDF.



10. Cigna + Salud

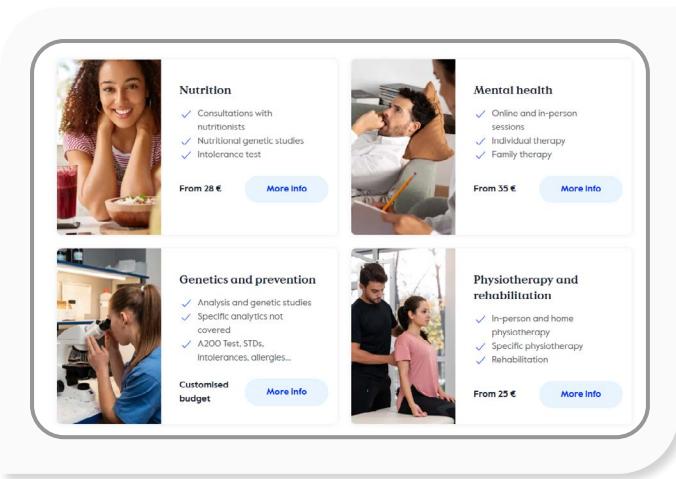
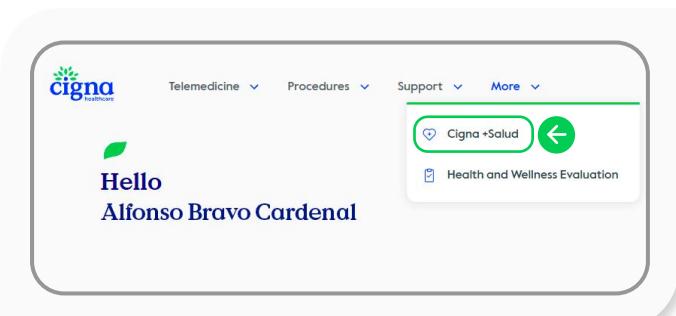
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Cigna +Salud is Cigna's additional services area, where you can access exclusive benefits and discounts at top-quality centres. Access from **Main Menu > More > Cigna +Salud**. And check out all the services available to you.

10.1. Steps to access a Cigna +Salud service

- 1 Select the service you are interested in.
- 2 Click on **More info** or **Go to form**, as appropriate.
- 3 Fill in the application form with your contact details.
- 4 A Cigna advisor will review your application

Cigna +Salud services are not part of your health insurance policy. They are supplementary services, always with exclusive conditions and discounts for our Cigna policyholders.



11. Contact Cigna

If you need assistance or have any issues, there are multiple ways to get in touch through My Cigna.

11.1. Contact section

Go to **Main Menu > Support > Contact**.

Here you will find:

- Support telephone numbers.
- Email address for queries.
- Links to incident and claims forms.

11.2. Frequently asked questions

In **Main Menu > Support > FAQ**, you can find answers to the most common questions about using My Cigna, reimbursements, authorisations, medical coverage and technical issues.







cigna.es