

Mi Cigna

User Guide

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Mi Cigna. User Guide

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1. Welcome to Mi Cigna

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Mi 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 Mi Cigna, you can:

- Access your **virtual card** and use it at any medical centre included in our network.
- **Request a duplicate card.**
- Check the **Medical Network**, 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 authorizations** 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.



Mi 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 Mi Cigna button in the top right-hand corner. You can also download the App from any iOS or Android device.



Mi Cigna

Access your health insurance easily, wherever you are

Access

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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

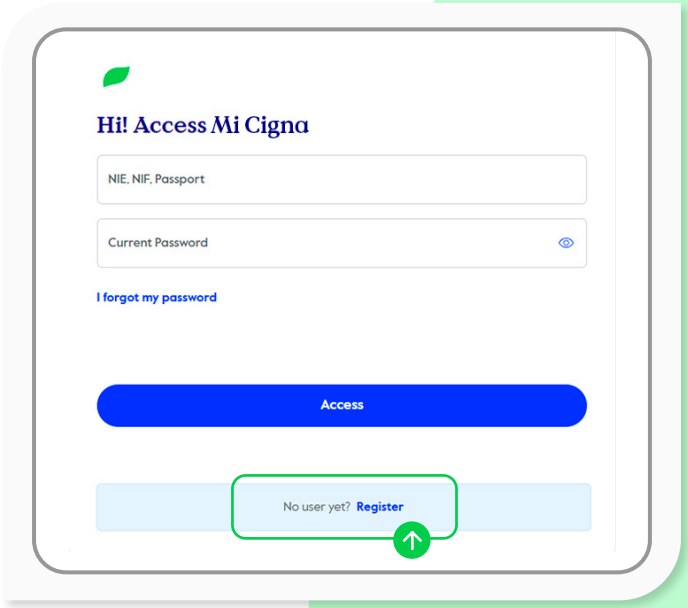
- Enter your insurance number, policy number and date of birth.
- You will also find a help button with answers to frequently asked questions at the top right of your screen.

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 Mi Cigna **login**.

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.)



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

Important: if you were already registered in the previous version, you must use the same username and password you already had without going through this registration process.

5 Complete the registration

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

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2.3. Access Mi 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

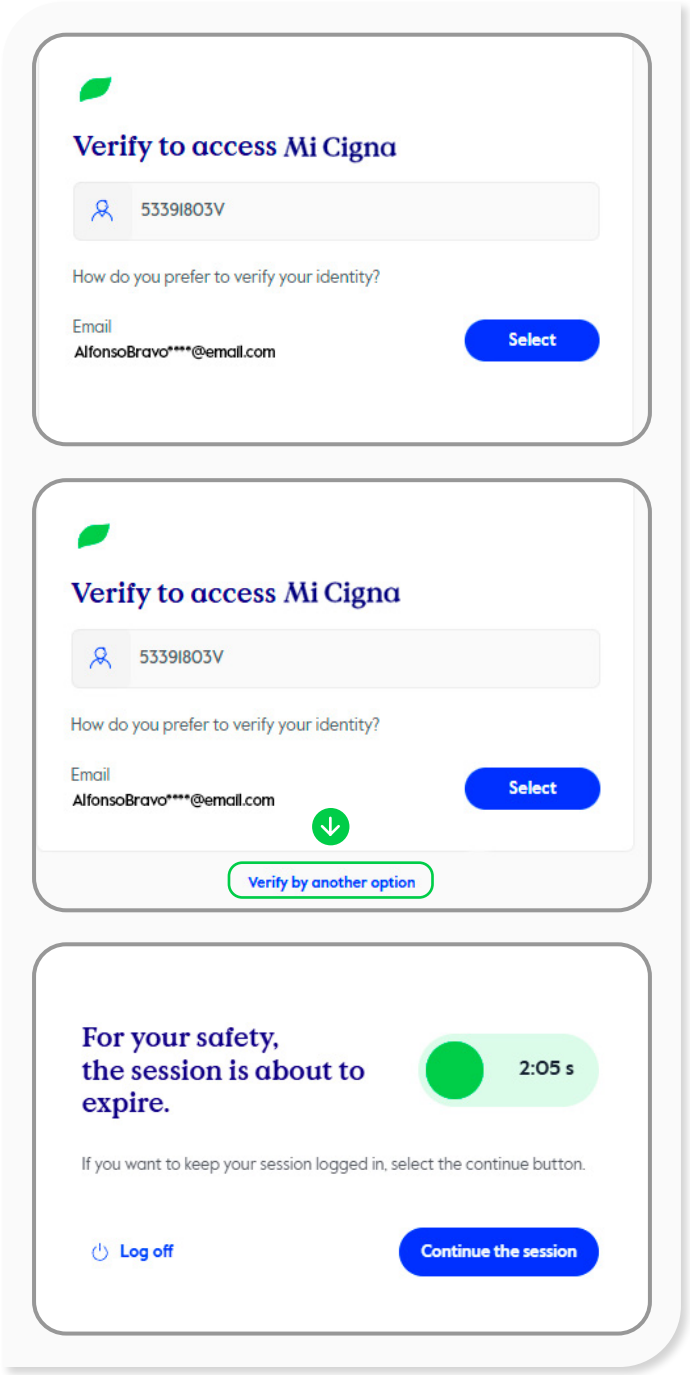
If you have forgotten your password, click on '**I have forgotten my password**' on the login screen.

- 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.

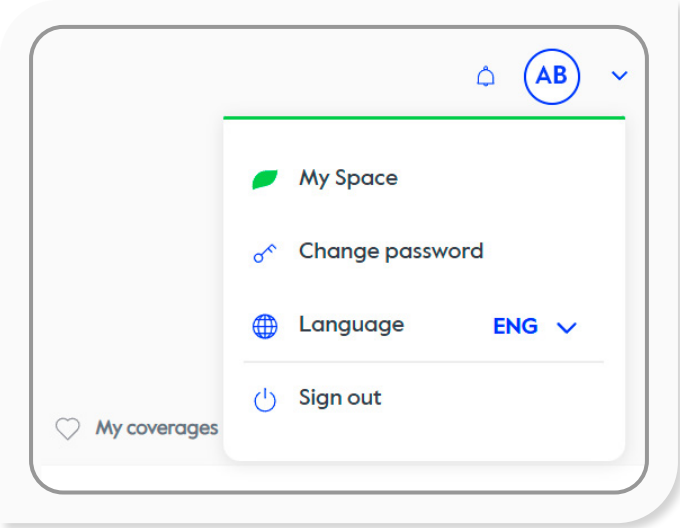


3. Mi Cigna Space

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

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

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

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

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

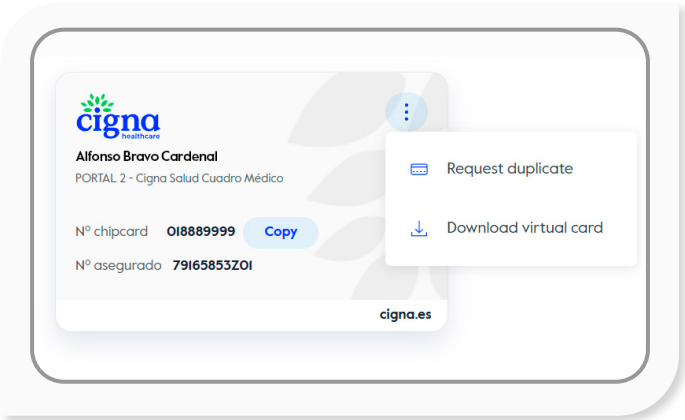


My summary

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.

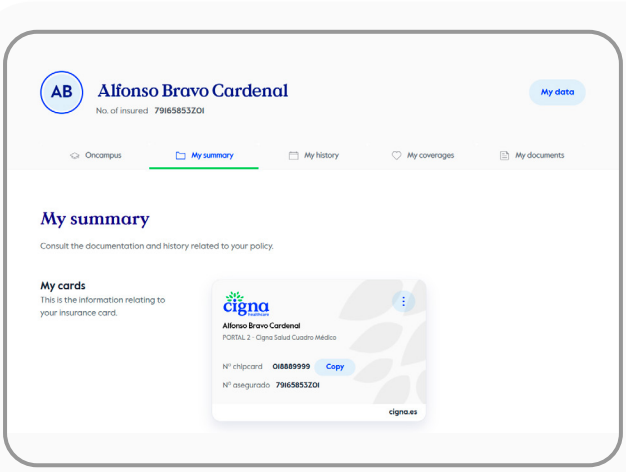
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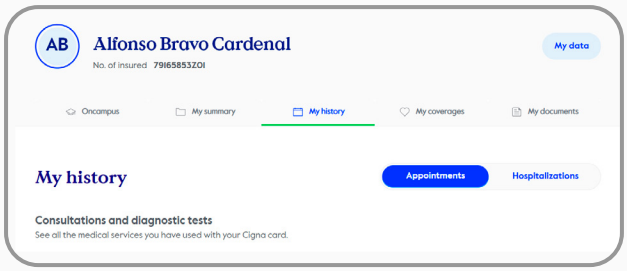
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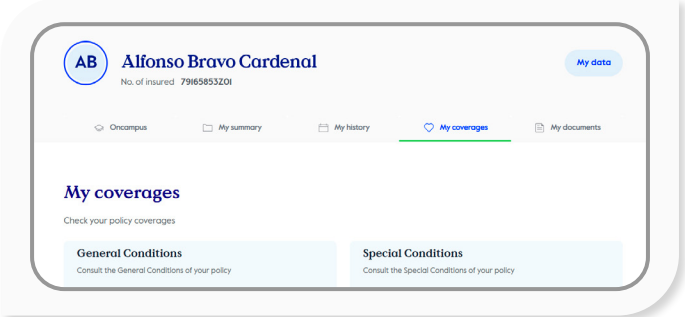


My history

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





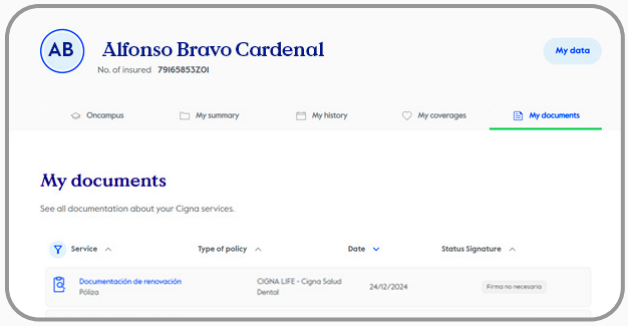


My coverage

Here you will find all the information about your health insurance policy. If you have more than one policy, you can select which one to view.

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.

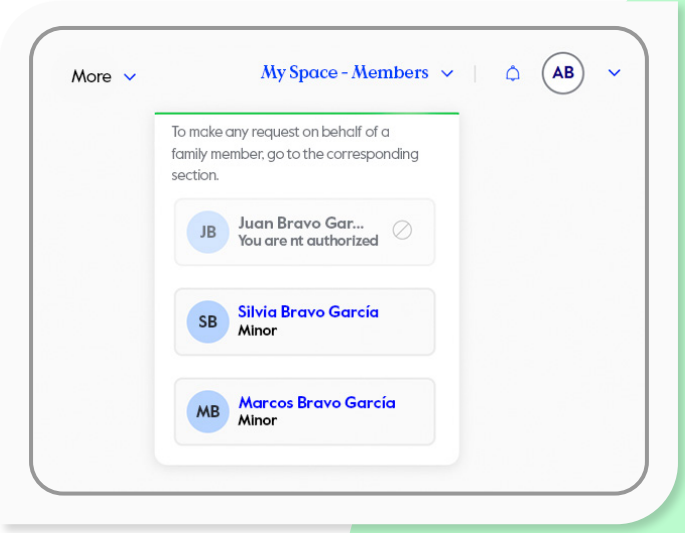


If you have multiple policies, such as a main health policy and a dental policy, please select the one you wish to manage before continuing.

4. My Space - Members

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



4.1. Individual access for each adult insured person

Each adult insured person must have their own access to Mi 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 authorization. This process is handled through Cigna Customer Service and requires the signed consent of both parties.

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.

4.2. 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 authorizations or consulting the data of these minors.



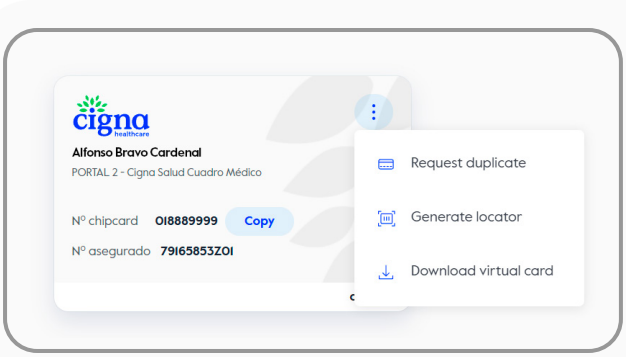
4.3 Home page and quick links

From the home screen, you can:

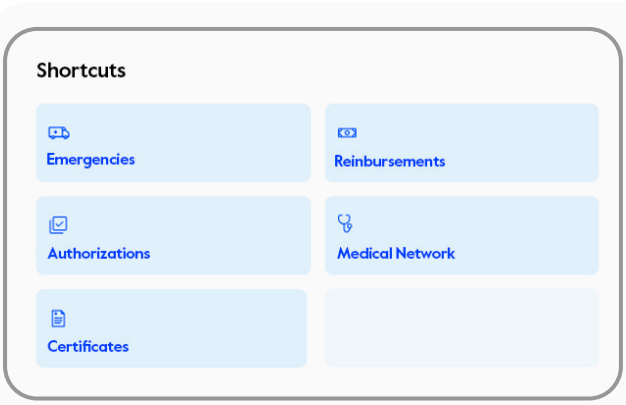
- Search for a doctor or medical facility. Full details about the provider search tool can be found later in Section **6. Procedures.**
- View a summary of your upcoming appointments or schedule a new one.
- Access your Cigna ID card(s). If you have more than one plan, all associated cards will appear here. From this section, you can also:
  - Download a PDF copy for easy access
  - Request a replacement physical card
  - Generate a code to present at your medical provider

To access these options, click the three-dot menu in the upper-right corner of each card.

The **Quick Access** section lets you jump directly to the services you use most in **Mi Cigna**. You'll also find banners at the bottom of the home screen linking to additional services, such as **Cigna +Salud** and **New Coverages**.



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

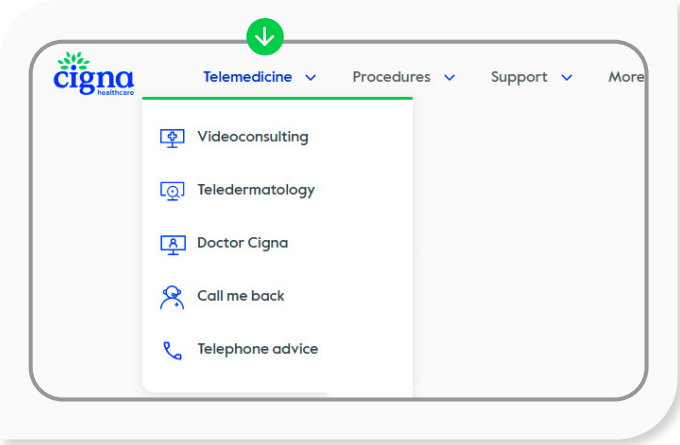




If your card is damaged, lost or has not arrived at your address, you can request a duplicate. In such case, for security reasons, your previous card will be automatically deactivated within 15 days. The new card will be sent using the same method as your previous card, typically by post, and should 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.

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5. Telemedicine



Available services:

5.1 Videoconsulting

Connect with a doctor quickly and securely from anywhere, without the need to travel. Simply select the specialty you need, complete your consultation, and access your medical report and care recommendations through your private Mi Cigna account.



Available specialties include:

- Nutrition.
- Psychology.
- Primary Care
- Pediatrics.
- Orthopedics.
- Gynecology.
- Endocrinology.
- Cardiology.
- Neurology.
- Pulmonology.
- Otorhinolaryngology.
- Rheumatology.
- Urology.
- Gastroenterology.
- Psychiatry.

Click the **"Book Appointment"** button to schedule a video consultation. If you are located outside of Spain, only General Medicine appointments will be available.

5.2 Teledermatology

Receive a 100% online dermatological assessment and get your diagnosis without leaving home.

How it works:

> **Access from Mi Cigna**
Go to Telemedicine > Teledermatology.

> **Start your evaluation**
Select "Start Dermatology Evaluation."

> **Enter your information**
Confirm who the consultation is for and review your contact details.

> **Complete the questionnaire**
Provide details about your symptoms, the affected area, and how the condition has progressed.

> **Upload photos**
Add at least two clear, well-lit photos of the affected area.

> **Submit your case**
Your medical report will be sent to you by email within approximately 48 hours.

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5.3 Dr. Cigna*

Quick and confidential access to a team of experts in internal medicine and family medicine, including physicians, nurses, psychologists, and physical therapists. Includes telemedicine, personalized coaching, and clinical follow-up.

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

5.4 Request a Call Back

Provide your phone number and one of our agent will contact you as soon as possible.

5.5 Telephone advice

Quick and confidential support for any questions related to healthcare services, all over the phone.

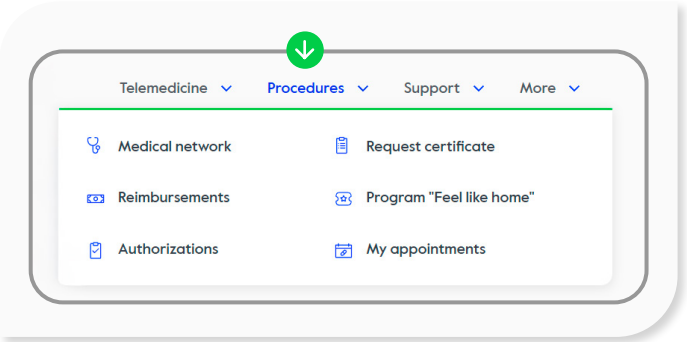


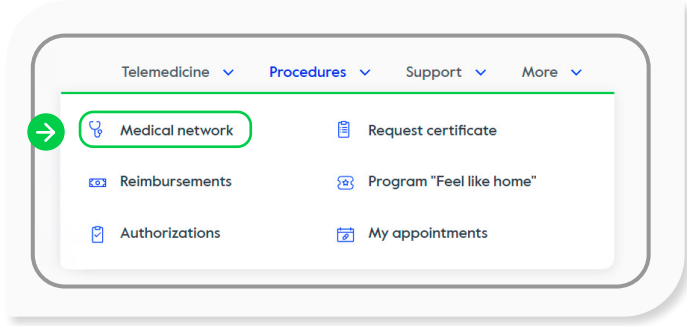
6. Procedures

6.1 Medical network

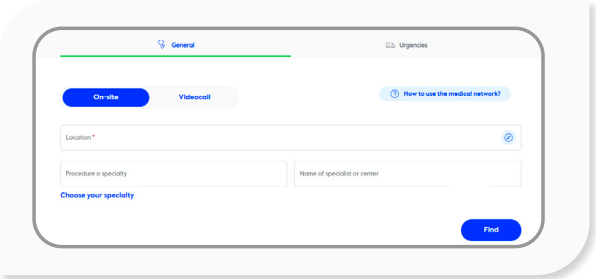
From this section, you can access the complete network of hospitals, clinics and specialists affiliated with Cigna, and you will have the option to mark your favourite centres, review your search history and find the nearest emergency services.
If you have a family policy, an insured person selector will appear so that you can choose who you want to search for, provided you have the corresponding authorization.

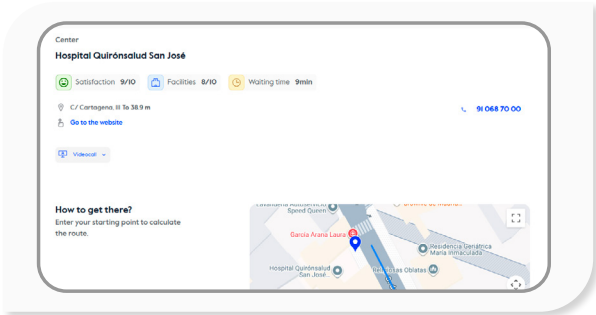
As you enter information in the search fields, the system will display the available results, making it easier for you to find the centre or specialist you need.

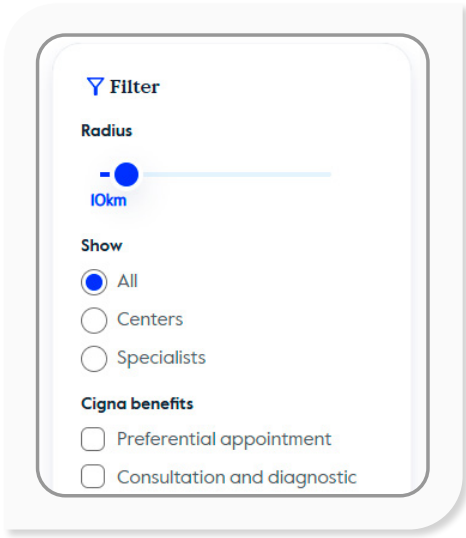




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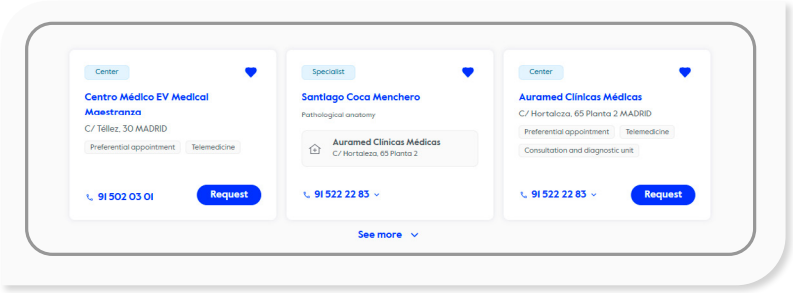


When carrying out your search, you can choose between the general search section or quick search section. Then, you must select either an in-person appointment or a videocall and specify the location to obtain results. You can also refine your search by specialty or by entering the name of a doctor or medical facility.

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

Use the filters in the menu on the left-hand side to narrow down your preferences.

Please note that if you click on the name of the doctor or medical facility, you will be able to view all the details.



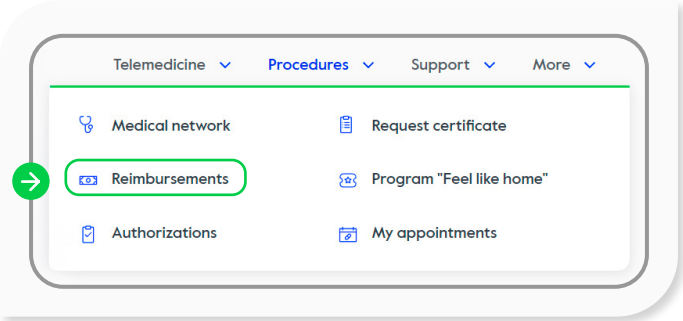


6.2 Reimbursements

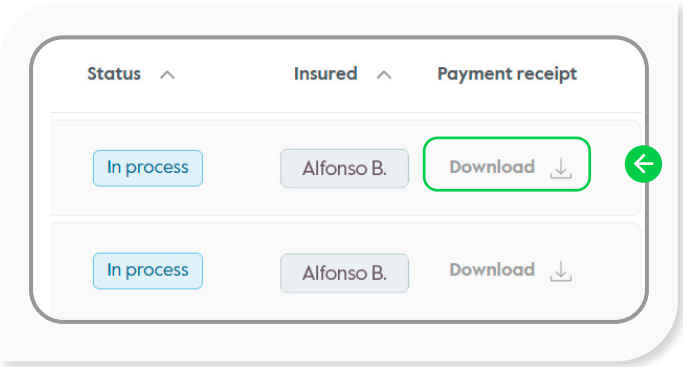
If your policy includes reimbursement coverage, you can quickly and easily submit your claims online through Mi Cigna. You can also check the status of your requests and download your resolution letters. You can access this from the Mi Cigna home page, in the Quick Access block, or from **Main Menu > Procedures > Reimbursements**.

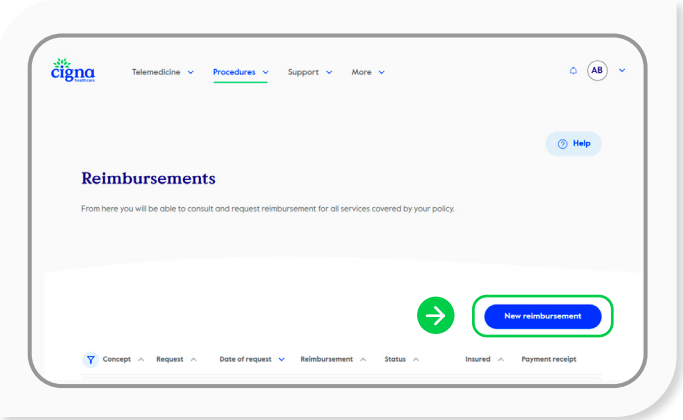
In the View tab, you will see a table with all your requests. The information available includes:

- Item.
- Request.
- Request date.
- Reimbursement.
- Application status (pending, approved, awaiting documentation, etc.).
- Insured Person.
- Payment request.



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





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

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.

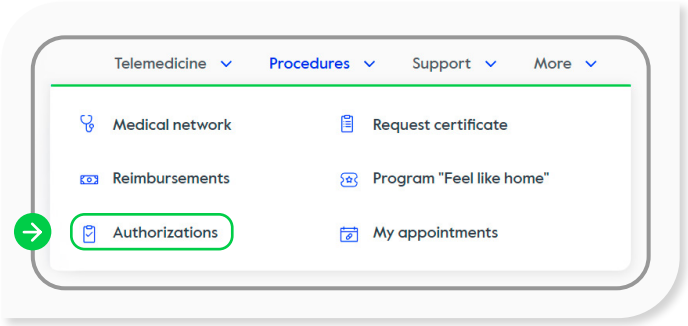
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7 Confirm your previously provided bank details to receive your refund.

8 Review the **final summary** with all the information.

9 Click **send application.**

6.3 Authorizations



Some medical services, such as diagnostic tests, procedures or hospitalizations, require prior authorization from Cigna Healthcare. You can easily request these and track them online from Mi Cigna. In some cases, certain services will not require authorization, and this will be indicated at the beginning of the process.

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

In the authorizations 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.

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.



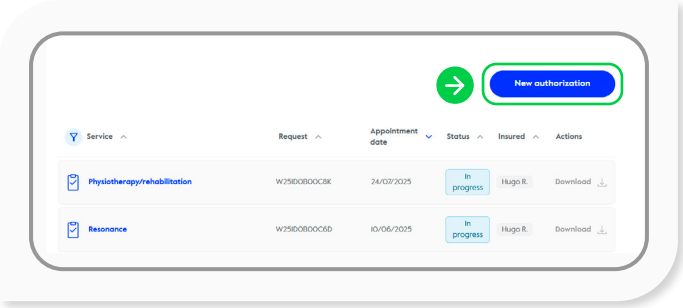
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How to request authorizations step by step:

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1. Go to **new authorization**. 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 authorization (if you have more than one).
6. Search for and select the **medical centre** (province/town).
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 authorization is approved, you will receive **an email notification** and you will be able to download it from Mi 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.

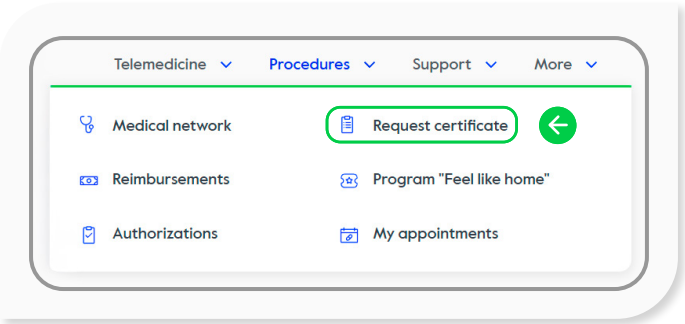
Providing complete and legible documentation will help expedite the process.



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6.4 Request certificate

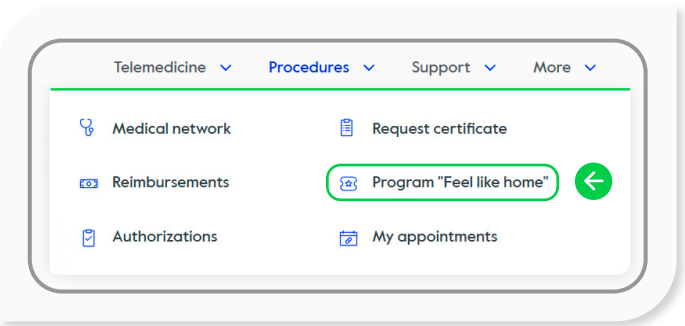
Policy certificates are documents that provide specific information about your insurance. To request them, go to **Main Menu > Procedures > Request** certificate and follow the steps to complete the form. Once the request has been sent, you will receive the certificate by email in PDF.



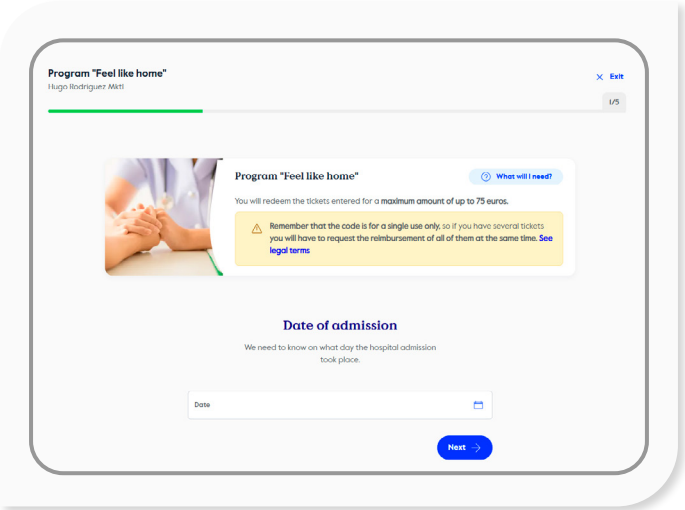
6.5 Program 'Feel like home'

'Feel like home' is an expense reimbursement programme for insured persons who have been hospitalized 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.



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 hospitalization authorization.
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.



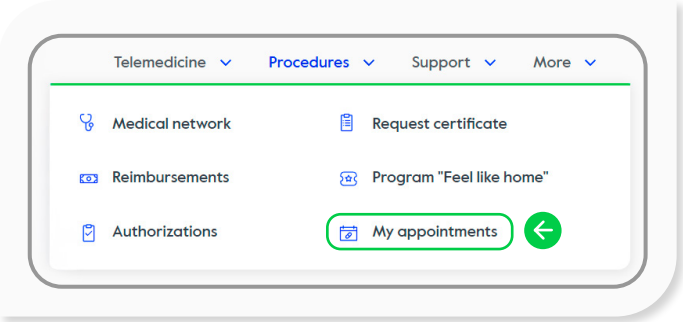
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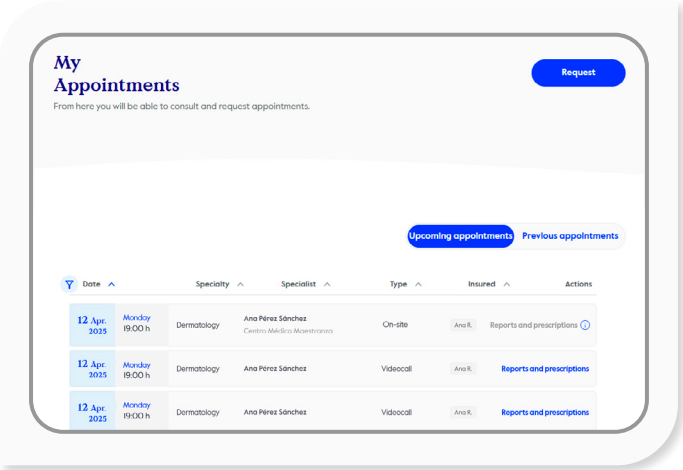
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6.6 My appointments

Manage and keep track of all your medical appointments in one convenient place. You can schedule appointments whether you're in Spain or abroad.

To access this section, go to **Main Menu > Services > My Appointments.**





Here, your appointments are organized into two sections:

- **Upcoming appointments:** View the details of your scheduled appointments.
- **Previous appointments:** Review your appointment history and access available prescriptions or medical reports.

For each appointment, you will find information such as:

- Date and time.
- Speciality.
- Healthcare provider.
- Appointment type (on-site or videocall).
- Associated insured member.

For more information about videoconsulting, please refer to section 5. Telemedicine.



How to Schedule an Appointment:

On-site appointment

1. Select the specialty from the drop-down menu.
2. Choose the language in which you would like to be attended.
3. If the specialty allows it, you can choose between a videocall or an on-site appointment.
4. To schedule an on-site appointment, enter where you would like to search for a medical center or specialist. You can enable geolocation or manually enter an address and adjust the search radius. By default, results within a 3 km radius will be shown.
5. Sort the results by proximity or by the earliest available appointment date.
6. If you filter by date, the first available appointment for that specialty will be shown. Please note that this option may display a provider or specialist located slightly farther away rather than the closest available one.
7. Once you select a provider or specialist and an appointment date, you'll see a summary of your appointment details. A confirmation email will also be sent, and you'll be able to modify the date and time if needed.

Please note: You can also filter for providers or specialists that offer online scheduling, as well as morning or afternoon appointment availability. Once your appointment is confirmed, it will appear in "My Appointments".



Videocall

1. Select the specialty from the drop-down menu.
2. Choose the date and time that works best for you.
3. When entering your details, you may provide a contact phone number. This will only be used if there is a technical issue during your appointment.
4. You'll receive a summary of your appointment details by email, where you can also make changes to the date or time if needed

Please note: once the appointment is confirmed, it will appear in "My Appointments".

Click the "Start videocall" button to access your appointment. This button will become available 10 minutes before your scheduled appointment time, either from the My Appointments section or directly within the videoconsulting area.

Important: If you select English and request a videocall, only providers offering consultations in English via video will be displayed.



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7. Support

Index

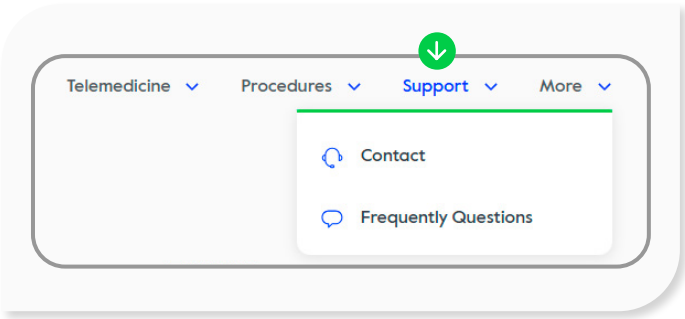
7.1 Contact

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

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

Here you will find:

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





7.2 Frequently questions

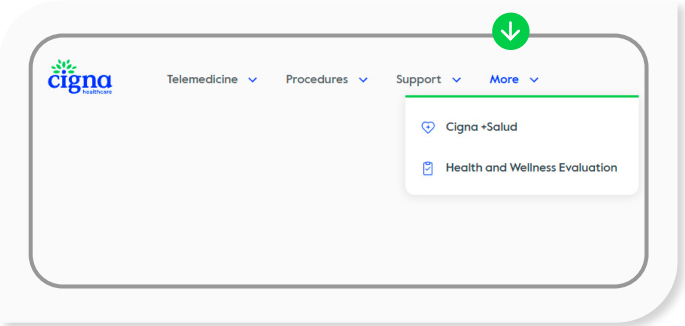
In **Main Menu > Support > FAQ**, you can find answers to the most common questions about using Mi Cigna, reimbursements, authorizations, medical coverage and technical issues.

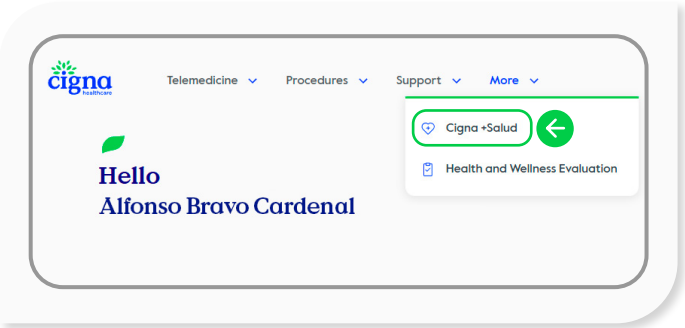
8. More

8.1 Cigna +Salud

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.

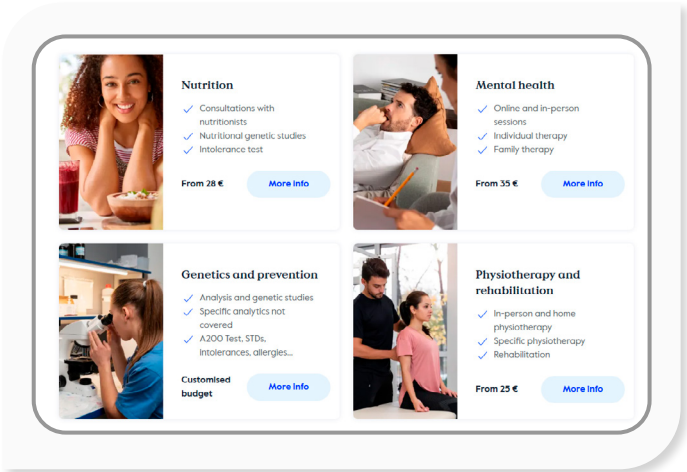




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Steps to access a Cigna +Salud service:



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.



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