



myCigna.com

Easy to activate. Easy to use.

Getting started with your Cigna Health Care Visa® Debit Card.

To activate your new Cigna health care debit card, follow these steps:

1. Call 1.800.963.2079
2. Answer security questions

Your card is now activated and can be used once your plan year begins.

IMPORTANT: Remember to **SIGN** the back of your Card before using it. Cards are **ACTIVATED** by calling the toll-free number on the sticker. When using the Card at the point of sale, select the **"CREDIT"** option.

Misuse of this Card, whether intended or unintended, may result in suspension or termination of the Card.

CIGNA customers who have requested a privacy restriction regarding their personal health information must note that CIGNA is required to give the subscriber a statement which may contain information about specific debit card transactions. This information may include the date of service, health care professional name and amount charged.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.



A different kind of debit card

Your Cigna health care debit card gives you instant access to the pre-tax dollars in your health care account. Use your health care debit card for everyday medical expenses at most retailers, pharmacies, doctors' and dentists' offices, hospitals and vision centers.¹ Eligible items include: deductibles, copays, coinsurance², prescription, vision and dental services.

The IRS is very strict about which items qualify for reimbursement. Cigna will need to verify that every item you purchase with your Cigna health care debit card is eligible for reimbursement. Visit Cigna.com/expenses to see a complete list of eligible expenses.

Keep your receipts

It's important to keep your receipts from any Cigna health care debit card purchase. In fact, the IRS requires that you save all of your debit card receipts.

If Cigna can't match a debit card transaction to a specific eligible expense, the IRS requires us to send you a **Substantiation Request Letter**. You'll need to submit your receipts to Cigna to help us verify the purchase. If you receive a Substantiation Request Letter, please respond to it quickly. If we don't hear back from you, the IRS requires us to deactivate your debit card.

We're here to help

myCigna.com – Go online for account information whenever you need it. Find up-to-date balance information, claim status, claim forms and answers to general questions.

1.800.Cigna24 – Call us 24/7/365 to speak with a customer service representative. You can also call the toll-free number on your Cigna ID card.

Thank you again for enrolling.

Visit **myCigna.com** to:

- Check your balance
- Find a doctor or service
- Download direct deposit and reimbursement forms

Available on your desktop or web-enabled mobile phone.

¹Please see your plan documents for specific details on which items are eligible under your plan.

²Debit card transactions for coinsurance payments made at the doctor's office may require additional verification. For this reason, it is recommended that you use your debit card to pay the balance due when you receive your Explanation of Benefits (EOB).

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