

Major Health Issues/Tests

Before you go into a doctor or clinic for any major tests/surgeries, or have to go into the hospital for any reason, call CIGNA for authorization. The CIGNA Customer Service phone number is located on the back of your CIGNA insurance card.

CIGNA will check the procedure/test and let you know if it's covered, and to what extent. They will also make sure that the doctor or clinic that you're going to is "in-network".



By doing this you'll know upfront your cost of the procedure. By knowing what your portion of the expenses will be, you'll be able to make better decisions.

For example, if it's near the end of the year and your medical flex account is used up, you may be able to schedule the test or procedure sometime after the first of the year when your medical flex account is again funded.

Obviously, you should check with your doctor when making this type of decision.

Better to be safe than sorry.....check with Cigna first!!!!!!

