



COMPLAINTS HANDLING PROCESS

CIGNA Europe Insurance Company S.A. – N.V. – Singapore Branch ('Cigna') aims to provide a high level of service. However, the situation could occur that you are not satisfied with our service. As we would like to be informed about your dissatisfaction, there is the possibility to send us a complaint. We will handle your complaint confidentially, fairly and promptly, regardless of the subject matter, medium or the country in which the complaint has been made.

This Complaints Handling Process describes in detail how we handle and resolve complaints.

Our process is designed to:

- hear and act on your complaint or concern about Cigna and/or the quality of care you receive from health care professionals and the various places you receive care in our network;
- provide a courteous, prompt response and guide you through our grievance process if you do not agree with our decision.

INFORMATION ON COMPLAINTS

When you are accepting a Cigna Policy, we provide you details of our complaints procedures. The information on our Complaints Handling Process is also available on our website: www.CignaGlobal.com/Expat-Health-Insurance-Singapore.

HOW TO MAKE A COMPLAINT

If you want to make a complaint, we would like to ask you to provide us with:

- your contact details;
- the specific nature of your complaint;
- supporting documents.

We aim to handle and resolve your complaint professionally and fairly within our established timeframe.

You will receive from us:	Timeframe:
A written acknowledgement	Within 2 business days from the date of receipt of your complaint
An interim response to inform you that your complaint is being reviewed (<i>if</i> a final response has not been sent yet)	Within 15 business days after the date of receipt of your complaint
A final response (<i>or</i> a written response informing you of the reasons for the delay in our final response and an indicative timeframe for a final response)	Within 30 business days after the date of receipt of your complaint

You can send your complaint to the following address:

CIGNA Europe Insurance Company S.A. – N.V. – Singapore Branch
Global Health Options
Attn: Head of Business Development, Asia
152 Beach Road
#26-05 The Gateway East
Singapore 189721
Fax: +65 6391.9530

Email: Singapore.Feedback@Cigna.com (Kindly use the word “*CGHO Complaint*” in the subject line.)

INDEPENDENT PARTY REVIEW

If you are still dissatisfied after our final response, we will refer you to the **Financial Industry Disputes Resolution Centre Ltd (FIDReC)** for a third party opinion. You can approach FIDReC within 6 months of receiving our final response.

For more information, please visit the FIDReC website: www.fidrec.com.sg.

You can also approach the **Consumers Association of Singapore (CASE)** or the **Singapore Mediation Centre (SMC)**. You can find more about these organizations here:

CASE: www.case.org.sg or www.case.org.sg/complaint_onlinecomplaint.aspx

SMC: www.mediation.com.sg / enquiries@mediation.com.sg