

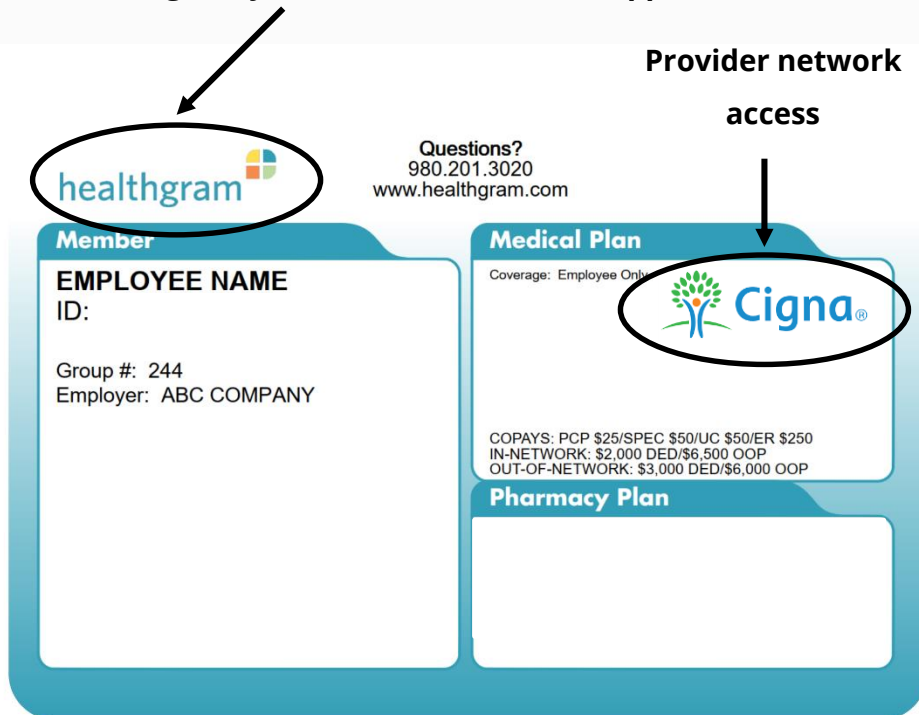
Accessing Your Healthcare Benefits: Healthgram & Cigna

Healthgram and your employer strive to offer the best healthcare benefits for you. To do so, Healthgram members have access to Cigna's robust provider network and pricing.

IMPORTANT: This means that only the medical network is through Cigna. All eligibility, claims, benefits, and support are administered by Healthgram.

Main point of contact for your healthcare benefits.

Provides all eligibility, claims, benefits, and support.



Members

- **IMPORTANT:** If your provider says that you are not covered or ineligible for benefits then make sure that they verified coverage through Healthgram and NOT Cigna. Healthgram provides all benefits and eligibility determinations. NOT Cigna.
- If you still need assistance then please contact Healthgram support at **980.201.3020** or chat with us via your Member Portal. Our team is available to help.
- To find an in-network provider or view a digital copy of your ID card, login to your Member Portal at: members.healthgram.com

Providers

- For any questions regarding eligibility or benefits coverage, please visit the Healthgram Provider Portal at: providers.healthgram.com or call 980.201.3020
- **IMPORTANT:** Do NOT verify eligibility or benefits through Cigna since coverage is provided through Healthgram. Cigna is for network access only and will not have access to coverage information.
- Precertification: Please call Healthgram at 980.201.3020