

Dear distinguished Scholars of the ***Oman Cultural Division in the USA***,

Effective **September 1st, 2026**, we are renewing your health insurance benefits with Cigna Global under **Group/Policy #09477A**.

Please note that you will have an **electronic ID card ONLY**. If you haven't already, please register with [Oman Cigna Portal](#) to always access your ID cards and utilize all the resources available there.

Furthermore, please store and refer to this e-mail as you will find the most relevant plan details/ functions either below and/ or attached:

1. **Benefit Summary** (English and Arabic versions attached): Please review and continue to become familiar with your benefits([Cigna Healthcare – Oman Cultural Division \(cignaglobalhealth.com\)](#)).

A. As a reminder, please note the following Vision highlights:

- a. **In-Network / Out of US - Vision Maximum for Frames and Lenses is \$400.**
- b. **All members must use an In-Network Provider to help lower out of pocket costs.**

i. Please see **Pages 9 and 10 of the attached BAAG** and **Vision Benefits Customer Flyer** in the zip attached for more details.

- c. **Attached is also an email with more details regarding your Vision benefits.**

1. **UNIVERSITY INSURANCE Waiver**: Please utilize the document as follows:

- a. **Electronic ID card and Benefit Summary**: Inform your university of your insurance plan, as it is required to show proof of insurance coverage to enroll for classes every semester.
- b. **Waiver and Benefit Summary**: Submit the attached General Waiver provided by Cigna to your advisor, if you need any assistance, please email

us at oman@sahouri.com with your advisor's information so that we can better assist you.

2. **Always go to an IN-NETWORK doctor** (attached): You should ALWAYS ask your provider if they “**participate with Cigna Open Access Plus**”.

- c. Please call **800.441.2668** to locate a participating provider or
- d. [Please register with Cigna Portal to search for participating providers.](#)
- e. [Accessing Care in the United States](#)

2. ID cards:

- a. New ID Cards are available online
- b. If you haven't already, please register with www.cignaenvoy.com to access your electronic ID card.
- c. [Access to healthcare in Arabic](#) and/or utilize the Phone Application [Cigna Envoy App](#) (flyer attached).

3. **GLOBAL TELEHEALTH** (English/Arabic attached): : **Talk to a Doctor/Mental Health Specialist anytime, from anywhere. It's FREE.**

- a. Download Cigna Wellbeing Application from Google Play or App Store.
- b. Sign in with your same username and password from Cigna Envoy App.
 - i. [How to use telehealth services | Cigna International](#)

[Markets](#)

- c. Please click the video link: **Global Telehealth** - [Telehealth in Arabic](#)

4. **Healthcare Tips** (attached): Simple steps to follow to avoid any issues.

5. **24 Hour Customer Service:** Call **800.441.2668** for general benefit questions, doctors in network, speak to a Nurse, etc.

6. **CLAIMS:** Assist with a complicated Claim: Email oman@sahouri.com with:

- i. Copy of the invoice,
- ii. Insurance ID card—Omani ID#
- iii. Brief explanation
- iv. Or contact us at 703-883-0500

Thank you,

The Sahouri Team for Oman Cultural Division

Website: [Oman Cultural-Cigna/Sahouri Page](#)

Insurance Service Phone: 800.441.2668 (You can request Arabic speaking assistance)

Insurance Service Email: oman@sahouri.com (Include Oman ID# when requesting service)

Visit In-network Providers: To receive full benefits, you have to stay in-network with CIGNA providers

Waive University Insurance: Contact your university advisor and waive the school insurance.

Update Home Address: To receive information, update your physical address online or CIGNA Envoy smart phone app.