

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

Please be advised that effective **September 1<sup>st</sup>, 2023**, we have renewed your health insurance benefits with Cigna Global under **Group#09477A**.

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

Furthermore, please store this e-mail or refer to this website [Oman Cultural Insurance Website](#) as you will find the most relevant plan details/ functions either below and/ or attached:

1. **BENEFIT SUMMARY**(pending release of the Arabic version): Please review and continue to become familiar with your benefits:
  - A. Please note that the **Emergency Room copay is \$250**.
  - B. Please note that the **Urgent Care copay is \$0**.
  - C. **Update- Hospital overnight stay is subject to a \$250 co-pay.**
  - D. **Update- Vision Hardware allowance is now \$300**
  
1. **UNIVERSITY INSURANCE WAIVER** - ([Click here](#)): 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**:
    - i. Submit the attached General Waiver provided by Cigna to your University.
    - ii. If you need any assistance, please email us at [oman@sahouri.com](mailto:oman@sahouri.com) with your university health insurance advisor's information so that we can better assist you.
  
2. **ALWAYS GO TO AN IN-NETWORK DOCTOR** ([Click here](#)): 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](http://www.cignaenvoy.com) to access your electronic ID card.
  - c. [Access to healthcare in Arabic](#) and/or utilize the Phone Application [Cigna Envoy App](#) ([Click here](#)).
  
3. **GLOBAL TELEHEALTH** ( [Click here for English/Click here for Arabic](#)): : **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** ([Click here](#)): 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](mailto:oman@sahouri.com) with:
  - i. Copy of the invoice,
  - ii. Insurance ID card—Oman ID# and Date of Birth
  - iii. Brief explanation of the concern
  - iv. Or contact us at 703-883-0500

Please reach out if you have any questions.

*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](mailto: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.

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