

Choosing the right path to healthcare

A simple guide to finding the right provider, at the right time.



When you need care, the first question is often: where do I go? The answer depends on what's wrong, how urgent it is, and what your plan covers. Knowing your options helps you get faster care, control costs, and use your Cigna Africa Plan benefits wisely — wherever you are on the continent.

Your care options: From general check-ups to emergency



Your general practitioner or primary care clinic

Best for everyday health needs like colds, minor injuries, prescriptions, check-ups, and preventive care. Usually covered with a simple co-pay under your Cigna Africa Plan.



Urgent care clinics

For issues needing prompt care but not emergencies, such as sprains, minor burns, or infections. Use the Cigna Envoy® app to find an in-network urgent care facility near you.



Telehealth or virtual consultations

24/7 access via the Cigna Healthcare Envoy or SmartCare by Cigna Healthcare app for non-urgent concerns, follow-ups, advice, and prescription refills.



Hospital emergency department

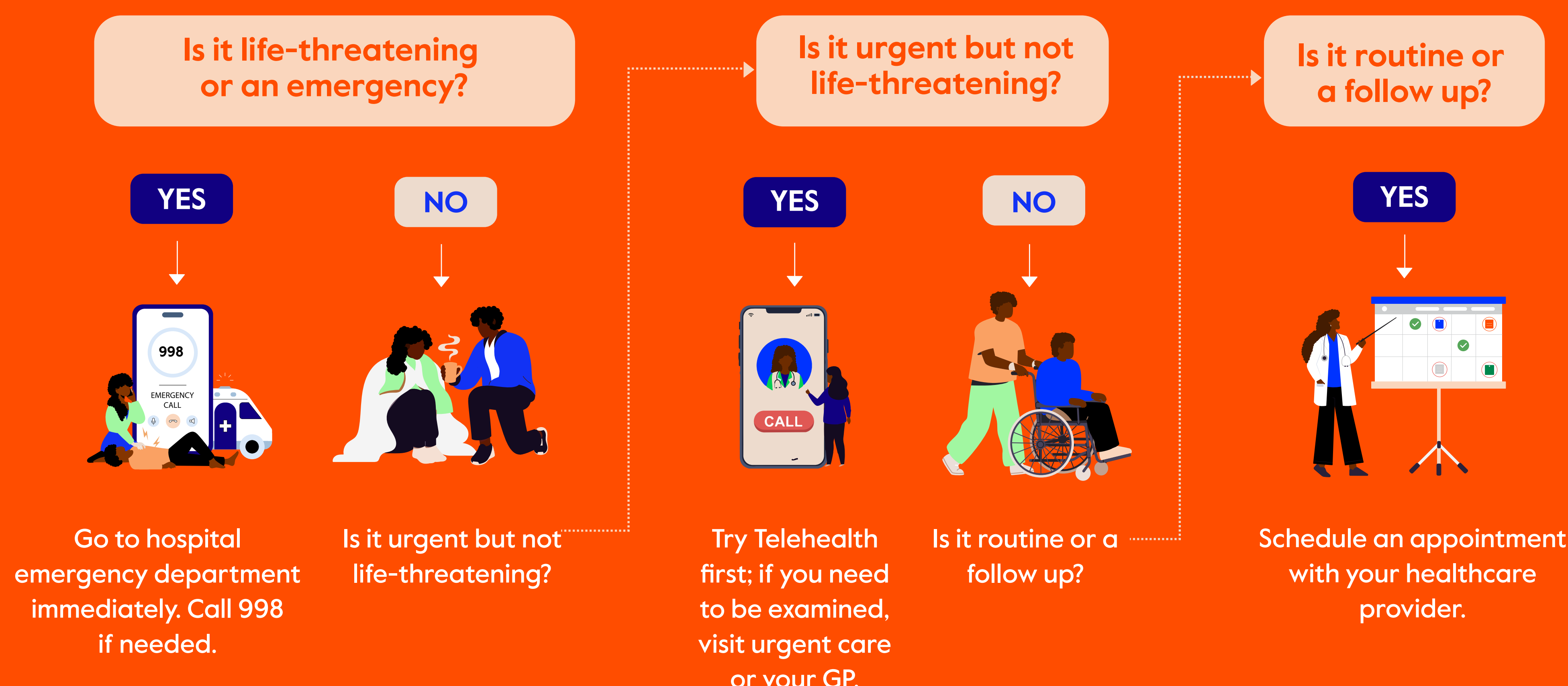
For life-threatening situations like severe chest pain, breathing problems, major injury, or heavy bleeding. Go to the nearest emergency department immediately or call your local emergency services.



Specialist consultations

For specific conditions or when referred by a general practitioner, you will often need prior authorisation and confirmation from your health care provider before your visit.

The decision tree: Which path is for you?



Practical tips to get the right care



Check in-network providers first

Use the Cigna Envoy® app to find doctors and hospitals across Africa. In-network care costs less and processes faster — with 3,000+ providers available on the continent.



Use Telehealth when appropriate

For minor symptoms, refills, and follow-ups, virtual care through the Cigna Envoy® app is quick, convenient, and available 24/7 at no extra cost.



Ensure authorisation is in place for planned care

For scheduled admissions or procedures, confirm with the hospital that authorisation has been approved to understand your coverage and expected costs under your plan level.



Keep provider details handy

Save your general practitioner and regular specialists' contacts to make bookings and claims easier — especially when accessing care across different African countries.



Ask about costs upfront

Confirm what you may need to pay before treatment to avoid unexpected bills later. Your plan has 8 levels of cover, so knowing your specific benefits avoids surprises.

Your next steps to stay prepared



Add your preferred providers to your app

Log in to the Cigna Envoy® app or portal and save the contacts of your general practitioner, specialists, and nearest urgent care clinic.



Know your emergency contacts

Save your Cigna Healthcare insurance helpline and your local country emergency number in your phone for quick access.



Understand your plan's referral rules

Some plan levels require GP referrals before specialist visits; check your benefits summary to avoid delays and unexpected costs.



Use preventive care

Book your annual check-up and any recommended screenings — the Cigna Africa Plan includes preventative care coverage, and most plans cover these at no extra cost.