

Q01: What is Cigna TeleHealth Service?

Cigna TeleHealth Service is a programme for primary care / General Practitioner services arranged by Cigna Healthcare, and provided and administered by Teladoc Health, a company with over 20 years of experience assisting patients remotely worldwide.

The TeleHealth virtual doctor consultation service is delivered remotely over MyCigna app with in-app phone and video which provides you with access to healthcare, when you need it, at a time that is convenient to you. The doctors take the time to review your health concerns and discuss your needs with you, to make sure you receive the highest level of care and support.

You will typically be able to arrange a video appointment within 3 hours the earliest upon your request. You can also choose to book for another time and date that is convenient for you, should your preferred time not be available.

Phone call will be scheduled in less than one hour.

Phone and video consultation is available Hong Kong time 8am –10pm Monday to Sunday (excluding public holidays), this would be dictated by the scheduling on the app.

The service is not designed to be used for medical emergencies, and in these instances please contact your in-country emergency service.

Q02: Is the TeleHealth Service a worldwide service?

This is a local TeleHealth Service with global access available for members when they are travelling abroad. Phone and video consultation is available Hong Kong time 8am –10pm Monday to Sunday (excluding public holidays), this would be dictated by the scheduling on the app.

As TeleHealth Service is required to comply with local country's regulations, you will be receiving advisory consultation from a licensed physician with practicing jurisdiction at your requested location. To clarify, in some consultation cases, you and the licensed physician will have to be in the same jurisdiction, while in other consultation cases, you and the licensed physician are not in the same jurisdiction. Teladoc Health as our service provider is responsible to comply with the local requirements that may apply to the provision of telemedicine services in each country. For more details, please call Teladoc Health CS hotline +852 3168 0106 during Hong Kong time 8am –10pm Monday to Sunday (excluding public holidays) or email to CignaHK_telehealth@teladoc.com.

Different countries have conflicting laws regarding licensure of health care providers in a telemedicine scenario:

US: States differ in how telemedicine is defined and regulated.

APAC: Health care providers are required to be licensed in the same jurisdiction as the patient is located.

EU: Legal framework for telemedicine services clarifies that a healthcare professional offering telemedicine needs only to be registered in the country where they are licensed to practice.

Q03: Where is the TeleHealth Service available?

Hong Kong SAR and over 100 countries globally.

Q04: Which languages will the service be available in?

In Hong Kong, you will be able to schedule Phone Call and Video Call in English and Cantonese.

Outside of Hong Kong, you will be able to schedule Phone Call and Video Call mainly in English, while language in Cantonese will be subjected to the availability of doctor pooling when making appointment, which may be eventually arranged in English.

Q05: What type of illnesses can I get medical advice on?

Doctors can consult and treat a wide variety of health problems and can provide health information and give general advice relating to your illness. In some cases you may be referred after the consultation to see a specialist. An example of some of the medical conditions we have consulted on in the last year are shown below:

- Abdominal Pain/Cramps
- Acid Reflux
- Allergies
- Arthritis
- Asthma
- Backache
- Blood Pressure issues
- Bronchitis
- Bowel/Digestive issues
- Cellulitis
- Colds
- Constipation
- Cough
- Croup
- Diarrhoea
- Dizziness
- Eye Infection/Irritation
- Fever
- Flu
- Gout
- Headache/Migraine
- Herpes
- Joint Pain/Swelling
- Laryngitis

- Rash
- Respiratory infection
- Sinusitis
- Skin Injury/conditions
- Sore throat
- Sprains & Strains
- Tonsillitis
- Vaginal/menstrual issues
- Yeast infection

Q06: Can I use the TeleHealth Service for emergency medical treatment?

The TeleHealth Service is not intended to treat medical emergencies and we would always advise you to call the emergency medical service in your country if that is the case, or to go to your nearest emergency medical centre.

The TeleHealth Service is designed to reduce the need to visit a General Practitioner/family doctor and to provide you with support/advice when a General Practitioner visit is not available. If you are not sure whether your condition would be considered an emergency, then you can still book an appointment.

When you make the booking, please let us know what your medical condition/concern is, so that the doctor assigned to your case can assess and if they feel that you need to visit someone urgently, then they will call you as soon as possible.

For the following medical conditions, we would recommend you visit an emergency medical centre immediately:

- Severe abdominal pain
- Traumatic injuries
- Complications of pregnancy/obstetric emergencies
- Severe mental health (e.g. Anxiety, psychosis, mania or severe depression)
- Suspected stroke
- Acute visual disturbance/loss of vision
- Excessive bleeding/Haemorrhage
- Chest pain
- Severe infections
- Severe headaches
- Acute shortness of breath

Q07: Are there any medical conditions this service cannot treat?

There may be medical conditions we are not able to treat and if that is the case then the doctor will discuss this with you and assist you in getting the best ongoing medical care. If the doctor is not able to assist you, they will provide you with a referral letter to see a specialist for your condition.

Q08: If I am Pregnant, should I use the TeleHealth Service?

It is not recommended for a Pregnant individual to use the TeleHealth Service if there is any medical emergency or any of the medical conditions mentioned in Q8 above, or if there is any serious or severe conditions in respect of the pregnancy, we recommend that you visit an emergency medical centre immediately.

Q09: How can I request a Video Call?

1. Through the mobile app, you can firstly click 'Request A Consultation' button and then click 'Video Call' button to request a video consultation.
2. You will need to provide your name, the language required, your time zone and the date/time you would like to have your video consultation, as well as details of the medical problem.
3. You can also upload pictures/scans etc. if necessary.
4. Once the Video Call is scheduled, you will see the upcoming appointment in the home page of the app.
5. You will also receive an email confirming the video appointment, including instructions on how to join the Video Call.

Q10: What happens once I have booked the Video Call?

1. You will receive confirmation of the Video Call, and the time and date of the Video Call in the home page of the "My Virtual Health" session under MyCigna app.
2. 5 minutes before your appointment is due you will be able to start the video call by selecting the 'Start Video Call' button on the home page.
3. By doing this, the doctor assigned to you will join you through the video and they will be able to start the consultation.
4. Should you miss your appointment, a doctor will call you on the telephone number you provided to inform you that the Video Call can be started.

Q11: What can I do if I am not available in the provided time slots for Video Call?

We suggest you to request a Phone Call. A Phone Call will be available in less than one hour typically from moment of request. Unless you are outside of Hong Kong, a Phone Call will be arranged within 24 hours.

Q12: How can I request a Phone Call?

In the same way you can request a Video Call, you can also request a Phone Call. Once you have logged into the app, you will be able to firstly click 'Request A Consultation' button and then click 'Phone Call' button. You will need to complete your details, describe the medical problem and upload any pictures if necessary.

Once you have done this, you will receive an in-app confirmation message informing you that the request has been successfully sent and that a doctor will be contacting you within the agreed timeframe.

Q13: What happens once I have requested a Phone Call?

You will receive confirmation of the Phone Call request, and within one hour of your request, the doctor assigned to your case will call you. Unless you are outside of Hong Kong, a Phone Call will be arranged within 24 hours.

Q14: What can I do if I missed the calls from doctors?

We suggest you to request another Phone Call.

Q15: How do I cancel my appointment?

If you wish to cancel the Phone Call or Video Call, this is easy to do through the app. You can view this via the 'Your Appointments' section in the app, where you can view any pending Video Calls or Phone Calls and select the 'Cancel Appointment' button to cancel.

Q16: Will the doctor be able to provide me with a prescription?

The TeleHealth Service is available world-wide. Prescriptions will be available subject to the doctor's medical criteria and on the legal situation of telemedicine in the country you are based in.

In general, doctors will be able to issue Over the Counter (OTC) prescriptions when appropriate. Prescriptions/OTC prescriptions will depend on the specific regulations of each country, and the doctor assisting you will be able to advise you on this. In some cases, in order to get a prescription, you may be advised to visit a general practitioner to get a prescription locally.

Please note that doctors will not provide any prescription or OTC prescription drugs.

Q17: How do I access the doctor's recommendations or prescriptions after the Phone Call/Video Call?

After the Phone Call or Video Call you will receive a notification and summary of the doctor's recommendations/treatment plan via email, as well as advice on over the counter medications or a prescription, if medication has been prescribed. The recommendation from the doctor may include referral for a face to face appointment with a family doctor, a specialist, or refer you to a hospital for tests.

In some countries, there may be restrictions on what doctors can/cannot prescribe, and in some cases, you may be referred for a face to face consultation with a family doctor who can prescribe locally.

Q18: Can Teladoc Health issue medical certificates?

It depends on the country. Teladoc Health may not issue an official form but can send a summary of the medical condition, instructions, reasons why the employee cannot work, and the doctor's contact details. This is normally accepted. This is not issued for absence compensation or sickness allowance, but is simply to inform the employer of the nature of illness, length of absence etc.

Q19: How long will the patient receive the prescription after the consultation?

Within 1 day. The doctor will provide the doctor's notes and prescription (if necessary) via email within a few hours. If a customer needs it urgently, the customer may request for the doctor to provide it as soon as possible during the call.

Q20: Do I need to print out the e-prescription to present to Pharmacy?

Pharmacies will need to comply with the local regulations on prescriptions for selling prescription drugs. In Hong Kong, we suggest you to print out the e-prescription and show the physical prescription to pharmacies in order to buy the prescription drugs. You may also check with the pharmacies in advance.

Q21: Is there any medication that cannot be prescribed?

Doctors are not able to provide prescriptions for certain medications, including but not limited to the examples listed below:

- Unlicensed medications or non Food & Drug Administration (FDA) or European Medicines Agency (EMA) approved treatments
- Medication for chronic conditions that need to be monitored regularly
- Narcotic medications, sleeping tablets, sedatives or hypnotics

- Controlled medication such as morphine and opioid analgesics and benzodiazepines
- Barbiturates
- Specialist only medications (such as cancer therapies)
- Any analgesia stronger than co-dydramol 10/500
- Antipsychotics
- Repeat prescriptions

Q22: If after the Phone Call or Video Call the doctor recommends having a face to face visit or to go to the emergency room, how should I proceed?

The doctor assisting you will provide you with specific recommendation on the next steps to be taken and can give you advice on whether to seek emergency medical treatment or not.

The doctor will issue the notes to you describing the medical problem and this will assist you in taking the next steps. If you are not sure where to access treatment, please contact your family doctor for advice.

Q23: Will the details of the consultation be shared with my family doctor?

The TeleHealth Service is an independent, confidential service. Teladoc Health does not share your medical information or any other identifiable health information with any third parties, unless they have obtained your explicit consent to do so. You may wish to share the notes or the referral provided by the doctor with your family doctor/specialist, however, this service is not included.

Q24: How do TeleHealth referrals work?

After your consultation you will receive a private referral letter sent directly to you via email. You can then arrange an appointment with your local specialist.

If you wish, you can book a follow up consultation through MyCigna app to discuss your results with a TeleHealth doctor.

Q25: Can Teladoc Health send the consultation doctor notes to another doctor for the user?

No, not at this time. Teladoc Health will email consultation notes after the Phone Call or Video Call for the user. The user may wish to share the consultation notes to his/her Primary Care Physician.

Q26: Are the TeleHealth doctors fully trained?

All of the doctors have at least 5 years' post qualification experience and are trained as General Practitioners. The Hong Kong based doctors are trained General Practitioners and are registered with the General Medical Council (GMC) and will have qualified with the LOCAL regulatory body.

Teladoc Health recruits a combination of family physicians and specialists, all of whom are experienced in the delivery of primary care. Specialists include primarily internal medicine specialists and emergency medicine specialists. All physicians must adhere to well-recognized principles of good medical practice. Additional qualifications of these clinicians include:

Each physician has at least six years postgraduate experience.

Each physician remains in clinical practice and in good standing in their country of practice.

A set amount of continuing medical education (CME) credits are needed every year, usually at least 25 hours.

All physicians receive ongoing training and appraisals to ensure continued suitability, and must be actively engaged in continual professional development.

Q27: Where are Teladoc Health doctors based?

Teladoc Health recruits and have doctors in all major cities

Doctors in Hong Kong are Hong Kong based, licensed and clinically active doctors.

Q28: Can I choose whether my doctor is Male/Female?

When you book your appointment, in the "Reason for Appointment" section, please include details if you have a preference for a male/female doctor to support you. Teladoc Health will try to accommodate where possible.

Q29: Can I speak to the same doctor as a follow up?

When you book your follow up, Teladoc Health will check your notes and see which doctor was assigned to your case, and if this doctor is available, he/she will be assigned. Please note this is dependent on availability of the said doctor. Your health records are kept totally private and Teladoc Health employ robust encryption methods to protect your personal information. You determine who can see the information in your record and Teladoc Health does not share this with anyone.

Q30: How many dependants can enjoy the TeleHealth Service with me?

Each customer is entitled to add up to 3 dependants who are aged below 18 to enjoy the TeleHealth Service under the same account.

Q31: What happen when my dependant reach the age of 18?

The dependant account will expire once the dependant reaches the age of 18. If the dependant wishes to continue to use the TeleHealth Service, he/she will have to register Cigna Telehealth Service him/herself if they are the person insured of a Cigna Cathay Premier Health Plan.

Q32: Can an adult call in with questions/for treatment of a minor?

Customers with children can also turn to TeleHealth Service for non-emergency pediatric care. Adult customers are able to call and schedule appointments/ask questions of Teladoc Health physicians/General Practitioners on behalf of a minor/child. Teladoc Health ensure that when they receive cases from Cigna Healthcare where members are children under 18, the parents or legal guardian are always included in the consultations.

Typical cases include:

- To discuss a medical symptom (fever, rash, pain, etc.)
- To prepare for a upcoming consultation
- To discuss a medication plan or side effects
- To support customers with navigating the local healthcare system

Q33: What is the average wait time to speak with a doctor?

Appointments are typically scheduled for the same day the patient requests them. Careful consideration of each patient's language preference and current time zone are key factors in scheduling an appointment. A Phone Call will be available typically in less than 1 hour from moment of request, and a Video Call of appointment time-slots available within 12 hours. If you are outside of Hong Kong, a Phone Call / Video Call will be available within 24 hours.

Q34: What is the average duration of a consultation?

Phone Call or Video Call can last up to 30 minutes.

Q35: What happens if the call is dropped?

If a scheduled telemedicine session is disconnected for unknown reasons, the treating doctor will call the patient at the number the patient initially provided to resume the appointment.

Q36: Will Teladoc Health record the Phone Call or Video Call?

Phone Call or Video Call will not be recorded by Teladoc Health.

Q37: Do I need to fill in "Postal Information" under "Account Settings" of Teladoc Health account?

No, it is not applicable for Hong Kong users to fill in "Postal Information" under "Account Settings" of the Teladoc Health account.

Q38: How can I change the email address for Teladoc Health account?

To change the email address for your Teladoc Health account, please contact Cigna CS at +852 2560 1990 (Monday – Friday 9am – 7pm (Hong Kong time), except for Saturday, Sunday and public holidays). The update will be completed in 3 working days so please take note that the Teladoc Health emails will be sent to the original email address until the new email address is updated by Teladoc Health.

*Please note any change in email address under “My Settings” in MyCigna app will not synchronize with Teladoc Health account.

Q39: If I have any queries or concerns who do I contact?

For non-urgent general queries please feel free to either call us or email us below:

Related to use and setup of MyCigna app

- Cigna CS hotline: +852 2560 1990 (Monday – Friday 9am – 7pm, Hong Kong time, except for Saturday, Sunday and public holidays)

Related to Teladoc Health app / prescription and medical issues

- Teladoc Health CS hotline: +852 3168 0106 (Monday – Sunday 8am – 10pm, Hong Kong time, except for public holidays)
- Teladoc Health email: CignaHK_telehealth@teladoc.com

Q40: If I call in Cigna CS hotline, what required information will I need to provide?

Customers are required to provide Name, Date of Birth, Policy Insured ID Number or Policy Number, Registered Mobile Number for the TeleHealth Service (if have), Registered Email for the TeleHealth Service (if available).