

Attention Provider

Bywater is the health benefits administrator who arranges access to Cigna's national network of doctors and hospitals for healthcare needs. For more than 200 years Cigna has worked in the spirit of true partnership to change lives by working to keep 95 million network users healthy through preventative services, simplifying health care, and helping users recover from illness or injury.

Eligibility

To verify eligibility please call the Bywater Customer Support number listed on the Bywater medical ID card.

(800)-337-0792 Monday – Friday (8:00AM- 8:00PM EST)

If outside of these hours, the provider should verify eligibility by using the Bywater provider portal which is available **24/7** (<https://bywater.vbagateway.com>)

Claims

Claims should be submitted by you, the provider, to Cigna for repricing according to contracts.

Please send to: **Cigna, PO Box 188061, Chattanooga, TN 37422-8061**

Precertification

For services that require precertification please call Bywater support **(800)-337-0792**. If outside of Bywater's standard business hours please call within 72 hours if it is the weekend and 24 hours if it is a week day.

What information will need to be given?

- Name of the patient and relationship to the covered employee
- Name, employee identification number and address of covered employee
- Name of employer
- Name and telephone number of attending physician
- Name of medical care facility, proposed date of admission, and length of stay
- Proposed medical services

***Cigna CANNOT verify eligibility, quote benefits, or give claims status information.
Please make sure to contact Bywater.***

