

# HOW TO CUSTOMISE YOUR CIGNA HEALTHGUARD<sup>SM</sup> PLAN

## 1 SELECT YOUR AREA OF COVER

### Regional

GCC, other Middle East countries and Asia  
(excl. Singapore, Hong Kong and China)

Healthguard Regional Plan

### International

Worldwide excluding USA or  
Worldwide including USA

Healthguard International or International Plus plan

### Annual maximum

Up to the maximum amount per beneficiary per period of cover

**Regional: AED 2,750,000**  
**International: AED 7,350,000**  
**International Plus: Unlimited**

## 2 CHOOSE YOUR NETWORK TIER

### General

Excludes high cost hospitals

### General Plus

Excludes some of the high cost hospitals

### Comprehensive Excl. AHD

Excluding American Hospital Dubai (AHD)

### Comprehensive

Access to all our hospitals within UAE

## 3 EXTEND YOUR COVERAGE



Healthy Connect  
Optional module



Mother and Baby Care  
Optional module

## 4 MANAGE YOUR PREMIUM

You can choose to apply an optional Co-Pay in relation to outpatient visits:

**0%**  
**10% up to AED 50 per outpatient visit**  
**20% up to AED 100 per outpatient visit**

The higher the Co-Pay, the lower your premium will be.

## 5 PAY FOR YOUR PLAN

You can choose to pay for your premiums on a quarterly or annual basis. You can make payments by debit or credit card, or alternatively if you pay annually, you can pay by bank wire transfer.



Together, all the way.<sup>SM</sup>



Important note: this is a representation of the benefits available, and how our plans work. This document serves only as a reference and does not form part of a legal contract. The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine the product documentation in detail for full terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law.

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