



# CIGNA HEALTHGUARD<sup>SM</sup> PLANS

For individuals residing in the Emirate of Dubai and the Northern Emirates

Having taken the huge step in life to relocate to a new country, it's important to secure peace of mind in as many aspects of your new life as possible – and your health comes first. Our Cigna Healthguard<sup>SM</sup> plans have been specifically created for individuals working and residing in the Emirate of Dubai and the Northern Emirates, ensuring you have the very best of care available to you as and when you need it.

Our plans provide a flexible structure and comprise of 3 distinct levels of cover with various provider network choice. Depending on where you will be travelling to and your budget, we have a plan to suit your needs.

Regional	International	International Plus
<ul style="list-style-type: none"><li>✓ Coverage within the countries of the GCC, other Middle East countries and Asia (excluding Singapore, Hong Kong and China)</li><li>✓ Overall annual benefit maximum: AED 2,750,000</li></ul>	<ul style="list-style-type: none"><li>✓ Worldwide coverage with the option to include cover in the USA</li><li>✓ Overall annual benefit maximum: AED 7,350,000</li></ul>	<ul style="list-style-type: none"><li>✓ Worldwide coverage with the option to include cover in the USA</li><li>✓ Unlimited overall annual benefit maximum*</li></ul>

UAE Network of Healthcare providers options:

**General:** Key providers include Saudi German Hospital and Dr Sulaiman Al Habib Medical Centre

**General Plus:** Additional key providers include Medcare Hospital and Al Zahra Private Medical Centre

**Comprehensive Excluding AHD:** Additional key providers include Mediclinic City Hospital

**Comprehensive:** Additional key providers include American Hospital of Dubai

## All three plans include the following as standard:

- > Inpatient and daypatient hospital treatment and accommodation
- > Maternity care
- > Outpatient consultations, diagnostic tests and prescribed drugs
- > Medical Evacuation and Repatriation services
- > Cover for pre-existing and chronic conditions
- > Mental health care
- > Out of area emergency cover

**And many more benefits**

Note: all three Cigna Healthguard<sup>SM</sup> plans meet the mandated minimum coverage limits of Dubai Health Authority (DHA).



## HEALTHY CONNECT (Optional module)

In addition to the core medical offering, our Healthy Connect optional module includes a wide range of benefits that will help you take control and pro-actively manage your health and wellbeing.

- > **Wellness tests and screenings** - enhanced physical examination, cancer screenings and counselling service
- > **Dental care** - including: preventative, routine and major restorative treatment
- > **Vision care** - an eye test and help with costs for prescription glasses
- > **Return home cash benefit** - helping you with costs to return home for treatment should the need arise



## MOTHER AND BABY CARE (Optional module)

Mother and Baby Care provides enhanced cover for the expectant mother during and after pregnancy; including pre and post natal tests and examinations, routine maternity and homebirths, as well as newborn care and non-life threatening congenital conditions and birth defects, ensuring both mother and baby have access to a more comprehensive cover. This optional module can only be purchased upon policy inception or renewal and is only available to married females aged between eighteen (18) and forty-three (43) years old.

### More reasons to choose a Cigna Healthguard<sup>SM</sup> plan

#### Flexibility and Affordability

You can tailor your plan according to your healthcare needs and budget with our multiple network tiers and different Co-Pay options.

#### Medical Passport

Provides customers with the freedom and flexibility to take treatment locally or anywhere in the world in line with the medical cover.

#### Full Clinical Support

If you are suffering from a chronic or acute condition, a team of Cigna doctors will support you free of charge with Case Management, Decision Support and Chronic Condition Management throughout your treatment plan.

#### Portability

Today we sell in over 200 countries and territories around the world, allowing us to easily migrate customers to similar coverage should you move outside of the UAE.

#### Cashless Access to Treatment

For your convenience, if you go for authorised treatment in the UAE at an in-network hospital, clinic, or doctor we will directly pay the provider in most instances.

#### Digital Capabilities

Customers can download our Cigna Wellbeing<sup>TM</sup> App for free access to medical practitioners and specialists wherever they are in the world via video and phone consultations. Customers can also access our online Customer Portal to submit claims.

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



\* Some benefits have individual limits.

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 your (product) policy in detail to be certain of precise terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law.

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