

HOW TO CREATE YOUR CIGNA HEALTHGUARDSM PLAN

1 SELECT YOUR AREA OF COVER

Regional

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

International

Worldwide excluding USA or
Worldwide including USA

Healthguard Regional Plan

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.SM



Cigna Insurance Middle East S.A.L., (Dubai Branch), is the local insurer in UAE. Registered and authorised by the UAE Insurance Authority as a branch of a foreign insurance company under registration No. 48 on 31 December 1984. © 2020 Cigna Insurance Middle East

Cigna HealthguardSM How to Flyer 09_2020