

Affordable.
Flexible.
Quality.



Simple new
healthcare solutions.

SmartCare
by



Streamlined features and benefits.

SmartCare is designed for the region, and continues to deliver on Cigna's promise.

As times change, we listen and adapt to bring you a **high value, affordable solution** with **SmartCare**.

What does '**affordable**' mean to us? Quite simply, it means helping our customers find the care they need at the right cost by **providing top quality healthcare benefits** to their Employees **at a sustainable price**.

And since it's from Cigna, you and your Employees will have peace of mind knowing you're covered by a true expert in healthcare across the Middle East. Employees who work tirelessly to **keep healthcare affordable, simple and predictable**.

Improving your access to healthcare.

Our new **Open Access Network** unlocks a tiered network strategy encouraging access to lower cost facilities and driving affordability.*

This unique solution enables Members to choose any In-Network hospital on a direct billing basis, but with a Network Co-insurance for care at more expensive providers, to help control costs.

Access to 45+ **Cigna Select Providers**** that offer high quality and cost effective care along with privilege services designed to make your hospital experience easier and more efficient. Cigna Health Advocates can help reduce wait times for medical reports and support with logistics. Members also have access to privileged services such as free valet parking, dedicated call center, home delivery of medication plus much more.

*Please note that a Co-insurance may apply at select providers.

**Participating providers and privileges are subject to change and may vary based on the provider.



“SmartCare has everything we need - giving me real value for money.”

Key product highlights

- Open access network
- Cover for chronic and pre-existing conditions
- Full cover for cancer up to plan maximum
- Mental health support through the Employee Assistance Program
- Cover for pandemics to plan maximum
- Optional routine health check-ups

Key service highlights

- 24/7 telehealth services at no additional cost
- Clinical case management services
- 24/7 access to our customer service teams
- A suite of digital servicing tools for employers and Employees

SmartCare by  **Cigna®**

Neuron – a strategic partner of Cigna.

Neuron will be providing the same level of service you want and expect from Cigna. You'll enjoy peace of mind knowing you can always count on **compassionate, effective service**.

Our Partnership with Neuron



Neuron is a **leading third-party administrator** in the Middle East region with over 1.3 million customers in the UAE.



Since 2017, Neuron has been partnering with Cigna to deliver everything from 24/7 pre-approvals and claims processing to **cost containment**.



SmartCare will be supported by a Cigna dedicated Neuron team, that partners with us to deliver our global Cigna service excellence. Our 24/7 customer service teams are supported by Clinicians and can be reached via **800-SMARTCARE**.



“Together, Cigna and Neuron deliver exceptional service.”

Designed to address your needs. Built on 225 years of experience.

While **SmartCare** was built to address today's market needs, you'll have peace of mind knowing that you and your Employees are **backed by a company with over 170 million customers around the world**.

After 17 years in the Middle East, customers can lean on our **deep local expertise** to ensure an easy, efficient experience with us. Today, we serve over 150,000 customers in the region.

We've combined our global expertise, and local knowledge to bring you the **right benefits, for exceptional value**. As **SmartCare** delivers the best of Cigna at an affordable price, we look forward to serving you.

Our mission is to improve the **health, well-being, and peace of mind** of those we serve by making healthcare simple, affordable, and predictable.

Delivering the product benefits you and your Employees want...

Extensive research went into creating **SmartCare**. We learned what features were most important to employers. **They include:**

- Annual maximum cover – **up to AED 5 million**
- Cover for **pre-existing and chronic conditions** – up to AED 250,000
- **Daycare and in-patient cover** that includes private accommodation
- **Full coverage for cancer** up to the plan maximums with no Co-insurance
- Our new **Open access network** unlocks a tiered network strategy encouraging access to lower cost facilities and driving affordability*
- **Regional cover** with the option of extending cover to your home country (excluding USA), or **Worldwide** excluding USA
- **Flexible payment terms** for employers (surcharge may apply)
- Optional **dental and vision cover**

Working from home has made **95% of people in the UAE** attribute their stress to being always switched on.**

Cigna provides your Employees with mental health support, when they need us most.

- Mental health support and counselling through the Employee Assistance Programme with no Member cost.
- No Co-insurance on psychiatric face-to-face consultations or telephonic consultations up to plan benefit maximum.

*Please note that a Co-insurance may apply at select providers.

**Based on Cigna COVID-19 Global Impact Study, Cigna, 2020.





“My employees receive the right benefits for exceptional value, along with the promise of Cigna’s service excellence.”

...as well as the service features you and your Employees need.

- **Digital ID card** that eliminates the need for physical health insurance ID cards
- **Clinical case managers** help Members find the right care path, being there for them when they need us most
- **Receive pre-approvals within 30 minutes**, with **SMS notifications** guiding you every step of the way

800-SMARTCARE - Always here to support your Employees.

All Members will be supported by a 24/7 customer service team. You can rely on them to support your Employees as per Cigna’s global service excellence standards.

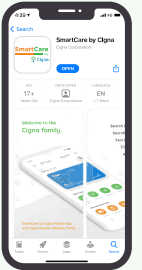
81% of UAE residents demonstrated a strong interest in virtual health services.*

SmartCare provides your Employees with tools to manage their wellbeing, while keeping up with their busy lifestyle.

SmartCare by Cigna

Our Member app & portal makes healthcare simple by features such as:

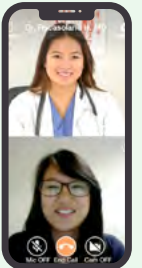
- Tru-Doc app integration allows for Medical Tele-Consultations with Licensed Doctors, Medical Prescriptions** and Specialist Referral** all through the ‘Meet Doctor’ app function
- Find a provider nearby
- Submit a claim request
- Book a doctor’s appointment
- Download digital ID card
- View list of benefits



Healthcare in your hands, 24/7

In addition to the SmartCare by Cigna app, your employees can download the **TruDoc 24x7** app and benefit from additional features and services, such as:

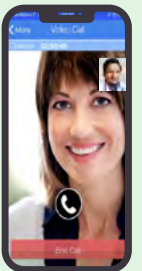
- Health and Wellness Expert Access
- Chronic Medication Refill**
- Appointment Booking
- Home Lab Test**



Employee Assistance Programme

Confidential, telephonic or face-to-face counselling for your Employees & their dependants for a range of personal topics:

- Harmony between work and home life
- Surviving the loss of a loved one
- Managing anxiety and depression
- Managing workplace pressure
- Couples’ support



*Based on COVID-19 Global Impact Study, Cigna, 2020.

**Subject to the service being available in your Emirate.

Dubai Plans

SmartCare Plan 1

SmartCare Plan 2

SmartCare Plan 3

Annual maximum	AED 5,000,000 per Year of Insurance	AED 1,300,000 per Year of Insurance	AED 500,000 per Year of Insurance
Network	Cigna Open 1/ Cigna Open 2/ Cigna Open 3	Cigna Open 1*/ Cigna Open 2/ Cigna Open 3	Cigna Open 1*/ Cigna Open 2*/ Cigna Open 3
Network Co-insurance	Cigna Open 1 - Nil Cigna Open 2 - Nil Cigna Open 3 - Nil	*Cigna Open 1 - 20% on Out-Patient - 20% up to AED 5,000 per In-Patient stay Cigna Open 2 - Nil Cigna Open 3 - Nil	*Cigna Open 1 - 30% on Out-Patient - 30% up to AED 10,000 per In-Patient stay *Cigna Open 2 - 20% on Out-Patient - 20% up to AED 5,000 per In-Patient stay Cigna Open 3 - Nil
Area of Cover	Regional cover - Middle East, Indian Subcontinent and the Philippines* Or Worldwide excluding USA		
Out-Patient Co-insurance* (*This will apply in the instances where there is no Network Co-insurance applicable)	20% max Co-insurance up to AED 50 per O/P consultation Or 20% max Co-insurance up to AED 100 per O/P consultation Or 10% Co-insurance on ALL O/P services		
Member Reimbursement Co-insurance	50% on actual costs	50% on actual costs	50% on actual costs
Pre-existing Conditions	AED 250,000	AED 250,000	AED 250,000
Prescribed Meds & Drugs	AED 10,000 or Covered	AED 7,500 or Covered	AED 5,000 or AED 7,500
Maternity Routine In-Patient	AED 25,000	AED 15,000	AED 12,000
Emergency Out of Area Cover	Covered	Covered	Covered

Optional add-ons:

Wellbeing	Option 1: AED 2,000 Option 2: AED 1,000 Option 3: AED 500
Dental	Option 1: AED 4,000 with 20% Co-insurance Option 2: AED 2,000 with 20% Co-insurance Option 3: AED 1,500 with 20% Co-insurance
Vision	Eye examination per year of insurance + Option 1: AED 1,000 with 20% Co-insurance Option 2: AED 500 with 20% Co-insurance
Home Country Cover	Speak to our sales team about extending SmartCare Regional cover to your home country (excluding USA).

*Please refer to the Table of Benefits for details on the countries covered.

Abu Dhabi Plans

SmartCare Plan 1

SmartCare Plan 2

SmartCare Plan 3

Annual maximum	AED 5,000,000 per Year of Insurance	AED 1,300,000 per Year of Insurance	AED 500,000 per Year of Insurance
Network	Cigna Open 1/ Cigna Open 2/ Cigna Open 3	Cigna Open 1*/ Cigna Open 2/ Cigna Open 3	Cigna Open 1*/ Cigna Open 2*/ Cigna Open 3
Network Co-insurance	Cigna Open 1 - Nil Cigna Open 2 - Nil Cigna Open 3 - Nil	*Cigna Open 1 - 20% on Out-Patient - 20% up to AED 5,000 per In-Patient stay Cigna Open 2 - Nil Cigna Open 3 - Nil	*Cigna Open 1 - 30% on Out-Patient - 30% up to AED 10,000 per In-Patient stay *Cigna Open 2 - 20% on Out-Patient - 20% up to AED 5,000 per In-Patient stay Cigna Open 3 - Nil
Area of Cover	Regional cover - Middle East, Indian Subcontinent and the Philippines* Or Worldwide excluding USA		
Out-Patient Co-insurance* (*This will apply in the instances where there is no Network Co-insurance applicable)	20% max Co-insurance up to AED 50 per Out-Patient consultation Or 20% max Co-insurance up to AED 50 on ALL Out-Patient services		
Member Reimbursement Co-insurance	50% on actual costs	50% on actual costs	50% on actual costs
Pre-existing Conditions	AED 250,000	AED 250,000	AED 250,000
Prescribed Meds & Drugs	AED 10,000 or Covered	AED 7,500 or Covered	AED 5,000 or AED 7,500
Maternity Routine In-Patient	Covered	Covered	Covered
Maternity Delivery Deductible	Nil	AED 500	AED 500
Emergency Out of Area Cover	Covered	Covered	Covered

Optional add-ons:

Wellbeing	Option 1: AED 2,000 Option 2: AED 1,000 Option 3: AED 500
Dental	Option 1: AED 4,000 with 20% Co-insurance Option 2: AED 2,000 with 20% Co-insurance Option 3: AED 1,500 with 20% Co-insurance
Vision	Eye examination per year of insurance + Option 1: AED 1,000 with 20% Co-insurance Option 2: AED 500 with 20% Co-insurance
Home Country Cover	Speak to our sales team about extending SmartCare Regional cover to your home country (excluding USA).

*Please refer to the Table of Benefits for details on the countries covered.

Quality access to healthcare, delivering world-class value for your Employees. Get it all from a company you trust.

SmartCare is designed for the region, and continues to deliver on Cigna's promise. First, the plan was created by listening to the needs of our customers. **Next, you can count on Cigna to:**

- Partner with you to **select the best plan for your unique needs**
- Deliver the **best of Cigna** at an affordable price
- Be **easy to do business with** - a dedicated client manager makes it simple
- Keep healthcare **affordable, simple and predictable**

No two companies are alike, and neither are their healthcare needs. Ready to pick your SmartCare plan?

Find out how to partner with us by contacting your broker or reaching out to mesales@cigna.com today.



“SmartCare makes health insurance affordable, simple and predictable.”

Cigna Insurance Middle East S.A.L. with a branch in Dubai with registered office at Level 1, Building C4, ONE Central - DWTC, Sheikh Zayed Road, PO Box 3664, Dubai, UAE, and a branch in Abu Dhabi with registered office at Office # 68, Level 04, Al Mamoura Building Block B, Mohammed Bin Khalifa Street (15th St), Abu Dhabi, UAE, is the local insurer in the UAE, licensed by and registered with the UAE Insurance Authority as a branch of a foreign insurance company under registration No. 48 since 30 December 1984.