



HEALTH INSURANCE FOR SMALL AND MEDIUM BUSINESSES

Our plans provide flexible, comprehensive and cost-effective coverage for your employees.



CIGNA GLOBAL HEALTH SOLUTIONS: WHEREVER YOU ARE, WE ARE WITH YOU

With more than 17 years of experience in the Middle East, a large global healthcare network that provides round-the-clock access to customer care and service commitment means we are there when you need us.

225+

Years Of Experience In The Insurance Segment, Including 17+ In The Middle East Region

13

Ranked 13 On The 2020 Fortune 500 List

70,000

Over 70,000 Employees Who Serve Customers Around The Globe

30

Sales Capacity In More Than 30 Countries And Jurisdictions

180M

More Than 180 Million Customers And Patient Relationships

Cigna is a global healthcare leader, providing flexible and locally compliant small business health plans for companies like yours. For SMEs in the Middle East,

we offer two plans: Smartcare by Cigna and Globalcare Flexible



SMARTCARE BY CIGNA

An affordable plan that offers great value on health insurance for teams based in the UAE.

SmartCare by Cigna was designed specifically for the UAE market, with affordability, flexibility and quality in mind - bringing the best of Cigna's global services to the region.

USD 136,000 to USD 1,360,000
Maximum Annual Cover

SMARTCARE BY CIGNA - KEY BENEFITS

- › Annual maximum cover - up to USD 1.36 million
 - › Pre-existing and chronic conditions covered*
 - › Private accommodation for daycare and in-patient treatment
 - › Full coverage up to plan maximum for cancer, with no co-insurance
 - › Regional and international cover for your employees in the UAE
 - › Open-access network: access to all in-network providers
 - › 24/7 telehealth services
 - › Clinical case management services
 - › Digital servicing tools for employers and employees
- * Up to USD 68,000 [See More](#)



GLOBALCARE FLEXIBLE

Our global group health insurance plan that provides healthcare solutions for your employees based in the GCC or across the world.

This is Cigna's healthcare solution for small and medium businesses, that brings the best of Globalcare to SMEs.

USD 1,500,000 to USD 7,500,000
Maximum Annual Cover [See More](#)

GLOBALCARE FLEXIBLE - KEY BENEFITS

- › Pre-existing and chronic conditions covered, up to annual limit
- › Private accommodation for daycare and in-patient treatment
- › Full coverage for cancer up to the plan maximums; no co-insurance
- › Cover from GCC to global, based on your preference
- › 24/7 telehealth services
- › Clinical case management services
- › Employee access to the Cigna Wellbeing App
- › Manage their plans through Cigna Envoy™

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

SMARTCARE BY CIGNA

Smartcare by Cigna is an employee insurance plan designed for the UAE. We've combined our global expertise, and local knowledge to bring you the right benefits, for exceptional value. Built on Cigna's 225 years of experience globally and 17+ in the Middle East, Smartcare by Cigna continues to deliver on our promise - great value on quality healthcare benefits for employees. It is serviced by Neuron, one of the leading TPAs (Third-Party Administrators) in the UAE.

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 24/7 pre-approvals, claims processing, and much more. SmartCare will be supported by a Cigna-dedicated Neuron team that partners with us to deliver our global Cigna service excellence.

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* <small>(*This will apply in the instances where there is no Network Co-insurance applicable)</small>	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 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* <small>(*This will apply in the instances where there is no Network Co-insurance applicable)</small>	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 cover to your home country (excluding USA).		

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

WHY PICK SMARTCARE BY CIGNA?



SERVICE EXCELLENCE

Expect the same service experience you want and expect from Cigna globally.



A 3,600 STRONG NETWORK

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



PERSONALIZED HEALTHCARE ACCESS

Cigna Select Providers deliver personalised access to healthcare through Cigna Health Advocates reducing waiting time for medical reports



HOLISTIC HEALTHCARE

Mental health support and counselling through the Employee Assistance Programme with no member cost



HOME COUNTRY COVER

Standard area of cover is 'Regional', but you can also opt for Home Country Cover (with the exception of the USA), or 'Worldwide excluding USA' as area of cover



PRE-EXISTING AND CHRONIC CONDITIONS

If someone has chronic or pre-existing issues, they don't need to wait before these are covered. Cover is provided from day 1 — up to USD 68,000



PRIVATE ACCOMMODATION

Quality accommodation included, whether someone walks in for a daytime procedure, or stays overnight or for multiple days



24/7 ACCESS TO DOCTORS

Your Employees enjoy 24/7 access to healthcare professionals through phone or video consultations and much more through TruDoc 24/7. Includes medical tele-consultation, referrals, appointments and more.



HEALTHCARE MADE SIMPLE

The member app and portal allow your employees to find providers nearby, submit claim requests, view list of benefits and more



COUNSELING & SUPPORT

Cigna's Employee Assistance Program offers confidential, telephonic or face-to-face counselling for your employees and their families for a range of personal topics

GLOBALCARE FLEXIBLE

Built on Cigna's 17-year strong heritage in the Middle East, Globalcare Flexible is a health insurance plan for SMEs that protects your team globally.

Choose the perfect plan for your business. Globalcare Flexible makes it easy.

Options include:

- › 3 network options
- › 3 outpatient copay options
- › Cost-efficient maternity cover
- › Optional infertility cover*
- › International employee assistance program

HOW YOU CAN BUILD A CUSTOM VERSION OF GLOBALCARE FLEXIBLE

STEP 1: Start with your core plan (see following section)

STEP 2: Choose your area of cover

- › Area 1 - Worldwide including USA
- › Area 2 - Worldwide, excluding USA
- › Area 4 - GCC, Arab Countries, Middle East, Indian Subcontinent, South East Asia & Africa

STEP 3: Pick from 4 optional add-ons

- › Dental
- › Vision
- › Infertility Treatment
- › Adult Wellness

STEP 4: Tailor costs to your requirements

1. Choose your network

- › **COMPREHENSIVE** - Out Of Network Reimbursement: 100%
- › **COMPREHENSIVE (EXCL. AMERICAN MEDICAL HOSPITAL, CITY HOSPITAL)** - Out Of Network Reimbursement: 50%
- › **GENERAL PLUS** - Out Of Network Reimbursement: 50%

2. Choose Coinsurance for Outpatient Consultations

- › No Coinsurance - 0% Coinsurance
- › No Coinsurance - Pay up to \$13 maximum
- › No Coinsurance - Pay up to \$26 maximum

FLEX PLAN OPTIONS		FLEX 1	FLEX 2	FLEX 3	FLEX 4
Network	Option 1	COMPREHENSIVE Out of Network Reimbursement: 100%			
	Option 2	COMPREHENSIVE excluding American Hospital Dubai & City Hospital Dubai Out of Network Reimbursement: 50%			
	Option 3	GENERAL PLUS Out of Network Reimbursement: 50%			
Area of Cover	Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4
Pre-existing Conditions	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Annual Maximum Cover	US\$ 7,500,000	US\$ 7,500,000	US\$ 1,500,000	US\$ 1,500,000	US\$ 1,500,000

International Emergency Services	Paid in Full	Paid in Full	Paid in Full	N/A
Out-patient Consultations Co-insurance	Option 1: Nil Option 2: 20% Max \$13 Option 3: 20% Max \$26	Option 1: Nil Option 2: 20% Max \$13 Option 3: 20% Max \$26	Option 1: Nil Option 2: 20% Max \$13 Option 3: 20% Max \$26	Option 1: Nil Option 2: 20% Max \$13 Option 3: 20% Max \$26
Prescribed Medicines, Drugs & Dressings	Paid in Full	Out-patient Consultations Co-insurance applies	Paid in Full	US\$ 4,000 (Out-patient Consultations Co-insurance applies)
Maternity	Paid in Full	Paid in Full	Option 1: US\$ 8,000 Option 2: US\$ 3,000	Option 1: US\$ 5,000 Option 2: US\$ 3,000

OPTIONAL BENEFITS	
Dental* <small>*Co-insurance applicable on selected services</small>	Option 1: US\$ 450 Option 2: US\$ 750 Option 3: US\$ 1,875 Option 4: US\$ 3,750
Vision	Option 1: US\$ 200 Option 2: US\$ 500
Adult Wellness	Option 1: US\$ 450 Option 2: US\$ 1,000
Infertility Treatment	US\$ 20,000 (up to 3 cycles per lifetime)
	N/A

WHY PICK GLOBALCARE?



PRE-EXISTING CONDITIONS

If someone has chronic or pre-existing issues, they don't need to wait before these are covered.



PRIVATE ACCOMMODATION

No compromises on the quality of hospital stays; excellent treatment whether someone walks in for a daytime procedure, or stays overnight or for multiple days



COUNSELING & SUPPORT (ADD-ON)

Optionally, our International Employee Assistance Program (IEAP) experts can support you with counselling on everything from emotional issues to finance management



APP-BASED CARE

Consult doctors anytime, from anywhere. Check worrying symptoms, get prescriptions written and questions answered through Global Telehealth®



CRITICAL CARE

If a serious illness is diagnosed, doctors from a range of specialisms are on hand to give you personal care, free second opinions, and guidance



AREA OF COVERAGE

Choose to have employees covered from 'only GCC' to 'throughout the world*'. Your plan, your choice.



MAXIMUM ANNUAL COVER

Comprehensive cover with the highest annual maximum cover at USD 7.5 million



FLEXIBILITY

Tailor options like outpatient copay and network choices to create your version of Globalcare Comprehensive, unique to your team



DEDICATED RELATIONSHIP MANAGERS

Customer relationship managers are available 24/7, and give your company personal attention and support

***Excluding USA**



FAQS

How Many Employees Do You Need for Smartcare by Cigna/Globalcare Flexible?

Your company needs to include a minimum of 2 employees for Globalcare Flexible, and 10 employees for SmartCare by Cigna.

What Regions Do Smartcare by Cigna And Globalcare Flexible Cover?

Both Smartcare by Cigna and Globalcare Flexible can provide cover anywhere from 'within the GCC' to around the world.

Where Do I Find More Information On Smartcare by Cigna?

Click on the 'details' tab on the top of this page, and then select 'Smartcare by Cigna'. If you want us to reach out to you with a comprehensive summary of Smartcare by Cigna, click here to receive a callback from a Cigna Sales Manager.

How Do I Choose A Health Insurance Plan for a Small Business?

It does pay off to investigate a little when you are selecting a health insurance plan. You must take into consideration the factors of cost, coverage, and benefit.

Coverage

- › Check the pre-existing conditions coverage in the plan
- › Ensure the plan offers an adequate network offering cashless treatment
- › Check the maternity clause and waiting period
- › Look for pre-hospitalization and post-hospitalization facilities

Convenience

- › Ensure that digital facilities like online claims submissions are available
- › Get an insurance plan with 24/7 customer service channels
- › Make sure a dedicated client management team is available
- › Check if there is support for employees' mental wellbeing as well

What Coverage Options Can Smartcare by Cigna Provide For My Team?

You can choose from multiple options for maximum annual cover, co-insurance, and the like. You can also pick the add-ons you want, such as vision, dental, wellbeing, etc.



GET IN TOUCH

Hi, this is Bruno Schira from the ME Sales team at Cigna.

At Cigna, we're constantly evolving to better serve our customers. As small- and medium-sized businesses are driving regional growth, we've optimized our world-renowned corporate plans for your specific needs.

I'm proud to say that our history of caring for people goes back 225 years. And moving forward, you can start leveraging that experience for your company.

[Request Callback](#)