



CIGNA HEALTHGUARDSM INTERNATIONAL TABLE OF BENEFITS SUMMARY

**For individuals holding a resident visa and residing in the
Emirate of Dubai or the Northern Emirates.**

Together, all the way.SM



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.



HEALTHGUARD PLAN BENEFITS

Our Healthguard plans comprise of three levels of cover. The Regional plan provides coverage within the countries of the Gulf Cooperation Council (GCC), other Middle East countries and Asia (excluding Singapore, Hong Kong and China).

The International and International Plus plans provide cover Worldwide excluding the USA as standard, however, you may select the Worldwide including the USA coverage additional option.

The table below details the level of cover you can choose. All benefits detailed as 'Paid in full' are subject to the overall annual benefit maximum with the exclusion of the Medical Evacuation and Repatriation service benefits. All the outpatient benefits detailed as 'Paid in full' are also subject to any Co-Pay amounts if you have selected an optional Co-Pay in relation to any outpatient treatment.

All amounts apply per beneficiary per period of cover (except where otherwise noted).

Our plans are designed to cover for inpatient, daypatient, accommodation costs, outpatient care and treatments, as well as cover for cancer, maternity, mental health care and much more.

Please note benefit limits displayed in USD (\$) are for illustrative purposes only and have been rounded.

Cigna Healthguard Plan Benefits		International
Key Features	Annual overall benefit	AED 7,350,000 (\$2,000,000)
Network and Coverage	Healthcare provider network in the UAE	Select your Network Tier from the 4 choices: General General Plus Comprehensive excluding American Hospital Dubai (AHD) Comprehensive
	Network of healthcare providers	Direct payment to providers in the UAE Out of network penalty in the UAE and the USA - 20%*
	USA area of coverage option	Worldwide excluding the USA or; Worldwide including the USA
	Out of Area Emergency Cover	AED 280,000 (\$75,000) Not applicable if you have selected the Worldwide including the USA coverage option.
Inpatient and Daypatient Benefits	Hospital charges for: nursing care, accommodation on a private room basis for inpatient and daypatient treatment and recovery room including emergency treatment. Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	Paid in full

*Some common or minor pre-existing conditions are not subject to the pre-existing conditions benefit limit.

Cigna Healthguard Plan Benefits		International
Key Features		
Inpatient and Daypatient Benefits	<p>Hospital charges for: operating theatre, prescribed medicines, drugs and dressings and surgeons' and anaesthetists' fees on an inpatient and daypatient basis.</p> <p>Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.</p>	Paid in full
	Intensive care	
	Surgeons' and Anaesthetists' fees	
	Specialists' consultation fees	
	Transplant services for organ, bone marrow and stem cell transplants	
	Kidney dialysis	
	Pathology, radiology and diagnostic tests	
	Advanced medical imaging	
	Hospice and palliative care	
	Physiotherapy	
	Local road and air ambulance services	
	Emergency dental and gum treatment	
	Emergency mental health care	
	Cancer care	
	Complications arising from maternity and childbirth (Treatment for life threatening maternity conditions) and medically necessary termination	
	Companion Accommodation (per night)	AED 100 (\$28)
	Hospital accommodation for a parent or legal guardian (per night)	AED 1,000 (\$270)
	Rehabilitation	AED 18,000 (\$5,000)
	Home nursing	AED 18,000 (\$5,000)
	Internal prosthetic devices/surgical and medical appliances	Paid in full
External prosthetic devices/surgical and medical appliances	AED 15,000 (\$4,100)	
Inpatient cash benefit (per night)	AED 600 (\$150)	
Non-emergency mental health care	AED 12,000 (\$3,265)	
<p>Routine maternity, childbirth and elective caesarean The <i>benefit</i> is payable outside of the UAE once the mother has been covered by the policy for 12 months or more.</p>	AED 10,000 (\$2,720) 10% mandatory Co-Pay	

Cigna Healthguard Plan Benefits		International
Key Features		
Outpatient Benefits	A Co-Pay applies to all outpatient care benefits	Choose your Co-Pay option for Outpatient treatment: 0% 10% up to a maximum of AED 50 (\$14) per consultation 20% up to a maximum of AED 100 (\$28) per consultation
	Consultations with medical practitioners and specialists	Paid in full
	Surgeons' and Anaesthetists' fees	
	Outpatient maternity	
	Kidney dialysis	
	Pathology, radiology and diagnostic tests	
	Advanced medical imaging	
	Physiotherapy treatment Maximum of 30 visits	
	Osteopathy and chiropractic treatment Combined maximum of 15 visits	
	Emergency dental and gum treatment	
	Child vaccinations and immunisations	
	Diabetes screening	
	Cancer screening	
	Hepatitis B & C Virus screening	
	Treatment for accidental hearing loss	
	Hearing and vision aids and vision correction by surgeries and laser in a medical emergency	
	Routine adult physical examination	AED 1,100 (\$300)
	Acupuncture	Paid in full
	Restorative speech therapy	AED 18,000 (\$5,000)
	Prescribed drugs and dressings	AED 18,000 (\$5,000)
	Rental of durable equipment	AED 18,000 (\$5,000)
	Adult vaccinations	AED 7,500 (\$2,000)
	Well child tests	Paid in full
Annual routine tests for children aged 15 or younger	Paid in full	
Preventative dental treatment Three (3) months waiting period applies.	AED 1,100 (\$300)	
Homeopathy, Ayurveda and Chinese medicine	Paid in full	
Medical Evacuation and Repatriation service	Medical Evacuation	Paid in full
	Medical repatriation	
	Repatriation of mortal remains	
	Travel costs for accompanying person	AED 4,500 (\$1,250)
	Compassionate visits - travel costs Up to a maximum of 5 trips per lifetime Up to the maximum amount shown per period of cover	
	Compassionate visits - living allowance costs Up to the maximum amount shown per day for each visit with a maximum of 10 days per visit	

Healthy Connect Optional Module		International
Key Features		
Wellness	Enhanced adult physical examination	AED 2,000 (\$550)
	Screenings and tests	AED 5,500 (\$1,500)
	Dietetic consultations	AED 2,000 (\$550)
	Life management assistance programme	Paid in full
Vision Care	Routine eye examination	Paid in full
	Expenses for: > Spectacle lenses; > Contact lenses; > Spectacle frames; > Prescription sunglasses; when all are prescribed by an optometrist or ophthalmologist	AED 900 (\$250)
Return home cash benefit	Return home cash benefit	AED 3,000 (\$800)
Dental Care	Annual benefit - maximum per beneficiary per period of cover	AED 11,000 (\$3,000)
	Preventative dental treatment No waiting period applies	Paid in full
	Routine dental treatment After the beneficiary has been covered on the Healthy Connect module for 3 months	
	Major restorative dental treatment After the beneficiary has been covered on the Healthy Connect module for 12 months 20% Co-Pay applies	
	Orthodontic treatment After the beneficiary has been covered on the Healthy Connect module for 18 months 50% Co-Pay applies	Paid in full

Mother and Baby Care Optional Module		International Plus
Key Features		
Maternity and Baby care Available once the mother has been covered on the Mother and Baby Care module for a continuous period of twelve (12) months or more.	Routine maternity, childbirth and elective caesarean 10% Co-Pay applies	AED 25,500 (\$7,000)
	Medically necessary caesarean 10% Co-Pay applies	AED 36,500 (\$10,000)
	Complications arising from maternity and childbirth (non-life threatening)	AED 150,000 (\$41,000)
	Homebirths	AED 2,000 (\$550)
	Newborn Care This benefit is up to and including 30 days from newborn's birth.	Paid in full
	Congenital conditions and birth defects (non-life threatening)	AED 73,500 (\$20,000)
	Outpatient maternity Maximum of 12 visits to obstetrician	Paid in full



NEED HELP? CONTACT US TODAY

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Together, all the way.SM



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