



CIGNA HEALTHGUARDSM REGIONAL 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		Regional
Key Features	Annual overall benefit	AED 2,750,000 (\$750,000)
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 - 20%*
	USA area of coverage option	Not applicable
	Out of Area Emergency Cover	AED 180,000 (\$50,000)
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		Regional
Key Features		
Inpatient and Daypatient Benefits	Hospital charges for: operating theatre, prescribed medicines, drugs and dressings and surgeons' and anaesthetists' fees on an inpatient and daypatient basis. Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	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 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 500 (\$135)
	Rehabilitation	AED 9,000 (\$2,500)
	Home nursing	AED 9,000 (\$2,500)
	Internal prosthetic devices/surgical and medical appliances	AED 150,000 (\$41,000)
External prosthetic devices/surgical and medical appliances	AED 10,000 (\$2,720)	
Inpatient cash benefit (per night)	AED 400 (\$100)	
Non-emergency mental health care	AED 10,000 (\$2,720)	
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.	AED 10,000 (\$2,720) 10% mandatory Co-Pay	

Cigna Healthguard Plan Benefits		Regional
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 15 visits	
	Osteopathy and chiropractic treatment Combined maximum of 10 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 550 (\$150)
	Acupuncture	AED 3,500 (\$1,000)
	Restorative speech therapy	AED 9,000 (\$2,500)
	Prescribed drugs and dressings	AED 9,000 (\$2,500)
	Rental of durable equipment	AED 9,000 (\$2,500)
	Adult vaccinations	AED 2,000 (\$550)
	Well child tests	AED 9,000 (\$2,500)
Annual routine tests for children aged 15 or younger	AED 9,000 (\$2,500)	
Preventative dental treatment Three (3) months waiting period applies.	AED 550 (\$150)	
Homeopathy, Ayurveda and Chinese medicine	AED 3,500 (\$1,000)	
Medical Evacuation and Repatriation service	Medical Evacuation	Paid in full
	Medical repatriation	
	Repatriation of mortal remains	
	Travel costs for accompanying person	AED 3,500 (\$1,000)
	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		Regional
Key Features		
Wellness	Enhanced adult physical examination	AED 1,500 (\$400)
	Screenings and tests	AED 2,750 (\$750)
	Dietetic consultations	AED 1,500 (\$400)
	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 600 (\$150)
Return home cash benefit	Return home cash benefit	AED 900 (\$250)
Dental Care	Annual benefit - maximum per beneficiary per period of cover	AED 4,500 (\$1,250)
	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	Not covered

Mother and Baby Care Optional Module		International Plus
Key Features		
Maternity and Baby care	Routine maternity, childbirth and elective caesarean 10% Co-Pay applies	AED 18,000 (\$5,000)
	Medically necessary caesarean 10% Co-Pay applies	AED 18,000 (\$5,000)
	Complications arising from maternity and childbirth (non-life threatening)	AED 150,000 (\$41,000)
	Homebirths	AED 1,000 (\$270)
	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 36,500 (\$10,000)
	Outpatient maternity Maximum of 8 visits to obstetrician	Paid in full



NEED HELP? CONTACT US TODAY

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Together, all the way.SM



Important note: 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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