

Affordable.
Flexible.
Quality.



Simple new healthcare solutions

for companies seeking
affordable peace of mind.

Introducing

SmartCare by  **Cigna**[®]

Health insurance for companies and
government organisations in the UAE.

Creating affordable healthcare in the UAE.



What does 'affordable' mean to us? Quite simply, it means helping our customers find the care they need at the right cost and helping employers provide top quality employee benefits to their employees at a sustainable price

With cost of medical care rising in the UAE and employers under more pressure than ever to responsibly manage budgets, Cigna is helping balance the cost equation with a new, affordable product range in the UAE:



Healthcare costs are on an unsustainable trajectory. As a global health services company, we have unique visibility into healthcare systems around the world, and we are on a mission to provide the best quality service and affordable care we have built our reputation on.

The role Cigna plays in making healthcare affordable:

- > Through our strategic partnership with Neuron, we are developing new, value-based relationships with hospitals and clinics who we know provide high quality care
- > Innovating care modalities including evolving our telehealth capabilities to make access to care simple
- > Taking steps to eliminate fraud, waste & abuse from the healthcare system, leaning in on our technology and experience to identify bad actors and discourage unnecessary overtreatment
- > Focusing our clinical and case management teams on helping members find the right care path for their needs and being there for them when they need it most
- > Using technology to make finding the right doctor simple and helping members understand their out-of-pocket costs





We recognize that healthcare is personal.

Unlike some other healthcare plans, SmartCare by Cigna does not exclude any Network hospital or clinic. Instead, by tiering the share of the cost in accordance with the cost of treatment, we can help make care more affordable for all.



“At Cigna, we believe in providing solutions that make healthcare more affordable, simple and predictable”

- David Cordani,
President & CEO, Cigna



How employers can play a role in controlling their premiums:

- > **Network:**
Choosing a tiered hospital network strategy which encourages members to access care at lower cost facilities is the most impactful change to drive affordability.
- > **Co-insurance:**
Asking members to share some of the cost of their treatment can reduce costs significantly. **SmartCare** plans include a Network Co-insurance for treatment at some more expensive hospitals and clinics.
- > **Telehealth:**
Making access to care convenient and simple with a virtual care solution can also help reduce costs.



SmartCare by Cigna offers something unique in the UAE:

A unique option with an Open-Access Network enabling members to choose any In-Network hospital, but with a Network Co-insurance for care at more expensive providers to help control costs.



Step 1:

Choose your plan*

There are 3 plans to choose from:

*For SmartCare Thiqa Top-Up, access to care will be determined by the member's Thiqa Category and status. Certain benefits and limits may be different under the SmartCare Thiqa Top-Up plans. Please refer to the specific benefit plan for full details.

SmartCare Plan 1:

- No Network Co-insurance on any Network hospital*
- *Out-Patient Co-insurance applies as selected
- AED 5,000,000 Annual Maximum
- Private room as standard
- Maternity:
 - Dubai: AED 25,000 routine maternity Annual Maximum plus 10% Co-insurance on Out-Patient
 - Abu Dhabi: Routine maternity covered up to the Annual Maximum limit with Nil Deductible on maternity delivery
- AED 10,000 or Fully Covered option on medications, drugs & dressings

SmartCare Plan 2:

- 20% Network Co-insurance for Cigna Open 1 Network Providers - In-Patient Treatment capped at AED 5,000 per stay
- No Out-of-pocket Network costs on Cigna Open 2* and Cigna Open 3* Network Providers
- *Out-Patient Co-insurance applies as selected
- AED 1,300,000 Annual Maximum
- Private room as standard
- Maternity:
 - Dubai: AED 15,000 routine maternity Annual Maximum plus 10% Co-insurance on Out-Patient
 - Abu Dhabi: Routine maternity covered up to the Annual Maximum limit plus AED 500 Deductible on maternity delivery
- AED 7,500 or Fully Covered option on medications, drugs & dressings

SmartCare Plan 3:

- 30% Network Co-insurance for Cigna Open 1 Network Providers - In-Patient Treatment capped at AED 10,000 per stay
- 20% Network Co-insurance for Cigna Open 2 Network Providers - In-Patient Treatment capped at AED 5,000 per stay
- No Out-of-pocket Network costs on Cigna Open 3* Network Providers
- *Out-Patient Co-insurance applies as selected
- AED 500,000 Annual Maximum
- Private room as standard
- Maternity:
 - Dubai: AED 12,000 routine maternity Annual Maximum plus 10% Co-insurance on Out-Patient and In-Patient
 - Abu Dhabi: Routine maternity covered up to the Annual Maximum limit plus AED 500 Deductible on maternity delivery
- AED 7,500 or AED 5,000 options on medications, drugs and dressings



Step 2:

Choose your Out-Patient Co-insurance

20% max Co-insurance up to AED 50 for each Out-Patient consultation (DXB and AUH)

Or

20% max Co-insurance up to AED 100 for each Out-Patient consultation (DXB only)

20% max co-insurance up to AED50 on ALL O/P services (AUH only)

Or

10% Co-insurance on ALL Out-Patient services (including consultations, drugs, laboratory etc) (DXB only)

Step 3:

Finally, choose which optional benefits you would like to include:

- Vision
- Dental, and
- Annual Check-up benefits

You can also add:

- Home country cover (excludes US cover)
- Worldwide Excluding USA

Important to note:

Should members choose to access care at a provider which is outside of our UAE, Qatar, Bahrain, Oman or Kuwait network, or choose not to utilise the direct billing facility at an in-network provider, a 50% Co-insurance is payable. The selected Out-Patient Co-Insurance will also apply in addition.

Member case study 1:

- Member has **SmartCare Plan 1**
- Chooses to receive In-Patient care at their preferred hospital
- Receives cashless treatment at an In-Network provider and pays no Co-insurance
- Pays a 10% Co-insurance on Out-Patient follow-up appointments as this is what his employer chose to include

Member case study 2:

- Member has **SmartCare Plan 2**
- Checks the **SmartCare by Cigna** app to see which hospitals incur no cost share
- Initially preferred to receive In-Patient care at a **Cigna Open 1** Network facility (with 20% Network Co-insurance), but discovers there is a **Cigna Open 2** Network hospital nearby with 0% Network Co-insurance*

*selected Out-Patient Co-insurance may apply

What makes SmartCare different from Cigna GlobalCare and FlexCare Plans?

To help with our quest for service excellence and to make accessing care as simple as possible for members, we have made a few changes over our premier GlobalCare and FlexCare Plans for this new product range:



Network Co-insurance

Depending on the Plan their employer chooses, members will have a **0% - 30% Co-insurance to pay (with In-Patient Treatment capped)**, depending on which hospital they choose to obtain care in.



Open Network

SmartCare by Cigna members will not find that any Neuron contracted provider in the UAE is 'Out-of-Network'.

Where **SmartCare** by Cigna is different is that all providers are 'In-Network' with Co-insurance being the 'soft steerage' to more cost effective, high-quality providers.



Home country* coverage

If their employer chooses to add it, members will have regional Middle East cover plus cover back in their home country* (where we are able to provide it).

*Not available for USA



What stays the same

Cigna is known in the region for its trusted brand, its high-quality reliable service and its focus on giving peace of mind to clients and members by looking after all their health and well-being needs. With that in mind, some things don't change, and **SmartCare** by Cigna customers still have access to everything Cigna is known for:

- > **No compromise on important coverage**
- > **We provide full coverage for cancer up to the plan maximums with no Co-insurance**
- > **And you will find no Co-insurance on important mental health benefits like face-to-face counselling and visits to a psychiatrist.**



The same trusted Broker Support and Client Management team

The same trusted support teams with all the integrity and personable service Cigna clients have come to expect from us.



SmartCare plan makes healthcare affordable, predictable, and simple

We will partner with you to select the best Plan for your clients or employees.



No two companies are alike, neither are their healthcare needs

At Cigna we understand that. That's why the new **SmartCare** plans were created to perfectly fit every company's need for quality healthcare at an affordable price.



SmartCare Thiqa Top-Up by Cigna

In Arabic, *Thiqa* means trust – and that’s reflected in how we’ve created our innovative SmartCare Thiqa Top-Up offering. It’s designed specifically for UAE Nationals actively enrolled in the Thiqa programme offered by the government of Abu Dhabi.

We offer the best of SmartCare by Cigna into our Thiqa Top-Up plans.

Click [here](#) for more details on the available SmartCare plans specific to Thiqa Top-Up.



SmartCare for Low Salary Band (LSB) Workers

Cigna was granted a Participating Insurer (PI) License that allows us to provide health insurances solutions for employers in industries where employees earn less than AED 4,000 per month (LSBs). We are honored to have been selected by the Dubai Health Insurance Corporation (DHIC) to offer these vital plans.

We can now offer **SmartCare by Cigna** to LSBs on an **Enhanced Essential Benefits** plan where both *benefits* and *network* are comparable to a **SmartCare by Cigna** plan.

At Cigna, we are champions of making healthcare affordable, simple, and predictable. We are proud to be serving this new group of professionals as we strive to become the ‘go-to’ health insurer for all employers, governments, and individuals.



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



TABLE OF BENEFITS - DUBAI

	SmartCare Plan 1	SmartCare Plan 2	SmartCare Plan 3
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 Out-Patient: 20% co-in applies In-patient: 20% co-in up to AED 5,000 per I/P stay applies Cigna Open-2- Nil Cigna Open-3- Nil	* Cigna Open - 1 Out-Patient: 30% co-in applies In-patient: 30% co-in up to AED 10,000 per I/P stay applies * Cigna Open - 2 Out-Patient: 20% co-in applies In-patient: 20% co-in up to AED 5,000 per I/P stay applies Cigna Open - 3- Nil
Area of Cover	Regional - Middle East, Indian Subcontinent and the Philippines*, Regional + Home Country (excluding USA), Or Worldwide excluding USA		
Out-Patient Co-insurance	20% max Co-insurance up to AED 50 per Out-Patient consultation Or 20% max Co-insurance up to AED 100 per Out-Patient consultation Or 10% Co-insurance 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
Annual maximum	AED 5,000,000	AED 1,300,000	AED 500,000
Prescribed Meds & Drugs	AED 10,000 or Covered	AED 7,500 or Covered	AED 5,000 or AED 7,500
Routine In-Patient Maternity	AED 25,000	AED 15,000	AED 12,000
Optional add-ons:			
Wellbeing	Option 1: AED 2,000	Option 2: AED 1,000	Option 3: AED 500
Dental	Option 1: AED 4,000	Option 2: AED 2,000	Option 3: AED 1,500
	In all three options members need to pay 20% Co-insurance		
Vision	Option 1: AED 1,000 with 20% Co-insurance	Option 2: AED 500 with 20% Co-insurance	

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

TABLE OF BENEFITS - ABU DHABI

	SmartCare Plan 1	SmartCare Plan 2	SmartCare Plan 3
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 Out-Patient: 20% co-in applies In-patient: 20% co-in up to AED 5,000 per I/P stay applies Cigna Open-2- Nil Cigna Open-3- Nil	* Cigna Open - 1 Out-Patient: 30% co-in applies In-patient: 30% co-in up to AED 10,000 per I/P stay applies * Cigna Open - 2 Out-Patient: 20% co-in applies In-patient: 20% co-in up to AED 5,000 per I/P stay applies Cigna Open - 3- Nil
Area of Cover	Regional - Middle East, Indian Subcontinent and the Philippines*, Regional + Home Country (excluding USA), Or Worldwide excluding USA		
Out-Patient Co-insurance	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
Annual maximum	AED 5,000,000	AED 1,300,000	AED 500,000
Prescribed Meds & Drugs	AED 10,000 or Covered	AED 7,500 or Covered	AED 5,000 or AED 7,500
Routine In-Patient Maternity	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	Option 2: AED 2,000	Option 3: AED 1,500
	In all three options members need to pay 20% Co-insurance		
Vision	Option 1: AED 1,000 with 20% Co-insurance	Option 2: AED 500 with 20% Co-insurance	

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

We now offer SmartCare Thiqa Top-Up by Cigna to UAE nationals who are actively enrolled under the Thiqa programme.

TABLE OF BENEFITS - SMARTCARE THIQA TOP-UP*

	SmartCare Thiqa Top-Up - Plan 1	SmartCare Thiqa Top-Up - Plan 2	SmartCare Thiqa Top-Up - Plan 3
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 Out-Patient: 20% co-in applies In-Patient: 20% co-in up to AED 5,000 per I/P stay applies Cigna Open-2- Nil Cigna Open-3- Nil	* Cigna Open - 1 Out-Patient: 30% co-in applies In-Patient: 30% co-in up to AED 10,000 per I/P stay applies * Cigna Open - 2 Out-Patient: 20% co-in applies In-Patient: 20% co-in up to AED 5,000 per I/P stay applies Cigna Open - 3 - Nil
Area of Cover** (**Coverage within Abu Dhabi is restricted as per the Thiqa benefit guidelines)	Regional - Middle East, Indian Subcontinent and the Philippines**, Or Worldwide excluding USA		
Out-Patient Co-insurance	NIL		
Member reimbursement Co-insurance	50% on actual costs	50% on actual costs	50% on actual costs
Pre-existing Conditions	Covered	Covered	Covered
Annual maximum	AED 5,000,000	AED 1,300,000	AED 500,000
Prescribed Meds & Drugs	Covered	Covered	Covered
Routine In-Patient Maternity	Covered	Covered	Covered
Optional add-ons:			
Dental	Option 1: AED 4,000	Option 2: AED 2,000	Option 3: AED 1,500
Vision	Option 1: AED 1,000	Option 2: AED 500	

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

* Please note, a member's Thiqa status/category will determine the location where a member can utilise their benefits. For example, there are restrictions in accessing care for certain benefits in Abu Dhabi.