



**WORLD-CLASS
HEALTH INSURANCE
FOR BUSINESSES**

Together, all the way.®



COUNT ON CIGNA FOR WORLD-CLASS CARE — NO MATTER WHERE LIFE LEADS YOU.

Cigna is a global health services company that's dedicated to improving the health, well-being and sense of security of every person we serve.

Since our founding over 225 years ago, we've been helping people to protect and improve their health. After building a strong foundation in the United States, we took our philosophy, work ethic and desire to help others to the rest of the world.

For more than 50 years, Cigna has been serving expatriates and their employers in an ever-expanding list of countries. Today, we have over 180 million customer relationships in more than 200 countries and territories around the world.

Count on Cigna to help you get the care you need, the service you deserve and a plan that fits your budget. No matter where life leads you, we're with you. All the way.

WHO WE ARE

Headquartered in Connecticut, USA, Cigna Corporation (NYSE:CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security.

CREATING SPECIFIC SOLUTIONS FOR CUSTOMERS IN THE MIDDLE EAST.

In the Middle East, we've combined our global expertise with local knowledge to create flexible plans that work for all of your employees. We've got plans for local employees, global employees or a mixture of both.

BUILDING ON OUR STRONG MIDDLE EASTERN HERITAGE.

Over 18 years ago, Cigna began serving customers in the Middle East. Since then, we've localized some of our most essential offerings—customer service, network assets, clinical resources and more. This helped to streamline costs and create a better customer experience.

In 2017, Cigna acquired Zurich Insurance Middle East. By doing so, we're able to bring more of our capabilities and solutions to the region. We now offer more flexible group and individual solutions, better service and more. And if you're an employer, you'll find working with us to be easier. Our innovative service model allows us to be more agile, responsive and efficient.



18	18 years of expertise in the Middle East	5200+	5200+ Direct Settlement Providers
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24/7 local support	End to end Cigna experience	Coverage across the GCC	Globally trusted brand	Seamless connectivity
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LOCAL RESOURCES ARE MORE RESPONSIVE

	CLIENT	<ul style="list-style-type: none"> Localized implementation team means an improved on-boarding experience
	BROKER	<ul style="list-style-type: none"> Broker Support Service Team - available to support you 8am to 5pm Dedicated and localized implementation team Localized card printing
	CUSTOMER	<ul style="list-style-type: none"> Locally based to service customers - Including Arabic speakers SMS pre-approval notifications in the UAE

PRODUCT OFFERINGS

	GLOBALCARE	SMARTCARE
KEY BENEFITS:	<ul style="list-style-type: none"> Offers flexibility to customise plans based on your needs Provides tiered networks to deliver flexible pricing levels Meets regulator requirements Provides increased Wellness limits Offers affordable Dental plans 	<ul style="list-style-type: none"> Cigna Service & DNA: The Cigna customer centric service philosophy is maintained for SmartCare by Cigna Unique Open Access Network: Allows customers choice to access care across 3,600 HCP on a direct settlement basis, subject to a predictable co-insurance Simple and Predictable: Co-insurances are simplified to help customers make informed decisions Digital Tools: Access to a member 'app' that gives them all the information they need at their fingertips
AREA OF COVER:	<ul style="list-style-type: none"> Area 1: Worldwide (including Caribbean) Area 2: Worldwide (excluding USA, Canada, and Caribbean) Area 4: Middle East, North Africa, Indian Sub-Continent & South East Asia 	<ul style="list-style-type: none"> Regional: GCC Regional + Home Country* (optional) *Home Country cover excluding USA Worldwide excluding USA

ABOUT CIGNA

Cigna is the only provider in the Middle East that can offer health and wellness solutions to individuals, groups and government entities.

Cover in 200+ countries and territories	Ranked #13 on the FORTUNE 500* list.
30+ languages spoken	70,000+ employees worldwide

ACCESS HEALTHCARE ONLINE ANYTIME, FROM ANYWHERE



DIGITAL TOOLS TO MANAGE YOUR PLAN



The **SmartCare by Cigna** app gives members access to telehealth services, provider information, expert advice and more, from anywhere in the world.



Cigna Envoy® is your personalized online health resources. Use the website or the app to help manage all your health care needs, all in one place.

EMPLOYEE ASSISTANCE PROGRAMMES* (EAP)

Members have 24/7/365 access to free confidential assistance with any work, personal or family issue through the **iConnectYou** app or by phone.

Topics include, but are not limited to:

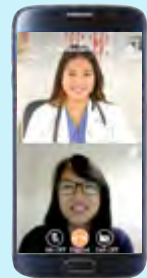
- > Couples' support
- > Handling stress
- > Managing anxiety and depression
- > Managing life changes
- > Harmony between work and home life

TALK TO A DOCTOR FROM ANYWHERE, ANYTIME.

You can connect with a licensed doctor by phone or video. It's confidential, convenient and in some cases, there's no copay or deductible.

You can use telehealth benefits to:

- > **Video or phone** consultations with a licensed doctor
- > **A diagnosis** for non-emergency health issues ranging from acute conditions to complex chronic conditions
- > **Non-emergency care**
- > **Prescriptions** for common health concerns, when medically necessary
- > **Making preparations** for an upcoming consultation
- > **Discussing** a medication plan and potential side effects



With the telehealth app taking care of yourself is easier than ever. Wherever you are, you'll have access to services and support to help you with every dimension of your health.



WELLBEING SERVICES

With LVL's universally accessible platform, Cigna members have access to an exclusive selection of LVL's 500+ updated sessions from the world's best coaches, trainers and experts to help them reach their fitness and wellness goals.

To know more, visit:

www.LVL-wellbeing.com



For more information or to get a quote, please email us on mesales@cigna.com

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