



**FLEXIBLE. SCALABLE. ADAPTABLE.  
WORDS THAT DESCRIBE YOUR  
BUSINESS—AND OUR NEW PLANS.**

Now, it's easier than ever to offer your employees  
quality healthcare.

Together, all the way.™



# CHOOSE THE PERFECT PLAN FOR YOUR BUSINESS. OUR GLOBALCARE FLEXIBLE PLANS MAKE IT EASY.

With 8 plan options, it's never been easier to customize your coverage.



## Advantages for employers...

It's one thing to build flexible, simple plans that provide incredible value. It's another to find an experienced partner to guide you every step of the way. With Cigna, you'll have the assurance of:



Working with a deeply experienced, dedicated Client Manager



Knowing your plans are compliant



Offering telehealth features that help improve employee health while lowering your costs

## ...and employees.

How do you help employees to stay healthy? By making it easy for them to access care and wellness programs. All plans include:

- ✓ Access to over **3,000** healthcare providers in the UAE and **5,000** in the Middle East
- ✓ 24/7/365 access to multilingual customer service experts
- ✓ Direct settlement options. Employees just need to show their Cigna ID card to receive care
- ✓ Quick turnaround times for pre-approvals and reimbursements



## CHOOSE THE PERFECT PLAN FOR YOUR BUSINESS.

**Globalcare Flexible plans make it easy for companies of all sizes to provide great coverage.**

8 fully-compliant plans to choose from, with:



✓ 3 variations of networks

✓ 3 areas of cover

✓ 5 annual maximums

✓ 4 maternity cover annual maximums



✓ Dedicated client manager

✓ The Cigna Wellbeing® App, including our telehealth service

✓ Optional add-ons of preventive wellness, dental and vision cover

GLOBALCARE FLEXIBLE BENEFITS	NEW ANNUAL LIMITS			NEW ANNUAL LIMITS		Globalcare Flexible - 6	Globalcare Flexible - 7	Globalcare Flexible - 8
	Globalcare Flexible - 1	Globalcare Flexible - 2	Globalcare Flexible - 3	Globalcare Flexible - 4	Globalcare Flexible - 5			
<b>Choose your Network</b>	COMPREHENSIVE	COMPREHENSIVE	COMPREHENSIVE excluding American Hospital and Mediclinic Citi Hospital	COMPREHENSIVE excluding American Hospital and Mediclinic Citi Hospital	GENERAL	COMPREHENSIVE	COMPREHENSIVE	GENERAL
<b>Area of Cover</b>	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4	Area 4	Area 4	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4	Area 1 Area 2 Area 4
<b>Out of Network Reimbursement</b>	100%	100%	N/A	N/A	N/A	100%	100%	80%
<b>Pre-existing and Chronic Conditions</b>	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
<b>Annual Maximum Cover</b>	US\$7,500,000	US\$2,500,000	US\$2,500,000	US\$500,000	US\$500,000	US\$250,000	US\$1,500,000	US\$250,000
<b>International Emergency Evacuation Services</b>	Paid in Full	Paid in Full	Paid in Full	N/A	N/A	N/A	Paid in Full	Paid in Full
<b>Out-patient co-pay*</b>	Option 1 - Nil Option 2 - 20% Max US\$13 Option 3 - 20% Max US\$26	20%	10%	20% Drugs - Up to \$4,000	10% Drugs - Up to \$4,000	20% Max US\$13	20% Max US\$13	20% Max US\$13
<b>Maternity</b>	Paid in Full	US\$8,000	US\$8,000	US\$5,000	US\$3,000	US\$8,000	US\$3,000	US\$8,000

OPTIONAL ADD-ONS	
<b>Preventative Wellness Option</b>	US\$450 or US\$1,000
<b>Dental Option</b>	US\$450, US\$750, US\$1,875 or US\$3,750
<b>Vision Option</b>	US\$200

\*Globalcare Flexible plans 1, 6, 7 & 8 indicate co-pay requirements applicable to consultations only.

## FREQUENTLY ASKED QUESTIONS.



### **What is Globalcare Flexible for small and medium enterprises?**

We've used our 15-year strong heritage in the Middle East to design a health insurance plan for SMEs that is simple and cost efficient.

### **What are the advantages of these new plans?**

They make buying health insurance easy by empowering you with more options, including:

- 3 network options
- 2 new annual cover limits
- In-patient cash benefit feature
- Cost-efficient maternity cover

### **Is the network list of hospitals and clinics different from our corporate plans?**

Cigna has employed its strong Middle East and Global network to provide SMEs with seamless access to care.

### **What if I have urgent questions?**

Cigna provides you with 24/7/365 access to our customer

care hotline. We're always just a phone call away.

### **What servicing support do these plans come with?**

All plans come equipped with Cigna Envoy, our global servicing platform that allows employees to:

- Find a doctor
- Get reimbursed on your claims by taking a picture via the app
- Contact us

### **How does Cigna support my employee's health?**

Your employees will have access to the Cigna Wellbeing App™ with our Global Telehealth® feature that gives you free doctor consultations via audio/video conferencing.

### **Will these plans meet the mandatory health insurance policy as mandated by the UAE government?**

All of our plans fully meet the mandatory compliance requirements of the countries we operate in, including the UAE, Kuwait, Oman, and Bahrain.



**RELY ON A GLOBAL  
LEADER THAT'S WITH YOU.**

**ALL THE WAY.**

At Cigna, we're constantly evolving to better serve our customers. Cigna Globalcare Flexible plans are the most customizable plans we've ever offered in the region. They allow businesses of all sizes to offer employees coverage from one of the world's most trusted insurers. We're 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.

**Find out how to partner with us by reaching out  
to [mesales@cigna.com](mailto:mesales@cigna.com) today.**

**Together, all the way.™**



**Cigna Insurance Middle East S.A.L. (Dubai Branch)**, The Offices 3 at One Central, Dubai World Trade Centre, Office No. 111, Level 1, PO Box 3664, Dubai, UAE. Cigna Insurance Middle East S.A.L. (Dubai Branch), is the local insurer in UAE. Registered and authorised by the UAE Insurance Authority as a branch of a foreign insurance company under registration No. 48 on 31 December 1984.