

# Frequently asked questions

Category	Question	Answer
Plan Overview	What is SmartCare by Cigna?	SmartCare by Cigna is a simple, flexible and affordable group health insurance plan designed to meet the diverse healthcare needs of SMEs and corporates in UAE. SmartCare is designed, bringing the best of Cigna Healthcare and delivering value for money.
	Who is eligible to enrol in SmartCare plans?	SmartCare plans are available to SMEs and large corporates in UAE. Eligibility criteria may vary based on company size and location.
	How does SmartCare differ from other plans?	SmartCare offers flexible coverage options and optional modules designed to meet specific business needs. It offers differentiated 'Open Access Network' that allows direct billing access to any in-network provider, subject to a tier specific coinsurance (dependent on selected plan).
	Are there different levels of coverage within SmartCare?	Yes, SmartCare provides various plan levels, allowing businesses to select coverage options tailored to their needs and budgets.
	Is SmartCare compliant with local health insurance regulations?	Yes, SmartCare plans are compliant with local health insurance regulations in UAE, ensuring businesses meet mandatory requirements.
Coverage Details	What medical services are covered under SmartCare?	SmartCare typically covers inpatient and outpatient treatments, emergency care, maternity services, and preventive care check-ups. Optional modules of Wellness, Dental and Optical are available to enhance the coverage.
	Are pre-existing conditions covered?	Pre-existing conditions are covered and coverage may vary based on the selected plan. Review plan details or consult one of our experts for clarification.
	Does SmartCare include dental and vision coverage?	Optional modules for dental and vision coverage are available and can be added based on the company's requirements. SmartCare plan includes mandatory level of dental however higher level of dental coverage is available as a buy-up option.
	Are alternative therapies, such as chiropractic or acupuncture, covered?	Alternative therapies are covered and coverage may vary based on the selected plan. Review plan details or consult one of our experts for clarification.
	Is mental health support included in the plan?	SmartCare plans include mental health support services such as counselling and therapy sessions. It also offers Employee Assistance Program (EAP) through which members can avail free and confidential counselling sessions for their mental well being.

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Network and Providers	How can I find in-network healthcare providers?	Members can use the SmartCare app to locate in-network hospitals, clinics, and doctors near them.
	Can I access healthcare services outside my home country?	Access to treatment outside of your home country will be based on your selected area of coverage. Review the plan details for specifics.
	What should I do in case of a medical emergency abroad?	Under your SmartCare plan, you have an Emergency out of area cover benefit. We would encourage you to seek medical treatment straightaway and to contact Cigna Healthcare customer service regarding your eligibility of coverage and benefits.
	Are telehealth services available under SmartCare?	Yes, SmartCare offers telehealth services, allowing members to consult with healthcare professionals remotely for non-emergency medical issues.
Enrolment and Eligibility	How does a company enrol in SmartCare?	Companies can contact Cigna Healthcare sales team or authorized brokers to discuss their requirements and obtain a quote.
	What is the minimum number of employees required for enrolment?	The minimum number of employees required for a SmartCare plan is two. Consult one of our experts for specific requirements.
	Can dependents be added to the plan?	This depends on if the employers are allowing to cover dependents under the plan. If yes, then dependents (spouse and children) can be added to SmartCare plan, subject to terms and conditions.
	Is there a waiting period before coverage begins?	Waiting periods may apply for certain services or conditions. Review the plan for details.
	How can employees amend their coverage selections?	Any changes to coverage selection needs to come from employer.
Claims and Reimbursements	How do I file a claim for medical expenses?	Claims can be submitted through the SmartCare app. Members must make sure that a SmartCare by Cigna claim form is filled in and signed by themselves and the treating medical practitioner and send it to Cigna Healthcare along with other supporting documents as quickly as possible. Claims must be submitted within 120 days from the date of the treatment.
	How long does it take to process a claim?	Typically, it takes up to 7 days for your claim to be processed and a further 5 to 7 working days for a bank transfer to be received in your account.
	Can I track the status of my claim?	Yes, members can track claim status through the SmartCare app.

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Claims and Reimbursements	What documents are required to file a claim?	Required documents include a completed and signed claim form, original medical bills, clear diagnosis by doctor, receipts, and prescriptions, if applicable.
	Are reimbursements made directly to the member or the provider?	For any cash claim, so any eligible treatment paid for by the member, we will reimburse the member. Please note, any benefit plan restrictions will apply e.g. limits, co-insurances, exclusions, etc.
Preventive Care & Wellness	What preventive care services are covered under SmartCare?	Preventive care includes vaccinations, routine check-ups, cancer screenings, and wellness assessments.
	Does SmartCare offer health and wellness programs?	Yes, SmartCare includes wellness programs like fitness routine and diet plans, AI Based symptom checker, etc. Review the plan for details.
	Are flu shots covered under preventive care?	Yes, flu shots and other mandated immunizations are covered under SmartCare's preventive care benefits.
	Is annual health screening covered under my plan?	Routine Adult Physical examination is one of the optional modules available under SmartCare plan and will be available to members if opted. The specific tests included depend on your plan. Review the plan for details.
	Are maternity-related services included in preventive care?	Maternity services, including prenatal and postnatal care, are covered, but details depend on the specific plan chosen.
International & Emergency	Does SmartCare cover medical emergencies abroad?	SmartCare plan covers life threatening emergencies while travelling abroad. Under your SmartCare plan you have an Emergency out of area of cover benefit. We would encourage you to seek medical treatment straightaway and to contact Cigna Healthcare customer service regarding your eligibility of coverage and benefits.
	What should I do in case of a medical emergency outside the network?	Under your SmartCare plan you have an Emergency out of area of cover benefit. We would encourage you to seek medical treatment straightaway and to contact Cigna Healthcare customer service regarding your eligibility of coverage and benefits.
	Does SmartCare cover air ambulance services?	In case of Emergency Medical Evacuation or Medical Repatriation, air ambulance services can be availed subject to policy terms and conditions.
	Is there a hotline for 24/7 emergency support?	Yes, Cigna Healthcare provides a 24/7 helpline for assistance during emergencies or with health plan-related questions.
	Are travel vaccines covered under the plan?	Coverage for travel vaccines depends on the specific plan. Kindly refer to plan details for coverage.

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Digital Tools & Support	What tools are available to manage my SmartCare plan?	The SmartCare app allow members to view benefits, track claims, access their digital ID card, and find healthcare providers.
	How can I download the SmartCare app?	The SmartCare app is available for download on iOS and Android devices through the App Store or Google Play.
	What are the new features available in the SmartCare app?	Instant, secure login via UAE Pass. Smart doctor search by location, specialty, and preference. Simple appointment booking in just a few taps. Seamless claims submission and tracking, directly through the app.
	How can existing members use the enhanced SmartCare app?	Update the SmartCare by Cigna app from the Apple app store or Google Play. When prompted, users need to log in with their existing username and password. If users prefer to use UAE pass, during login link your account and complete a quick one-time setup.
	Can I access my plan details online?	Yes, members can log in SmartCare App to access plan details, coverage limits, and benefits.
	Does SmartCare offer multilingual support for members?	Yes, SmartCare provides multilingual customer support for members in different regions.
	How do I contact customer service?	Members can reach customer service through the SmartCare app or the dedicated helpline listed on their insurance card.