

Choosing the right care path.

A simple guide to finding the right provider, at the right time.



When you need care, the first question is often: where do I go? The answer depends on what's wrong, how urgent it is, and what your plan covers. Knowing your options helps you get faster care, control costs and use your benefits wisely.

Your care options: From general check-ups to emergency



Your general practitioner or primary care clinic

Best for everyday health needs like colds, minor injuries, prescriptions, check-ups, and preventive care. Usually covered with a simple co-pay.



Telehealth or virtual consultations

24/7 access via the Cigna Healthcare Envoy or SmartCare by Cigna Healthcare app for non-urgent concerns, follow-ups, advice, and prescription refills.



Specialist consultations

For specific conditions or when referred by a general practitioner, you will often need prior authorisation and confirmation from your health care provider.



Urgent care clinics

For issues needing prompt care but not emergencies, such as sprains, minor burns, or infections.



Hospital emergency department

For life-threatening situations like severe chest pain, breathing problems, major injury, or heavy bleeding. Call 998 or go immediately.



The decision tree: Which path is for you?



Practical tips to get the right care



Check in-network providers first

Use the **Cigna Healthcare Envoy or SmartCare by Cigna Healthcare** app to find doctors and hospitals. In-network care costs less and processes faster.



Use Telehealth when appropriate

For minor symptoms, refills, and follow-ups, virtual care is quick, convenient, and available 24/7.



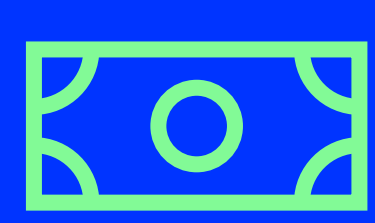
Ensure authorisation is in place for planned care

For scheduled admissions or procedures, confirm with the hospital that authorisation has been approved to understand coverage and expected costs.



Keep provider details handy

Save your general practitioner's and regular specialists' contact to make bookings and claims easier.



Ask about costs upfront

Confirm what you may need to pay before treatment to avoid unexpected bills later.

Your next steps to stay prepared



Add your preferred providers to your app

Log in to Cigna Healthcare Envoy or SmartCare by Cigna Healthcare app or portal and save your contacts of your general practitioner, specialists, and nearest urgent care clinic.



Know your emergency contacts

Save your insurance helpline and 998 (UAE emergency) in your phone for quick access.



Understand your plan's referral rules

Some plans require GP referrals before specialist visits; check your benefits summary to avoid delays.



Use preventive care

Book your annual check-up and any recommended screenings, most plans cover these at no extra cost.

