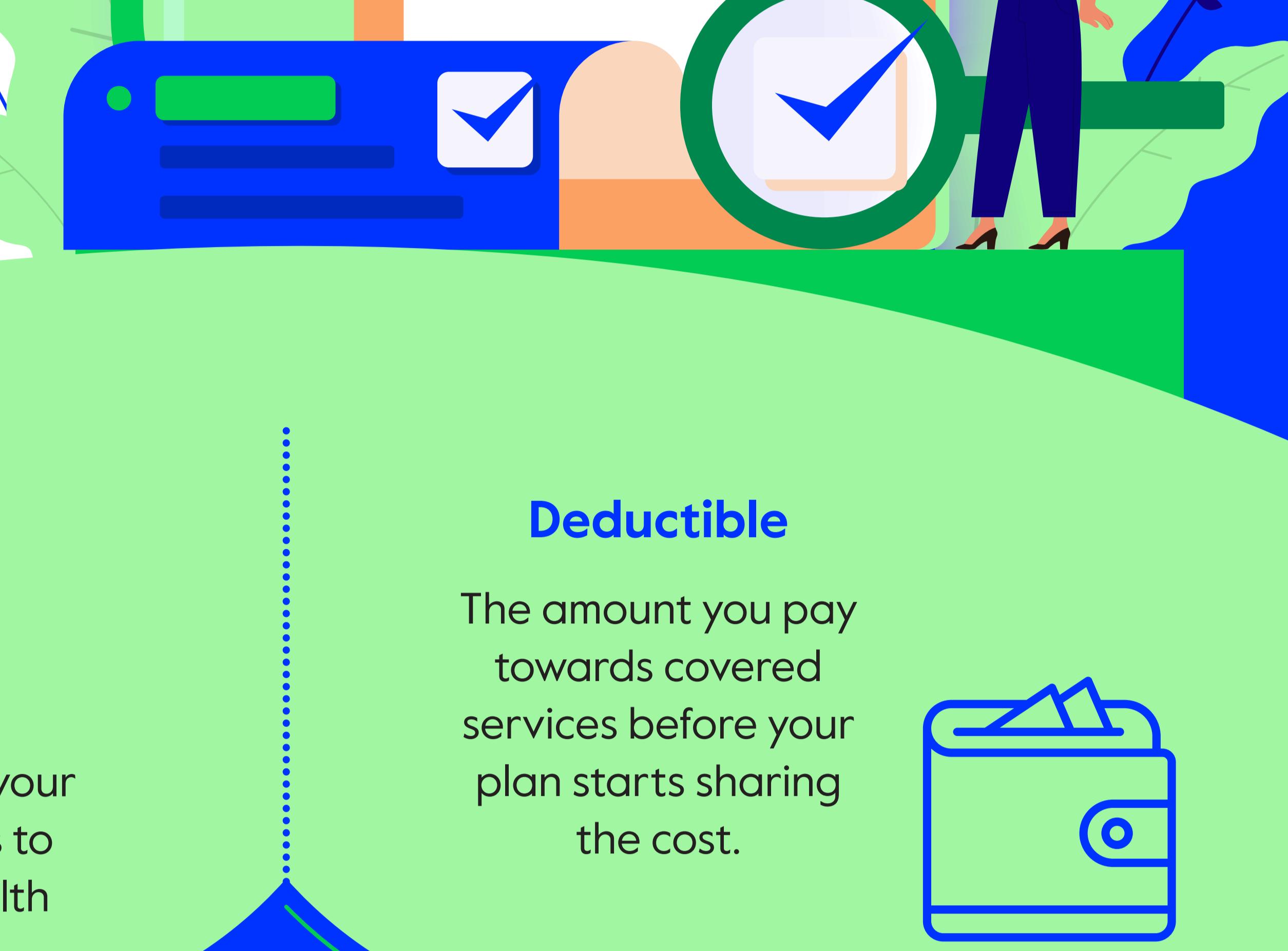


Unlock your health coverage

Five simple terms that empower you to use your coverage with confidence.

Health insurance is meant to give you peace of mind, not stress. Knowing a few basic terms can help you plan your care, avoid surprise costs, and make the most of your Cigna Healthcare plan in the UAE.

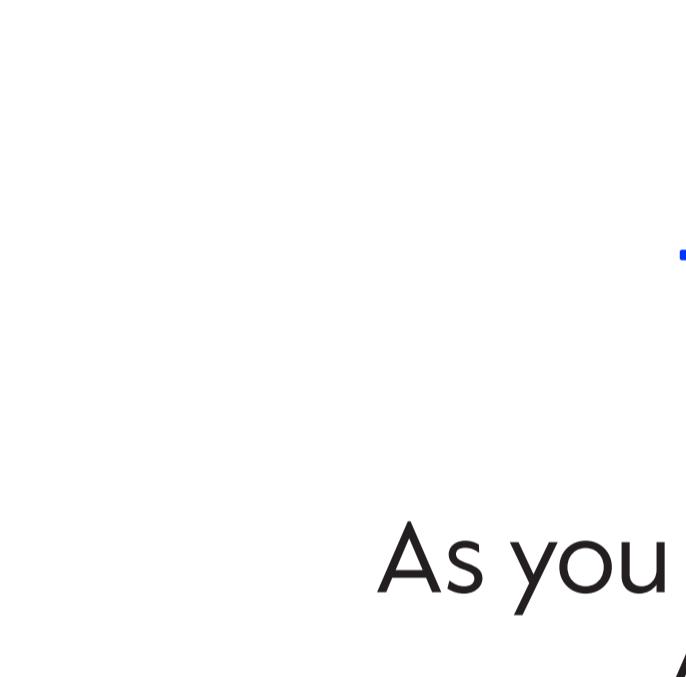


Premium

The regular amount you or your employer pays to keep your health cover active.

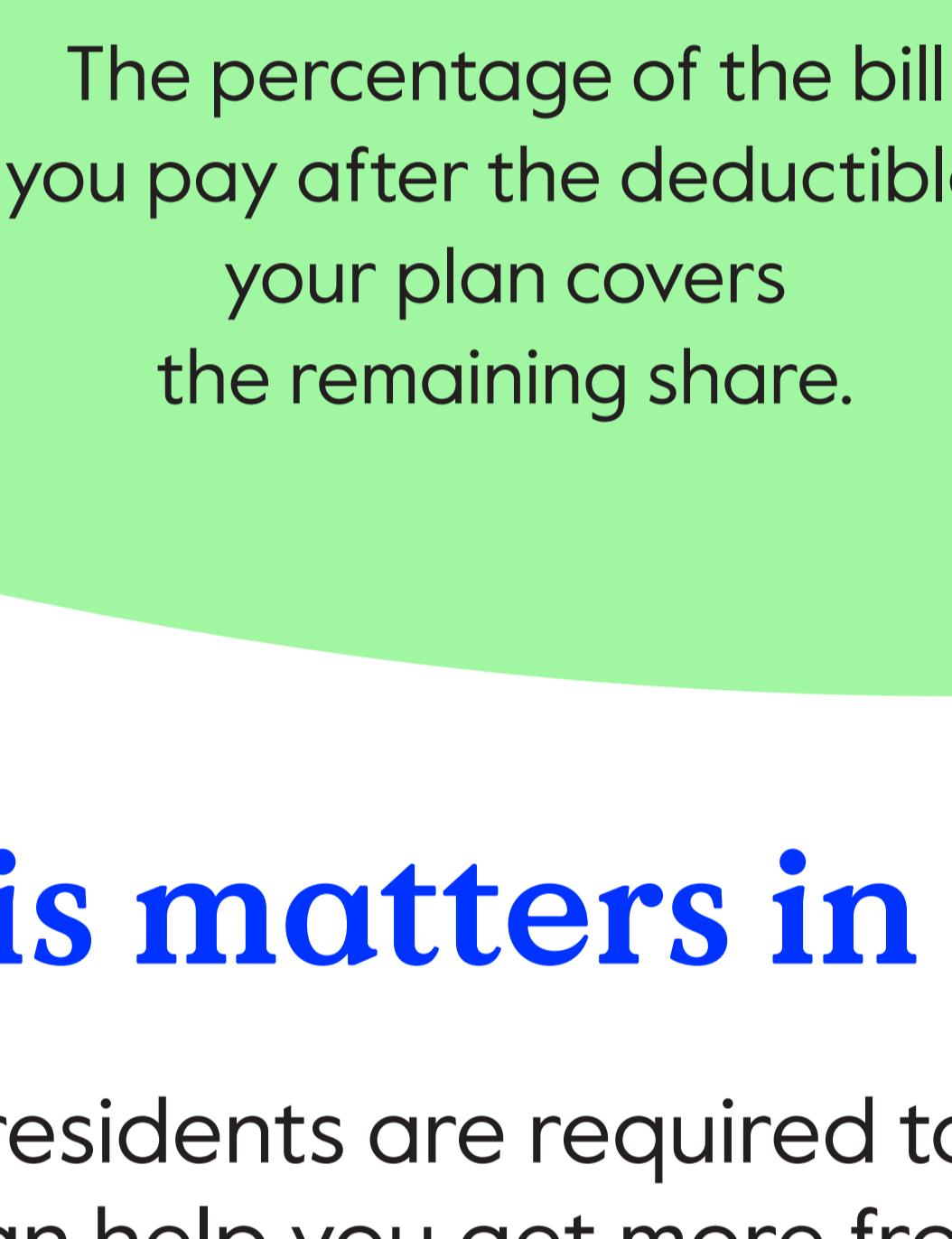
Deductible

The amount you pay towards covered services before your plan starts sharing the cost.



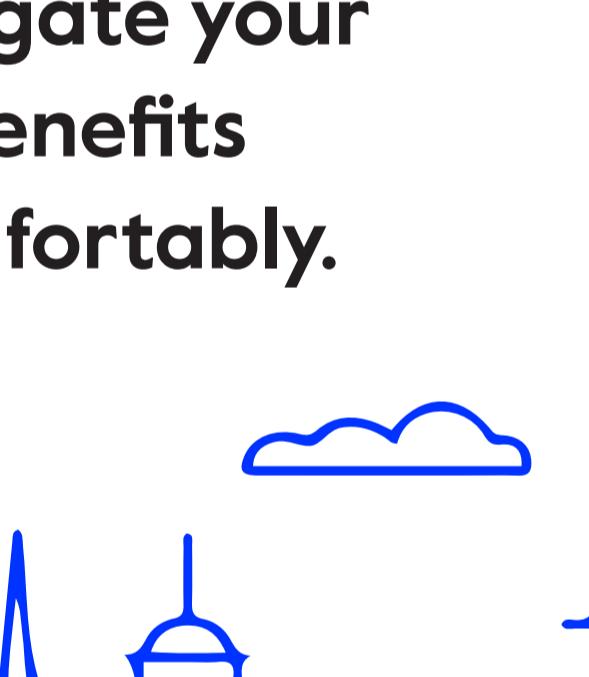
In-network providers

Doctors, hospitals, and clinics that have agreements with your insurer, usually meaning lower out-of-pocket costs and smoother claims.



Co-insurance

The percentage of the bill you pay after the deductible; your plan covers the remaining share.



Why this matters in the UAE?

As you know, all UAE residents are required to have health insurance. A few basics can help you get more from your coverage:

1

Plan for the care you need, whether routine or unexpected.



2

Choose providers that help you keep costs manageable.

3

Navigate your benefits comfortably.

Clearing up common misunderstandings

"If I am hospitalised, my insurance will always pay everything."

In reality, your insurance cover depends on your plan benefits, limits, and network. Some services, rooms, or treatments may not be fully covered, especially out-of-network or above certain limits.

"I can claim back any medical bill I pay myself."

Reimbursement is only for eligible services that are covered by your plan, and usually requires correct invoices, reports and timelines.

Not every bill is automatically reimbursable.

"My employer plan is enough for every situation."

Employer plans are designed to meet local requirements, but may not cover all family members, all treatments, or care outside the region. Some people choose extra cover for wider protection.

Keep your key details close

Saving your digital ID card and helpline makes things smoother when you need care.

Check your providers before you go

A quick search can help you find clinics and hospitals in-network.

Reach out anytime you need clarity

Cigna Healthcare or your HR team are always there to help explain anything that feels confusing.

Take a moment to look over your benefits

The portal, app or brochure can help you understand what your plan covers and its limits.



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