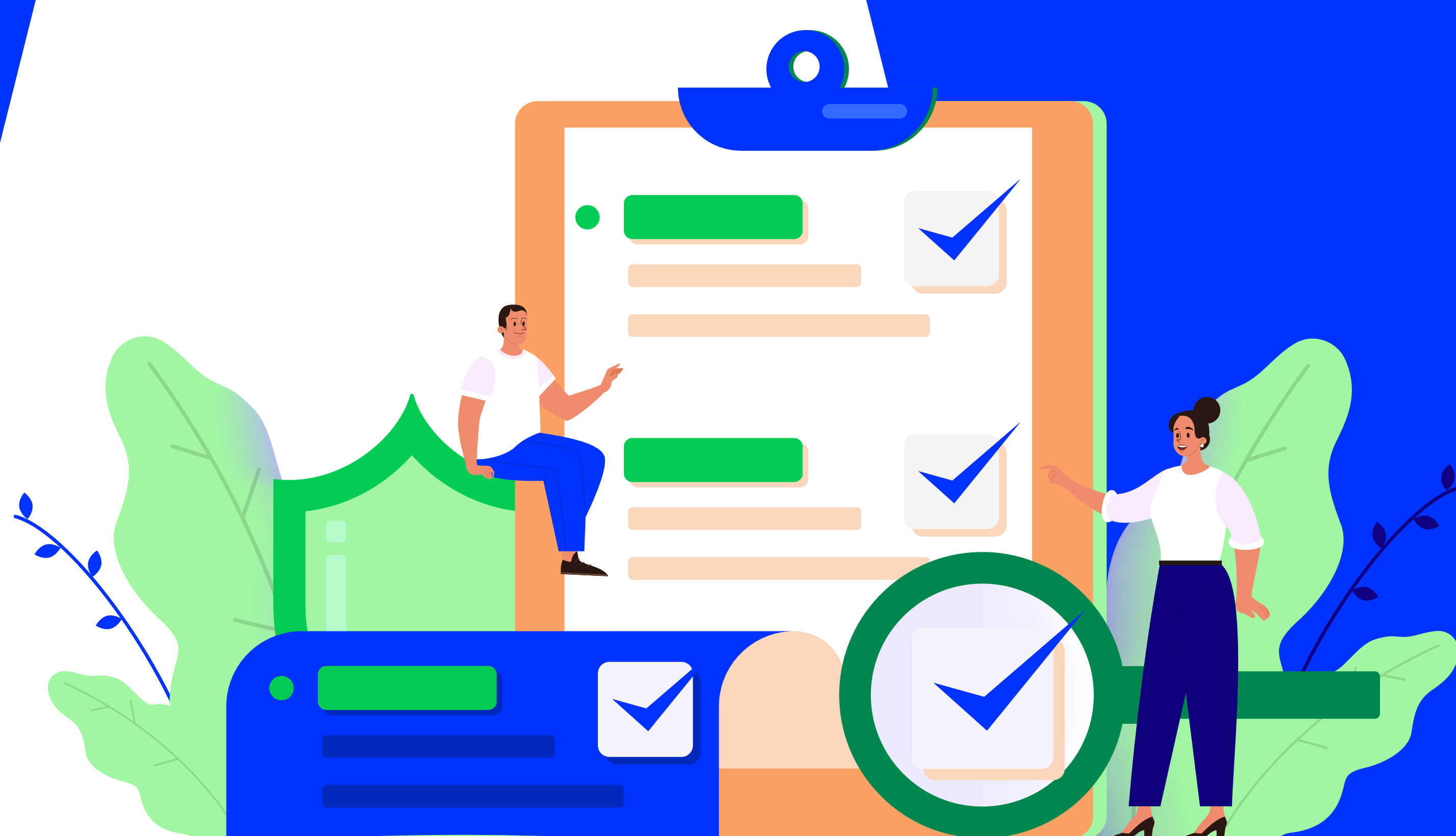


# Unlock your health coverage

**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.



## 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:



## 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.

**“My employer plan is enough for every situation.”**

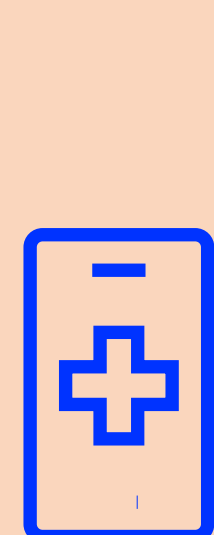
Employer plans are designed to meet local requirements, but may not cover all family members, all treatments, or care outside the region. Some people choose extra cover for wider protection.

**“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.

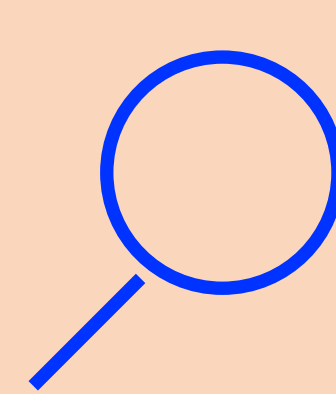
Not every bill is automatically reimbursable.

## Your quick guide to smoother care



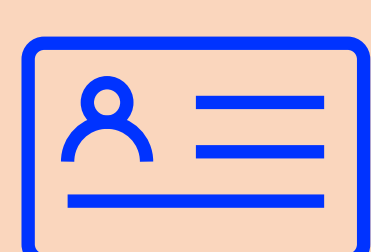
**Take a moment to look over your benefits**

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



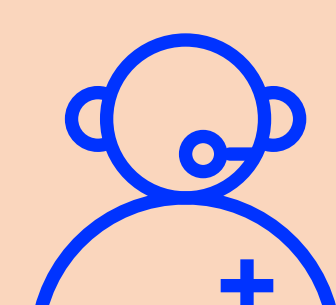
**Check your providers before you go**

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



**Keep your key details close**

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



**Reach out anytime you need clarity**

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