

Well-being & digital tools: Health in your pocket.

Discover how Cigna Envoy and SmartCare by Cigna make it easier to manage your health, wherever you are.

Cigna Healthcare offers simple digital tools to help you manage your health, including finding doctors, handling claims, and accessing wellness and Telehealth support.

Cigna Envoy

Cigna Envoy is your main digital portal, available as an app and a website. It is designed to help you feel informed and prepared, without needing to search in multiple places. It helps you to:

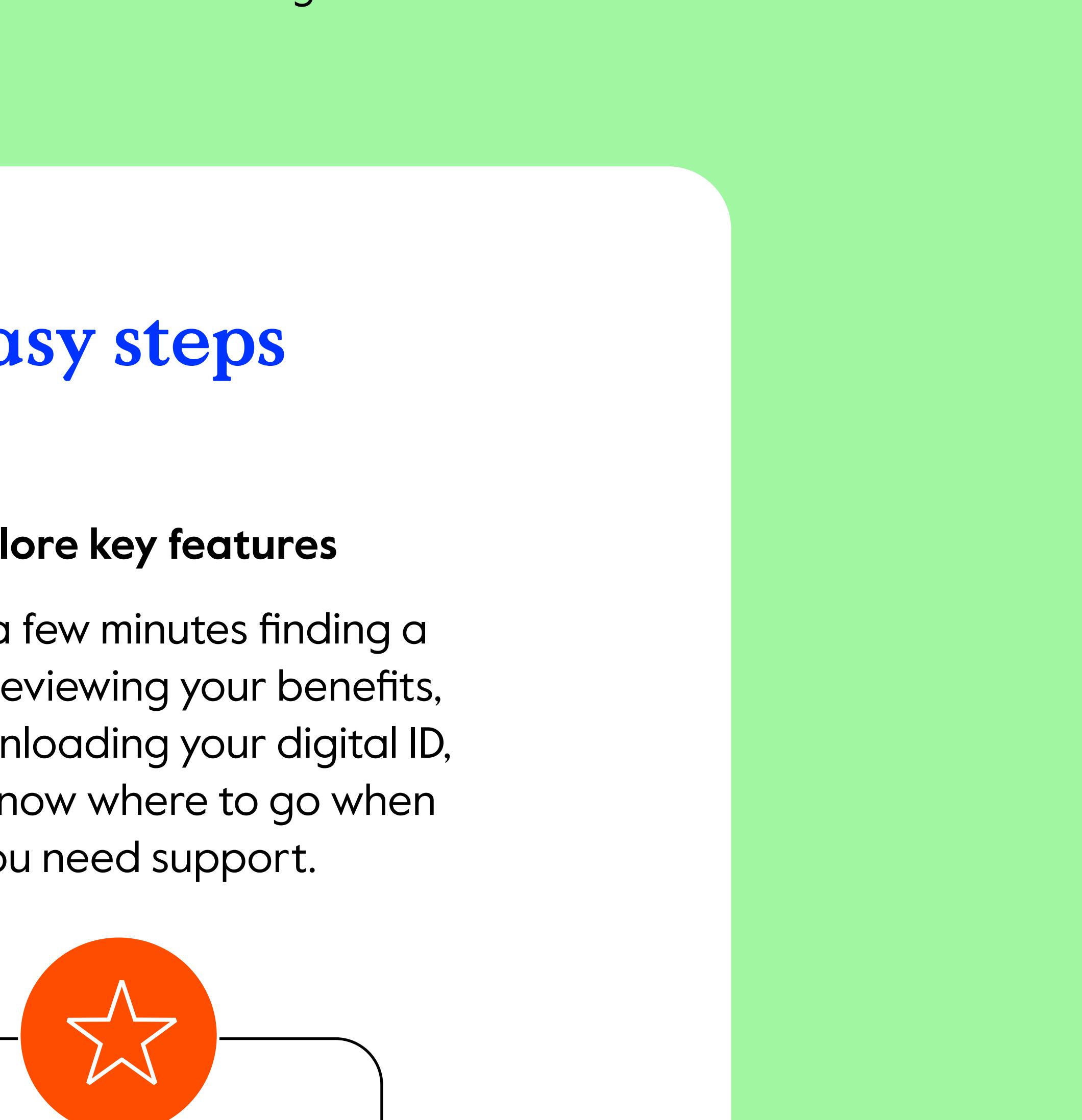
- ✓ **See your benefits**
Check what your plan covers, including visits, tests, and limits.
- ✓ **Find a doctor or hospital**
Search for in network providers in the UAE and abroad.
- ✓ **Get easy access to health care**
Show your digital insurance card to get instant access to care.
- ✓ **Submit a claim**
Upload bills and reports if you have paid first and need reimbursement.
- ✓ **Track a claim**
See if your claim is received, in review, approved, or paid.
- ✓ **Update your details**
Change your phone, email, or bank details for smooth contact and payments.

SmartCare by Cigna

SmartCare by Cigna offers a wider network and added features for members in the UAE, giving you more flexibility in how you access care. It provides:

- ✓ **Use the SmartCare network**
Access a wide list of clinics, hospitals and specialists that work directly with Cigna. This often means direct billing and lower out-of-pocket costs.
- ✓ **Visit many specialists directly**
In many cases, you do not need a general practitioner referral to see an in-network specialist. Check your plan rules for any exceptions.
- ✓ **Use Telehealth services**
You can book or join a virtual consultation with a doctor for non-emergency issues, such as minor illnesses, follow-ups or prescription questions.
- ✓ **Access well-being support**
You can reach mental health and well-being services linked to your plan, such as counselling through the Employee Assistance Programme (EAP).
- ✓ **Manage care**
You can find providers, see benefits and track claims through the SmartCare by Cigna app or portal.

Cigna Envoy is available for GlobalCare, while SmartCare by Cigna supports SmartCare plans.



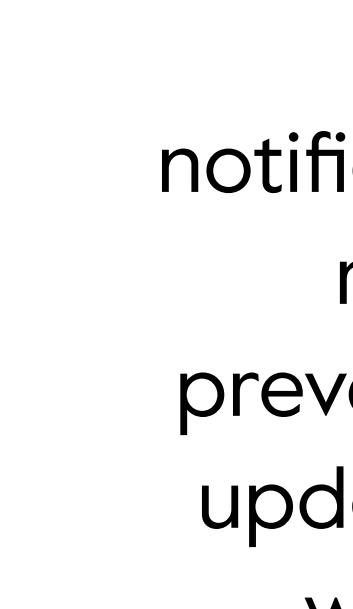
Well-being that goes beyond insurance

For regular check-ups and chronic reviews, choose in-network clinics and hospitals to keep your expenses over and above your plan lower and claims smoother.



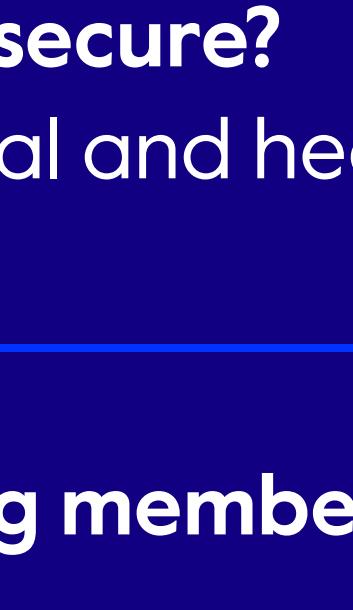
Mental health support

Counselling and therapy through your Employee Assistance Programme or integrated services.



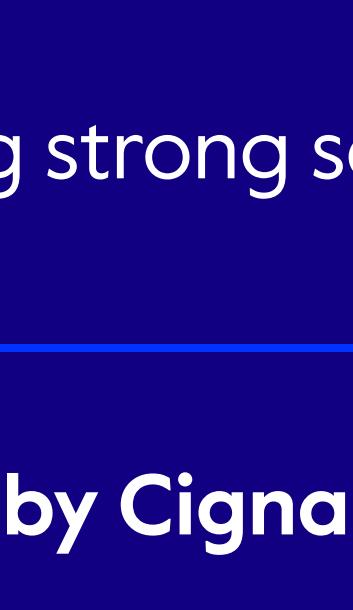
Coaching and guidance

Personalised help for stress, sleep, nutrition, and fitness.



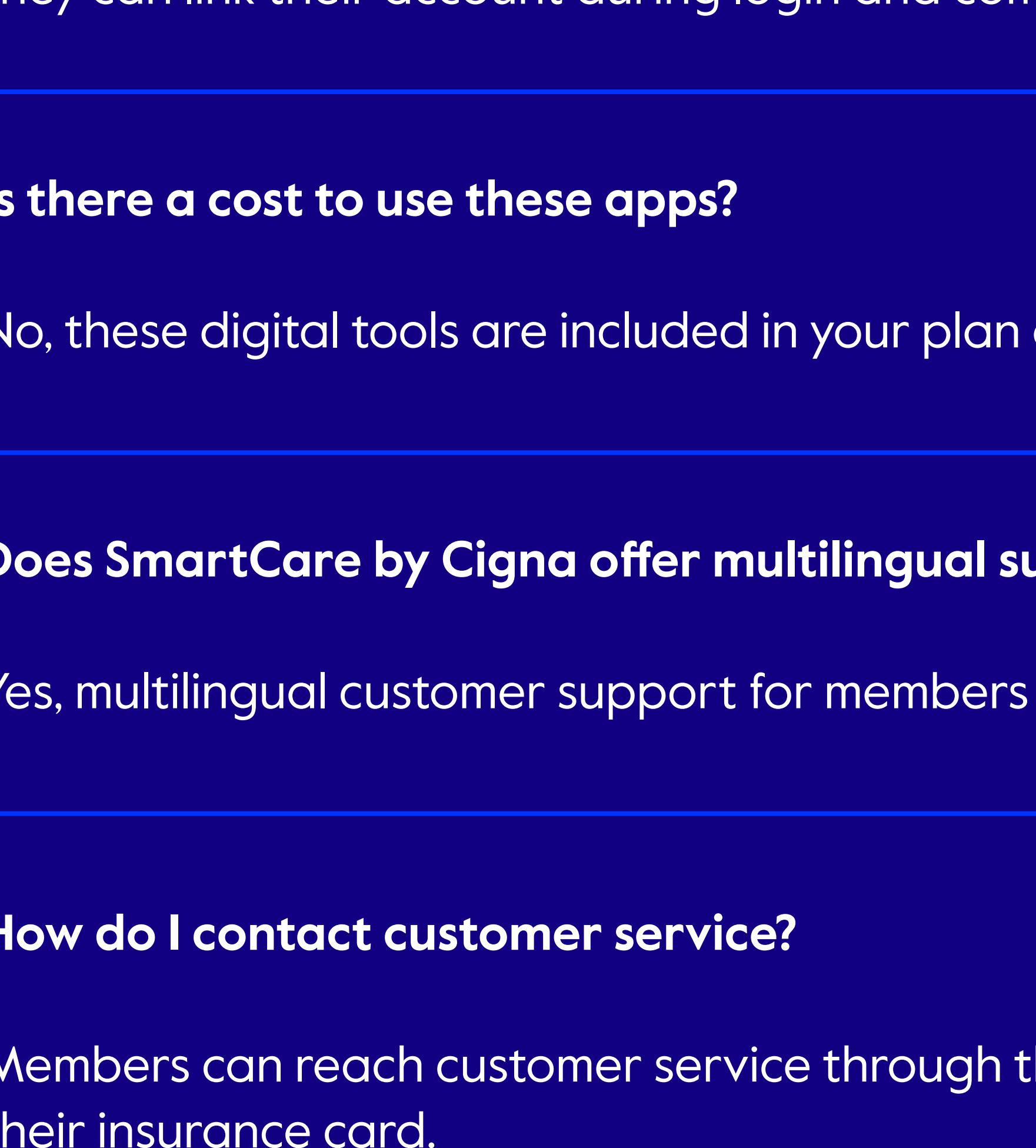
Health content

Easy-to-read articles, videos, and tips to support ongoing health.



Apps and reminders

Gentle notifications to help you stay on track with preventive care, medications and wellness goals.



Your questions, answered

Are these tools secure?

Yes. Your personal and health information is protected using strong security and encryption.

How can existing members use the enhanced SmartCare by Cigna app?

Update the SmartCare by Cigna app from the Apple App or Google Play. When prompted, users need to log in with their existing username and password. If users prefer to use UAE pass, they can link their account during login and complete a quick one-time setup.

Is there a cost to use these apps?

No, these digital tools are included in your plan at no extra cost.

Does SmartCare by Cigna offer multilingual support for members?

Yes, multilingual customer support for members is available in different regions.

How do I contact customer service?

Members can reach customer service through the app or the dedicated helpline listed on their insurance card.