



**FLEXIBLE. SCALABLE. ADAPTABLE.  
WORDS THAT DESCRIBE YOUR  
BUSINESS—AND OUR NEW PLANS.**

Globalcare Flexible - our Flexi Business plans designed  
with your needs in mind.

Together, all the way.®



# CHOOSE THE PERFECT PLAN FOR YOUR BUSINESS. OUR GLOBALCARE FLEXIBLE PLANS MAKE IT EASY.

With 4 plan options, it's never been easier to customize your coverage.



## Advantages for employers...

It's one thing to build flexible, simple plans that provide incredible value. It's another to find an experienced partner to guide you every step of the way. With Cigna, you'll have the assurance of:



Working with a deeply experienced, dedicated Client Manager



Knowing your plans are compliant



Offering telehealth & Cigna Wellbeing® app that improve employee health



Optional add-ons of adult wellness, dental, vision & infertility

## ...and employees.

How do you help employees to stay healthy? By making it easy for them to access care and wellness programs. All plans include:

- ✓ Access to over **3,000** healthcare providers in the UAE and **5,000** in the Middle East
- ✓ 24/7/365 access to multilingual customer service experts
- ✓ Direct settlement options. Employees just need to show their Cigna ID card to receive care
- ✓ Quick turnaround times for pre-approvals and reimbursements

# BUILD THE PERFECT PLAN FOR YOUR BUSINESS.

1

## START WITH YOUR CORE PLAN



2

## CHOOSE YOUR AREA OF COVER



AREA 1	AREA 2	AREA 4
Worldwide including USA	Worldwide, excluding USA only	GCC, Arab Countries, Middle East, Indian Subcontinent, South East Asia & Africa

3

## CHOOSE YOUR ADDITIONAL OPTIONS



DENTAL	VISION	ADULT WELLNESS	INFERTILITY TREATMENT
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4

## MANAGE THE COST OF YOUR PLAN



### 1 CHOOSE YOUR NETWORK

<b>COMPREHENSIVE</b> Out Of Network Reimbursement: <b>100%</b>	<b>COMPREHENSIVE EXCLUDING AMERICAN MEDICAL HOSPITAL &amp; CITY HOSPITAL</b> Out Of Network Reimbursement: <b>50%</b>	<b>GENERAL PLUS</b> Out Of Network Reimbursement: <b>50%</b>
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### 2 CHOOSE YOUR OUTPATIENT CONSULTATION CO-INSURANCE

<b>NO CO-INSURANCE</b> 0% Co-insurance	<b>20% CO-INSURANCE</b> up to <b>US\$13</b> maximum	<b>20% CO-INSURANCE</b> up to <b>US\$26</b> maximum
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FLEX PLAN OPTIONS		FLEX 1	FLEX 2	FLEX 3	FLEX 4
Network	Option 1	<b>COMPREHENSIVE</b> Out of Network Reimbursement: 100%			
	Option 2	<b>COMPREHENSIVE</b> excluding American Hospital Dubai & City Hospital Dubai Out of Network Reimbursement: 50%			
	Option 3	<b>GENERAL PLUS</b> Out of Network Reimbursement: 50%			
Area of Cover		Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4	Area 1 / Area 2 / Area 4
Pre-existing Conditions		Paid in Full	Paid in Full	Paid in Full	Paid in Full
Annual Maximum Cover		US\$ 7,500,000	US\$ 7,500,000	US\$ 1,500,000	US\$ 1,500,000
International Emergency Services		Paid in Full	Paid in Full	Paid in Full	N/A
Out-patient Consultations Co-insurance		Option 1: Nil Option 2: <b>20% Max \$13</b> Option 3: <b>20% Max \$26</b>	Option 1: Nil Option 2: <b>20% Max \$13</b> Option 3: <b>20% Max \$26</b>	Option 1: Nil Option 2: <b>20% Max \$13</b> Option 3: <b>20% Max \$26</b>	Option 1: Nil Option 2: <b>20% Max \$13</b> Option 3: <b>20% Max \$26</b>
Prescribed Medicines, Drugs & Dressings		Paid in Full	Out-patient Consultations Co-insurance applies	Paid in Full	US\$ 4,000 (Out-patient Consultations Co-insurance applies)
Maternity		Paid in Full	Paid in Full	Option 1: <b>US\$ 8,000</b> Option 2: <b>US\$ 3,000</b>	Option 1: <b>US\$ 5,000</b> Option 2: <b>US\$ 3,000</b>
OPTIONAL BENEFITS					
Dental*		Option 1: <b>US\$ 450</b> Option 2: <b>US\$ 750</b> Option 3: <b>US\$ 1,875</b> Option 4: <b>US\$ 3,750</b>			
*Co-insurance applicable on selected services					
Vision		Option 1: <b>US\$ 200</b> Option 2: <b>US\$ 500</b>			
Adult Wellness		Option 1: <b>US\$ 450</b> Option 2: <b>US\$ 1,000</b>			
Infertility Treatment		US\$ 20,000 (up to 3 cycles per lifetime)			N/A

# FREQUENTLY ASKED QUESTIONS.



## **What is Globalcare Flexible for small and medium enterprises?**

We've used our 17-year strong heritage in the Middle East to design a health insurance plan for SMEs that is simple and cost efficient.

## **What are the advantages of these new plans?**

They make buying health insurance easy by empowering you with more options, including:

- 3 network options
- 3 outpatient co-pay options
- Cost-efficient maternity cover
- Optional infertility cover\*
- International employee assistance program

## **What is the international employee assistance program?**

Our International Employee Assistance Program (IEAP) provides full-service care and assistance to your employees around the globe. Through our provider networks and partnership we are able to offer effective short-term counselling solutions, management training and work/life services.

## **Is the network list of hospitals and clinics different from our corporate plans?**

Cigna has employed its strong Middle East and Global network

to provide SMEs with seamless access to care.

## **What if I have urgent questions?**

Cigna provides you with 24/7/365 access to our customer care hotline. We're always just a phone call away.

## **What servicing support do these plans come with?**

All plans come equipped with Cigna Envoy, our global servicing platform that allows employees to:

- Find a doctor
- Get reimbursed on your claims by taking a picture via the app
- Contact us

## **How does Cigna support my employee's health?**

Your employees will have access to the Cigna Wellbeing App™ with our Global Telehealth® feature that gives you free doctor consultations via audio/video conferencing.

## **Will these plans meet the mandatory health insurance policy as mandated by the UAE government?**

All of our plans fully meet the mandatory compliance requirements of the countries we operate in, including the UAE, Kuwait, Oman, and Bahrain.

\*Only applicable for plan 1 & 2



**RELY ON A GLOBAL  
LEADER THAT'S WITH YOU.**

**ALL THE WAY.**

At Cigna, we're constantly evolving to better serve our customers. As small- and medium-sized businesses are driving regional growth, we've optimized our world-renowned corporate plans for your specific needs. We're proud to say that our history of caring for people goes back 225 years. And moving forward, you can start leveraging that experience for your company.



**Find out how to partner  
with us by reaching out to  
[mesales@cigna.com](mailto:mesales@cigna.com) today.**



**To get in touch with a  
Sales Manager - contact  
us on 04-362 0679.**

**Together, all the way.®**



**Cigna Insurance Middle East S.A.L. (Dubai Branch)**, is registered and authorised by the UAE Insurance Authority as a branch of a foreign insurance company under registration No. 48 on 31 December 1984, with its registered address at the Offices 3 at One Central, Dubai World Trade Centre, Office No. 111, Level 1, PO Box 3664, Dubai, United Arab Emirates.