

1. Is health insurance compulsory within the Emirate of Dubai?

Yes, the Dubai health insurance law no.11 of 2013 which came into passing on the 1st of January 2014, decreed medical insurance mandatory in Dubai. According to this law, all Emiratis and Dubai expats, along with their dependents, are required to have health insurance.

2. Who should provide the health insurance cover?

If you work for a Dubai registered employer (including a free zone company), your employer is required by law to provide you with a health insurance plan. A minimum standard of cover called the Essential Benefits Plan (EBP) has been established by the Dubai Health Authority (DHA) which comprises the minimum level of coverage that must be offered by all employers. The law also extends to sponsors who must provide health coverage for their spouses, dependents, and domestic workers.

3. I am not employed but on a Dubai visa through my spouse's visa. How will I be covered?

If your spouse's employer does not extend cover to his or her dependents, then your sponsor will need to arrange cover for you. Cigna Healthcare offers a range of Individual options, from our comprehensive healthguard product or our Cigna EBP plan, which is a compliant plan that meets the minimum level of cover required. Please visit www.cigna-me.com for more information on our all our plans and how to purchase them.

4. I am a domestic worker; do I need insurance?

If for example you are a maid, nanny, gardener, or a driver, then it will be your sponsors responsibility to provide you with medical insurance. This must meet the minimum standard of cover of the EBP plan. Cigna Healthcare can provide this cover. Please visit www.cigna-me.com for more information on our EBP plan and how to purchase it.

5. What benefits are included in the Cigna Essential Benefit Plan?

The Cigna Essential Benefit Plan is a compliant plan based on the DHA's minimum benefit requirements. Please refer to the table of benefits on our website for the full list of benefits including any applicable co-insurances and/or limits.

6. How do I access medical care in the UAE?

Your Cigna Essential Benefits Plan provides cardless access to all our in-network facilities. All you need to do is show your Emirates ID at an in-network provider and mention 'NAS'.

7. How many medical facilities are included in my network?

Your Cigna Essential Benefits Plan network is called Value Lite. There are over 250 hospitals & clinics and over 500 pharmacies. You can find a copy of the network list on our website.

8. Do my benefits include a co-insurance?

The Cigna Essential Benefit Plan is a compliant plan based on the Dubai Health Authority (DHA) minimum benefit requirements. Your benefits will include a co-insurance and/or limit on certain benefits. Please refer to the table of benefits on our website for the full list of benefits including the applicable co-insurances and/or limits.

9. Can I visit a medical facility that is outside of my network?

Under the Cigna Essential Benefit Plan, only pre-approved treatment at in-network facilities is eligible under the plan. Any out of network treatment is not eligible and coverage would be declined.

10. Are pre-existing conditions covered under the Cigna Essential Benefit Plan?

The Cigna Essential Benefits Plan covers pre-existing conditions as per the mandated DHA requirements. That means, pre-existing and chronic conditions are covered up to the annual maximum of the policy. Please note, that a 6-month waiting period will apply unless we receive proof of previous insurance within the UAE. This would be in the form of a Certificate of Insurance (COI) from your previous insurance company.

11. Is maternity covered under the Cigna Essential Benefit Plan?

Yes, maternity is covered under the Cigna Essential Benefit Plan and as per the DHA minimum benefits requirements. As part of your application, you must answer questions relating to your pregnancy status. The answers to these questions may impact the premium charged and failure to provide accurate answers may result in future claims being denied.

12. Who is eligible for the Cigna Essential Benefit Plan?

The Cigna Essential Benefit Plan is available to all holders of a Dubai visa.

13. Do I need to have an active insurance policy when purchasing a Cigna Essential Benefit Plan for my sponsored dependents and/or domestic helper?

If you are purchasing the Cigna Essential Benefit Plan for your dependents or domestic helper(s), then it is a requirement that you have an active health insurance policy in place.

14. Can I have another active insurance policy when purchasing a Cigna Essential Benefit Plan

If you already have an active medical insurance policy, then you would be unable to purchase an additional policy. You would need to cancel your active policy before purchasing the Cigna Essential Benefit Plan.

15. If I have multiple dependents, can I purchase the Cigna Essential Benefit Plan for only one of them?

If your sponsored dependents, family members or domestic helpers are to be covered then coverage is compulsory for all family members under the policyholders sponsorship. This is on the basis of their visa being issued in Dubai.

16. Where and how can I purchase the Cigna Essential Benefit Plan from?

You can visit our dedicated website www.cigna-me.com which contains all the information relating to the purchasing of the Cigna Essential Benefit Plan. You will need to complete the application form that is available online. This form requests you to complete personal details e.g., visa issue location, sponsor, and member (if different) name, date of birth, nationality etc. Once you have completed the form send it along with the other required documentation to the dedicated email address Sales.EBP@Cigna.com.

We are looking to improve this process and we are hopeful that in the very near future the application form will be available as part of an online process, with online credit card payments being accepted not long after that.

17. What happens after I submit my application?

Once you've sent and we have received your application we will send to your registered email address, within 5 working days, an official quote that will also contain the premium payment instructions, should you wish to proceed with the purchase.

18. What happens after I have paid the premium and sent proof of payment to you?

Once we have received the premium payment and all the compliance checks are complete, we will start the process of setting up your policy. You should allow up to a further 14 working days from the date of when payment is received to receive your policy documents.

19. What documentation do I need to submit to purchase the Cigna Essential Benefit Plan?

To purchase the Cigna Essential Benefit Plan, we would require:

- I. Completed application form
- II. Emirates ID copy for policyholder and member
- III. Passports copy for policyholder and member
- IV. Visa copy for policyholder and member
- V. Previous certificate of Insurance (if applicable)
- VI. Salary certificate

20. Where can I send any queries that I may have on my application or on the Cigna Essential Benefit plan?

You can email Sales.EBP@Cigna.com, where our dedicated team will be able to answer all of your queries.

21. If I purchase a Cigna Essential Benefit Plan, how long is the policy active for?

Our Cigna Essential Benefit Plan is active for 12 months from the policy effective date.

22. What currency is the Cigna Essential Benefit Plan in?

The Cigna Essential Benefits Plan is available in AED only.

23. How can I pay for the Cigna Essential Plan?

Firstly, you will need to follow the Cigna Essential Benefits Plan purchasing process as explained on our website. Once all information is submitted, you will receive a proposal with the premium payment instructions. Currently, payment is accepted through bank transfer only and is annual payment upfront only.

24. Is the premium for the Cigna Essential Benefit Plan the same for everyone?

The premium for Cigna Essential Benefit Plan is dependent on either your salary and/or your status. For example, any Low-Salary Band worker (LSB), defined as someone who earns less than AED 4,000 a month, is eligible for the index rate, as is anyone who they sponsor.

For anyone who earns more than AED4,000 a month or is sponsored by someone who earns more than AED4,000, except for domestic workers, unless they themselves earn more than AED4,000, are eligible for the age-banded male/female rates.

Please note the in-force rates are available on our website and are subject to yearly changes.

25. After purchasing a Cigna Essential Benefit Plan, when does the policy become active/when can I use my policy?

Your policy will be active the day after the expiry of your existing policy, as confirmed by your Certificate of Insurance. This is on the assumption that there is not a significant break in cover e.g., greater than 30 days. If you haven't had any previous insurance, then the effective date would be from the date that all compliance checks have been carried out and cleared and premium payment has been received.

26. For payment of premiums, if the payee is different from the policyholder (PH), what documentation is required to process the payment?

The below requirements are mandatory:

- I. Passport of both PH and payee
- II. Visa and EID copies of both PH and payee
- III. If the Visa of the PH is not sponsored by the spouse as payee – marriage certificate is required.
- IV. Sibling as payee – birth certificate is required

Company as payee:

- I. Visa of the PH should be sponsored by the company, if not, employment letter is required.
- II. A document / affiliation letter is required to link the visa sponsor company to the Payee company
- III. Trade license
- IV. VAT Certificate (when applicable)

Employer (can be the manager) as payee if funds is coming from a personal account:

- I. Passport of both PH and payee
- II. Visa and EID copies of both PH and payee
- III. The payee should have the same visa sponsor with the PH, if not, the payee's name (as manager) should be stipulated in the trade license of the company (visa sponsor of PH). If this is not the case, employment letter is required for both.

Supplying this information does not automatically guarantee that payment will be accepted.

27. If I purchase a Cigna Essential Benefit Plan policy, will I receive a 'Welcome pack'?

Yes. As part of purchasing a Cigna Essential Benefit Plan policy you will receive a comprehensive welcome pack. This will consist of the welcome email with either attachments or a weblink to the following:

- I. A multi-lingual member guide that includes your benefits, how to find a provider, how to access care, how to contact us, how to make a complaint and a list of policy exclusions. The guide will be in English, Arabic, Tagalog, Hindi and Urdu.
- II. Network list
- III. Policy terms & conditions
- IV. How to use our app flyer

28. Can I cancel my policy mid-year?

Yes, it is possible to cancel a policy mid-year in the event of visa cancellation, new insurance or in the unfortunate event of death. Any deletion/cancellation request must be accompanied by the required evidence e.g., visa cancellation, proof of new insurance, death certification, without it we will not be able to process the deletion/cancellation.

Approved deletions/cancellations will be done on a pro-rata basis. Any eligible premium refund will be based on the remaining unused premium on a pro-rata basis – premium less claims incurred x remaining policy period / policy period. The remaining policy period will consider the cancellation date plus a 30-day grace period. Any cancellation date on or after the 15th of the month will be counted as the entire month with the cancellation date calculated from the following month.

For example,

A member with a policy effective from 1st January, who has claimed AED 230, cancels their visa and insurance from 15th June. A 30-day grace period is applied until 15th July. As this is the 15th of the month the cancellation will be calculated from 1st August.

Premium AED 730

minus

Claims AED 230

= AED 500

Remaining policy period - 5 (August → December)

Policy period - 12 (Jan-Dec)

$500 * 5 / 12$

AED 208

29. I have an active Cigna Essential Benefit Plan; can I add on my dependents mid-year?

Yes, it is possible to add dependents mid-year. You can contact our dedicated team at Sales.EBP@Cigna.com, and they would be happy to assist.