



# **CIGNA HEALTHGUARD<sup>SM</sup>**

## **TABLE OF BENEFITS SUMMARY**

**For Individuals residing in the Emirate of Dubai  
and the Northern Emirates**

[www.internationalinsurance.com](http://www.internationalinsurance.com)

**Together, all the way.<sup>SM</sup>**



This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine your (product) policy in detail to be certain of precise terms, conditions and coverage.



## HEALTHGUARD PLAN BENEFITS

Our Healthguard plans comprise of three levels of cover. The Regional plan provides coverage within the countries of the Gulf Cooperation Council (GCC), other Middle East countries and Asia (excluding Singapore, Hong Kong and China).

The International and International Plus plans provide cover Worldwide excluding the USA as standard, however, you may select the Worldwide including the USA coverage additional option.

The table below details the level of cover you can choose. All benefits detailed as 'Paid in full' are subject to the overall annual benefit maximum with the exclusion of the Medical Evacuation and Repatriation service benefits. All the outpatient benefits detailed as 'Paid in full' are also subject to any Co-Pay amounts if you have selected an optional Co-Pay in relation to any outpatient treatment.

All amounts apply per beneficiary per period of cover (except where otherwise noted).

Our plans are designed to cover for inpatient, daypatient, accommodation costs, outpatient care and treatments, as well as cover for cancer, maternity, mental health care and much more. In addition to the core medical offering, you have the possibility to add our Healthy Connect and Mother and Baby Care optional modules.

Please note benefit limits displayed in USD (\$) are for illustrative purposes only and have been rounded.

Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features	Annual overall benefit	AED 2,750,000 (\$750,000)	AED 7,350,000 (\$2,000,000)	Unlimited
Network and Coverage	Healthcare provider network in the UAE	Select your Network Tier from the 4 choices: General General Plus Comprehensive excluding American Hospital Dubai (AHD) Comprehensive		
	Network of healthcare providers	Direct payment to providers in the UAE  Out of network penalty in the UAE - 20%	Direct payment to providers in the UAE  Out of network penalty in the UAE and the USA - 20%	
	USA area of coverage option	Not applicable	Worldwide excluding the USA or; Worldwide including the USA	
	Out of Area Emergency Cover	AED 180,000 (\$50,000)	AED 280,000 (\$75,000)	AED 500,000 (\$135,000)
Inpatient and Daypatient Benefits	Hospital charges for: nursing care, accommodation on a private room basis for inpatient and daypatient treatment and recovery room including emergency treatment.	Paid in full* Standard Private Room	Paid in full* Standard Private Room	Paid in full Standard Private Room

\* Paid in full means paid in full in accordance with the overall annual benefit maximum per beneficiary per period of cover.

Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features				
Inpatient and Daypatient Benefits	Hospital charges for: operating theatre, prescribed medicines, drugs and dressings and surgeons' and anaesthetists' fees on an inpatient and daypatient basis.	Paid in full*	Paid in full*	Paid in full
	Intensive care			
	Surgeons' and Anaesthetists' fees			
	Specialists' consultation fees			
	Transplant services for organ, bone marrow and stem cell transplants			
	Kidney dialysis			
	Pathology, radiology and diagnostic tests			
	Advanced medical imaging			
	Hospice and palliative care			
	Physiotherapy			
	Local road and air ambulance services Road ambulance only for Regional Plan			
	Emergency dental and gum treatment			
	Emergency mental health care			
	Cancer care			
	Cancer preventative surgery	AED 36,500 (\$10,000) 30% Co-Pay	AED 66,000 (\$18,000) 20% Co-Pay	AED 66,000 (\$18,000) 10% Co-Pay
	Companion Accommodation (per night)	AED 100 (\$28)	AED 100 (\$28)	AED 200 (\$56)
	Hospital accommodation for a parent or legal guardian (per night)	AED 500 (\$135)	AED 1,000 (\$270)	Paid in full
	Rehabilitation	AED 9,000 (\$2,500)	AED 18,000 (\$5,000)	Paid in full
	Home nursing	AED 9,000 (\$2,500)	AED 18,000 (\$5,000)	Paid in full
	Internal prosthetic devices/surgical and medical appliances	AED 150,000 (\$41,000)	Paid in full*	Paid in full
	External prosthetic devices/surgical and medical appliances	AED 10,000 (\$2,700)	AED 15,000 (\$4,100)	Paid in full
	Inpatient cash benefit (per night)	AED 400 (\$100)	AED 600 (\$150)	AED 900 (\$250)
	Non-emergency mental health care	AED 5,500 (\$1,500)	AED 7,500 (\$2,000)	AED 7,500 (\$2,000)

\* Paid in full means paid in full in accordance with the overall annual benefit maximum per beneficiary per period of cover.

Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features				
Standard maternity care	Routine maternity, childbirth and elective caesarean	AED 7,000 (\$1,900) 10% mandatory Co-Pay	AED 7,000 (\$1,900) 10% mandatory Co-Pay	AED 7,000 (\$1,900) 10% mandatory Co-Pay
	Medically necessary caesarean and complications arising from maternity and childbirth (non-life threatening)	AED 10,000 (\$2,700) 10% mandatory Co-Pay	AED 10,000 (\$2,700) 10% mandatory Co-Pay	AED 10,000 (\$2,700) 10% mandatory Co-Pay
	Complications arising from maternity and childbirth (Treatment for life threatening maternity conditions) and medically necessary termination	Paid in full*	Paid in full*	Paid in full
	Newborn Care Up to and including 30 days from newborn's birth	AED 150,000 (\$41,000)	AED 150,000 (\$41,000)	AED 150,000 (\$41,000)
	Congenital conditions and birth defects (life threatening)	AED 150,000 (\$41,000)	AED 150,000 (\$41,000)	AED 150,000 (\$41,000)

Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features				
Outpatient Benefits	A Co-Pay (if selected) applies to all outpatient care benefits	Choose your Co-Pay option for Outpatient visits: 0% 10% up to a maximum of AED 50 (\$14) per visit 20% up to a maximum of AED 100 (\$28) per visit		
	Consultations with medical practitioners and specialists	Paid in full*	Paid in full*	Paid in full
	Surgeons' and Anaesthetists' fees			
	Kidney dialysis			
	Outpatient maternity Maximum of 8 visits to obstetrician			
	Pathology, radiology and diagnostic tests			
	Advanced medical imaging			
	Physiotherapy treatment Maximum of 15 visits for Regional Plan Maximum of 30 visits for International Plan			
	Osteopathy and chiropractic treatment Combined maximum of 10 visits for Regional Plan Combined maximum of 15 visits for International Plan			
	Emergency dental and gum treatment			
	Child vaccinations and immunisations			
	Diabetes screening			
	Cancer screening			
	Hepatitis C Virus screening			
	Treatment for accidental hearing loss			
	Hearing and vision aids and vision correction by surgeries and laser in a medical emergency			

\* Paid in full means paid in full in accordance with the overall annual benefit maximum per beneficiary per period of cover.

Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features				
Outpatient Benefits	Acupuncture	AED 3,500 (\$1,000)	Paid in full*	Paid in full
	Restorative speech therapy	AED 9,000 (\$2,500)	AED 18,000 (\$5,000)	Paid in full
	Prescribed drugs and dressings	AED 9,000 (\$2,500)	AED 18,000 (\$5,000)	Paid in full
	Rental of durable equipment	AED 9,000 (\$2,500)	AED 18,000 (\$5,000)	Paid in full
	Routine adult physical examination	AED 550 (\$150)	AED 1,100 (\$300)	AED 1,650 (\$450)
	Adult vaccinations	AED 2,000 (\$550)	AED 7,500 (\$2,000)	Paid in full
	Well child tests	AED 9,000 (\$2,500)	Paid in full*	Paid in full
	Annual routine tests for children aged 15 or younger	AED 9,000 (\$2,500)	Paid in full*	Paid in full
	Preventative dental treatment	AED 550 (\$150)	AED 1,100 (\$300)	AED 1,650 (\$450)

Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features				
Medical Evacuation and Repatriation service	Medical Evacuation	Paid in full	Paid in full	Paid in full
	Medical repatriation			
	Repatriation of mortal remains			
	Travel costs for accompanying person			
	Compassionate visits - travel costs Up to a maximum of 5 trips per lifetime Up to the maximum amount shown per period of cover	AED 3,500 (\$1,000)	AED 4,500 (\$1,250)	AED 4,500 (\$1,250)
	Compassionate visits - living allowance costs Up to the maximum amount shown per day for each visit with a maximum of 10 days per visit	AED 600 (\$150)	AED 750 (\$200)	AED 750 (\$200)

\* Paid in full means paid in full in accordance with the overall annual benefit maximum per beneficiary per period of cover.





# OPTIONAL COVERAGE

## HEALTHY CONNECT



### Healthy Connect

In addition to our core medical offering, our Healthy Connect optional module includes a wide range of benefits that will help you take control and pro-actively manage the health and wellbeing of you and your family. The benefits range from comprehensive dental treatment, eye examination, enhanced health screenings and tests, life management assistance and dietetic consultations. What's more, we understand that there are times when you would prefer to have treatment in familiar surroundings with family members close by; for those beneficiaries whose country of nationality is not the UAE, Healthy Connect also includes a Return home cash benefit, making it possible to return home, should the need arise.

[Healthy Connect cannot be purchased on its own and is required to be purchased for all beneficiaries.](#)

Healthy Connect Optional Module		Regional	International	International Plus
<b>Key Features</b>				
<b>Wellness</b>	Enhanced adult physical examination	AED 1,500 (\$400)	AED 2,000 (\$550)	AED 3,500 (\$1,000)
	Screenings and tests	AED 2,750 (\$750)	AED 5,500 (\$1,500)	AED 11,000 (\$3,000)
	Homeopathy, Ayurveda and Chinese medicine	AED 3,500 (\$1,000)	Paid in full	Paid in full
	Dietetic consultations	AED 1,500 (\$400)	AED 2,000 (\$550)	Paid in full
	Life management assistance programme	Paid in full	Paid in full	Paid in full
<b>Vision Care</b>	Routine eye examination	Paid in full	Paid in full	Paid in full
	Expenses for: › Spectacle lenses; › Contact lenses; › Spectacle frames; › Prescription sunglasses; when all are prescribed by an optometrist or ophthalmologist	AED 600 (\$150)	AED 900 (\$250)	AED 2,000 (\$550)
<b>Return home cash benefit</b>	Return home cash benefit	AED 900 (\$250)	AED 3,000 (\$800)	AED 5,500 (\$1,500)
<b>Dental Care</b>	Annual benefit - maximum per beneficiary per period of cover	AED 4,500 (\$1,250)	AED 11,000 (\$3,000)	AED 24,000 (\$6,550)
	Preventative dental treatment No waiting period applies	Paid in full**	Paid in full**	Paid in full**
	Routine dental treatment After the beneficiary has been covered on the Healthy Connect module for 3 months			
	Major restorative dental treatment After the beneficiary has been covered on the Healthy Connect module for 12 months 20% Co-Pay applies			
	Orthodontic treatment After the beneficiary has been covered on the Healthy Connect module for 18 months 50% Co-Pay applies	Not covered	Paid in full**	Paid in full**

\* Paid in full means paid in full in accordance with the overall annual benefit maximum per beneficiary per period of cover.

\*\* Paid in full up to the overall annual Dental Care benefit maximum per beneficiary per period of cover.



# OPTIONAL COVERAGE

## MOTHER AND BABY CARE



### MOTHER AND BABY CARE

Mother and Baby Care provides enhanced cover for the expectant mother during and after pregnancy; including pre and post natal tests and examinations, routine maternity and homebirth, as well as newborn care and non-life threatening congenital conditions and birth defects, ensuring both mother and baby have access to a more comprehensive cover. This module can only be purchased upon policy inception or renewal in conjunction with the Core plan and is only available to a married female on the policy, being either the policyholder or the spouse of the policyholder, aged between aged between eighteen (18) and forty-three (43) years old\*

\*Terms and Conditions apply



Cigna Healthguard <sup>SM</sup> Plan Benefits		Regional	International	International Plus
Key Features				
Enhanced maternity care	Routine maternity, childbirth and elective caesarean 10% mandatory Co-Pay applies	AED 18,000 (\$5,000)	AED 25,500 (\$7,000)	AED 51,500 (\$14,000)
	Medically necessary caesarean 10% mandatory Co-Pay applies	AED 18,000 (\$5,000)	AED 36,500 (\$10,000)	AED 73,500 (\$20,000)
	Complications arising from maternity and childbirth (non-life threatening)	AED 150,000 (\$41,000)	AED 150,000 (\$41,000)	AED 150,000 (\$41,000)
	Homebirths	AED 1,000 (\$270)	AED 2,000 (\$550)	AED 4,000 (\$1,100)
	Newborn Care Up to and including 30 days from newborn's birth.	Paid in full*	Paid in full*	Paid in full
	Congenital conditions and birth defects (non-life threatening)	AED 36,500 (\$10,000)	AED 73,500 (\$20,000)	AED 140,000 (\$39,000)
	Outpatient maternity Maximum of 8 visits to obstetrician for Regional Plan Maximum of 12 visits to obstetrician for International Plan	Paid in full*	Paid in full*	Paid in full

\* Paid in full means paid in full in accordance with the overall annual benefit maximum per beneficiary per period of cover.



**NEED HELP?  
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