

**Presented to
Infoblox**

Welcome to your medical insurance policy

Agenda:

- About Daman Insurance Brokers
- About Cigna
- Cigna in ME Region, KSA and TPA.
- Types of Treatments (Out/In Patient)
- Direct access, members cards and reimbursement.
- Main benefits and exclusions.
- Added Value programs.
- Cigna Envoy application.
- Help lines and Customer Service.
- Questions and Answers.

About Daman Insurance Brokers

Daman Insurance Brokers L.L.C. is an independent Employee Benefits consultant and a direct insurance and reinsurance brokerage firm operating in Saudi Arabia, UAE, Oman, Jordan, Lebanon, Egypt, Qatar, Kuwait, Bahrain.

We provide advice about compensation, retirement planning, benefits, workplace health, wellness, employee assistance programs, surveying, benchmarking and other employee related services.

- <https://ins-aic.com>
- <https://www.linkedin.com/company/associatedinsuranceconsultants>
- <https://www.facebook.com/associatedinsranceconsultants>

Escalation Matrix



YOU

Contact your account manager

Moneer Alhamoud
m.alhamoud@ins-aic.com
+966 59 709 4321

If you are not satisfied

Mohammed AlShayeb
m.alshayeb@ins-aic.com
+966 51 002 5182


If you are still not satisfied

Jehad Abulkhair
j.abualkhair@ins-aic.com
+966 55 705 8054


About Cigna


The Cigna Group - our global expertise positions us to best serve you.

The Cigna Group is a global health service company committed to creating a better future built on the vitality of every individual and every community. With a heritage of over 230 years, we provide healthcare, clinical management and wellness programs to employers, individuals and governments around the world.

 Headquarter:
Bloomfield, Connecticut in USA

 Learning from operations in **30+ countries and jurisdictions.**

 Every single one of **our 189+ million customers** worldwide matters.


 Our **70,000+ Cigna Healthcare employees** helping improve the health, wellbeing & sense of security of our customers



 **189 million customer relationships** throughout the world

 Cigna Healthcare is a Fortune 12 company with total revenue of **US 195.3 billion in 2023**

 Teams speak your language **Over 30 globally.**

 We stay close to you, with **a global network of over 1.8 million** health care professionals, clinics & facilities.



Cigna in ME Region, KSA and TPA.

Our local capabilities makes sure we understand your needs.



In the Middle East for over **20 years**.



ME regional team of over **1,000 Cigna Healthcare employees**.



Over 150,000 customers in the Middle East across **800+ client relationships**.



ME regional Customer service, claims reimbursement, clinical case management/preapproval, compliance, eligibility.



We stay close to you, with a **global network of over 1.8 million** health care professionals, clinics & facilities. 5,000+ local network of providers in the region.



Cigna Insurance Saudi Arabia - powering progress in the KSA with global healthcare expertise and local knowledge.



Rely on Cigna Insurance Saudi Arabia to make health and wellness simple.



Breaking ground by becoming the first international health insurer to receive a branch license in Saudi Arabia.



Building upon 20 years of experience providing international health and wellness services for companies in Saudi Arabia.



Count on impeccable service for employers, brokers, and employees.



Focusing on wellness creates healthier employees – and bottom lines.



Leveraging technology makes it easier for employees to access health support and information – 24/7.



Feel confident knowing you are backed by a company with 189 million customers around the world.



Who is TCS?



Cigna Insurance Saudi Arabia has partnered with Total Care Saudi (TCS) is a leading Third Party Administrator (TPA) in the Kingdom of Saudi Arabia.

TCS is dually licensed and accredited by the Saudi Arabian Monetary Agency (SAMA) and the Council of Cooperative Health Insurance (CCHI).

TCS contracts with over **2500 healthcare providers** in KSA

Types of Treatments (Out/In Patient)

Treatments Types:



Out-patient

Regular visits without admission to stay in the hospital for treatments



In-Patient

Admission required for a night or more in the hospital for treatment

Direct access in/out KSA, members cards and reimbursement

Wherever you go...we'll be there for you.



Over
2,500
providers
in the Kingdom.



**Cashless
access**
to healthcare – in
and out-patient
direct billing.



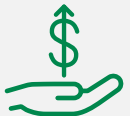
**SMS
notifications**
in the KSA to help
you track pre-
authorization
requests.



Dedicated clinical team monitor cases to provide support for:

- High cost, complex medical conditions and long-term admissions.
- Second opinion through the decision support program.
- Chronic condition management.
- In hospital nurse case management.
- Wellness requirements.

Visit our in-network medical providers:



**Direct payment
facility.**



**No claim forms to fill, no
documents to send.**



**Get convenient
access to
medication**



**Pre-approvals are
arranged by the
network medical
provider.**

Direct Access in KSA:

Find health care provider
From the providers list.

Appointed provider will validate your eligibility.

Your resident permit "Iqama" or the national ID is the required identification at the point of service to be presented.

You'll pay deductible – Outpatient
as applicable in the Table of Benefits

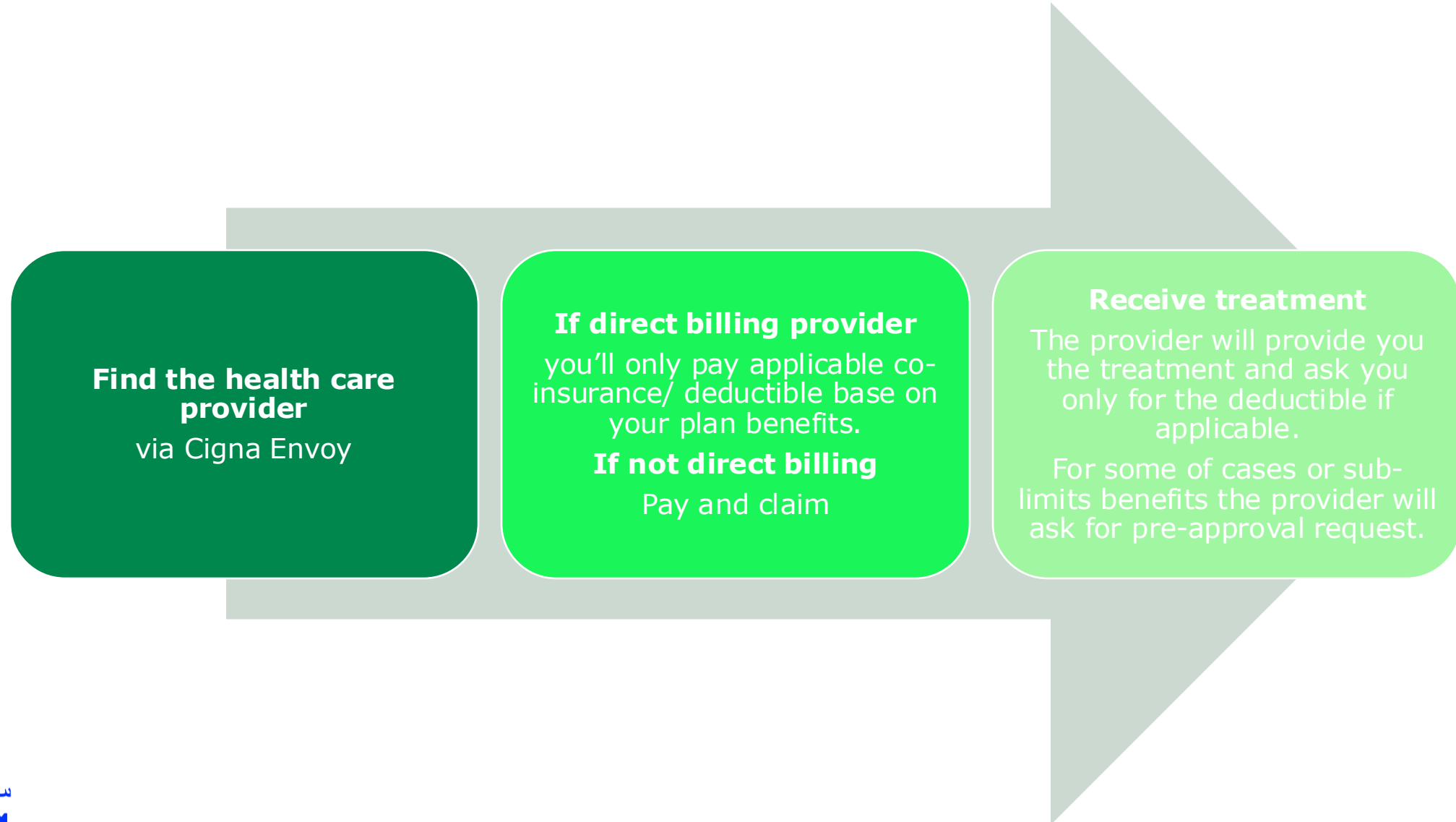
Receive treatment

The provider will provide you the treatment and ask you only for the deductible if applicable.

For some of cases or sub-limits benefits the provider will ask for pre-approval request.

You'll receive SMS notification that approval request have been received and another SMS notification after the request is processed.

Accessing care out KSA:



Membership cards

Within KSA and GCC



Served in KSA by



TOTAL CARE SAUDI

Member Name: FirstName Initial LastName
Policy Holder: ABC XYZ Corporation Limited
Date of Birth: DD/MM/YYYY **Sex:** M/F
Member No: 123-4567890 **Policy No.:** 123456
Cigna Healthcare ID: 123456789-01 **Room:** 123456
Card Validity: DD/MM/YYYY **To:** DD/MM/YYYY
Network: NTW1 **Class:** 123

Patient Share:
- Hospital: 20% Max SR 300 (Ref No: - XX1)
- Clinic: 20% Max SR 100 (Ref No: - XX2)
- Unified: 20% Max SR 75 (Ref No: - XX3)
Source of Business: ME/NA/EU

Served by Neuron in the UAE and Cigna Healthcare in the GCC



Contact us:
KSA Toll-Free: 800 1000 244
KSA: +966 115 128877 **Oman:** 800 74256
UAE: 800 1 CIGNA (800 1 24462) **Qatar:** 00800 100398
Kuwait: +965 22069101 **Bahrain:** 800 11309
International 24-hr Helpline: +44 (0) 1475 788618

Claims Submission:
Login to: <https://customer.cignaenvoy.com>
Claims Email: ContactUsKSA@Cigna.com
Office: Building S4, ROSHN Front - Business Area, Airport Rd, PO Box 13413, Riyadh, Kingdom of Saudi Arabia
This card is not valid unless accompanied by valid ID proof.


920001177 للملاحظات حول الخدمة المقدمة الرجاء الاتصال على
For remarks about the service provider call 920001177



Scan the QR code to Login to the Cigna Envoy website



International



24-HR International Helpline Number:
+44 (0) 1475 788618
US Only: 1 800 253 7052
US Only: 1 800 768 1725
Middle East only 800 03 20 406

RxBIN	17010
RxPCN	0216INTL
RxGRP	P47A
Issuer	(80840)

Policy Holder: ABC XYZ CORPORATION LIMITED
Member Name: FIRSTNAME INITIAL LASTNAME
Member No: 12345678901

Provider Network: Cigna Healthcare PPO



Away From Home Care

All benefits are subject to verification of eligibility, definitions, exclusions and contract limitations. Card possession does not certify eligibility or benefits.

Send US Claims to: Cigna International, PO Box 15050
Wilmington DE 19850 USA, Payor ID #62308
Fax: Inside US: 1 800 243 6998 or 1 302 797 3150

Send all other Claims to: Cigna International, 1 Knowe Road
Greenock, Scotland PA15 4RJ
Fax: 1 800 262 2471 or +44(0)1475 492424

Cigna Email/Web: iceme@cigna.com / www.CignaEnvoy.com

To be used within GCC for accessing care on direct billing.

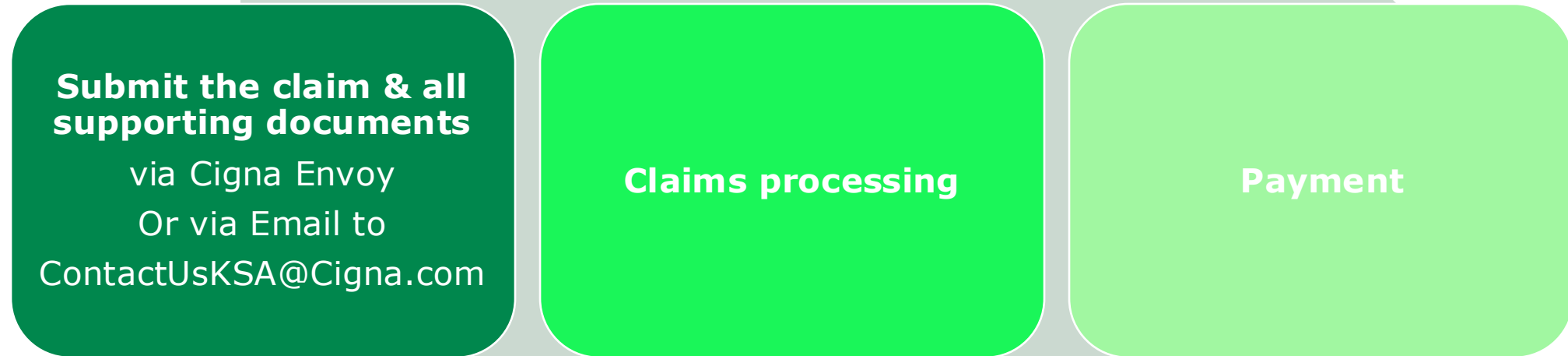
To request another soft copy of the card, send an email to ContactUsKSA@Cigna.com

To be used to access care outside the GCC.

The card will give access to direct billing within the Cigna Healthcare international network.

Can be downloaded using the **Cigna Envoy** application.

Reimbursement Process



Important notes:

- Claims Processing and Payment within 15 working days (subject to full submission)
- All supporting documents to be submitted - depends on the cases - such as:
- Reimbursement form, Medical reports, lab results ...etc.
- Proof of payments and breakdowns to be provided.
- IBAN / Bank Certificate info.

Main benefits and exclusions

THE SCOPE OF YOUR HEALTHCARE PLAN



Annual limit	SAR 1,000,000 / per member per year of insurance
Area of Cover	VIP: Area: IV (please refer to the TOB to see specific countries)
Cover	In-patient, Out-patient, Maternity, dental & Vision
Network in KSA	VIP: Network VIP
Common Exclusions	<ul style="list-style-type: none"> • Cosmetic treatment • Experimental Treatment • Injuries arising from professional sports. • Incidental Expenses

HEALTHCARE BENEFITS – INPATIENT

IN-PATIENT HEALTHCARE BENEFITS	*Coverage
Hospital Charges, Nursing, accommodation, consumables	Covered
Parental Accommodation (One parent, for children under the plan and underage of 18)	Covered
Companion Accommodation (based of medical necessity recommended by the treating doctor)	Covered
Surgical Procedures, Surgeon & Anesthetist fees	Covered
Physiotherapy & Rehabilitation	Covered
Radiotherapy, Chemotherapy, Oncology	Covered
Radiology, Pathology, Diagnostics	Covered
Organ Transplant	Covered
Private Ambulance	Covered
Psychiatric Care	Covered
International Emergency Services	Covered
Home Nursing Charges (if recommended by a specialist immediately & after in-patient hospital treatment)	Covered

*For full details please refer to the Table of Benefits



HEALTHCARE BENEFITS – OUTPATIENT

OUT-PATIENT HEALTHCARE BENEFITS	*Coverage
Out-Patient Deductible: <i>The selected co-insurance is applicable on any treatment which is received on an out-patient basis. This includes Maternity, Dental and Vision claims</i>	NIL
Prescribed Medicines, Drugs and Dressings : Inside KSA	<ul style="list-style-type: none"> • Branded medication : Covered NIL • Generic medication : Covered NIL
Prescribed Medicines, Drugs and Dressings : Outside KSA	Covered NIL
Cancer Treatment	Covered
X-rays, Laboratory Tests and Pathology.	Covered
Non-Surgical and Minor Surgical Procedures and Treatment	Covered
Alternative Therapies (Acupuncture, Chiropractic, Ayurvedic Chiropractor, Osteopathy & Homeopathy when administered by a licensed practitioner.)	Covered
Physiotherapy	Covered
Well Child Tests	Covered
Adult Travel Vaccinations	Covered
Psychiatric Care	Covered

*For full details please refer to the Table of Benefits

HEALTHCARE BENEFITS– MATERNITY

MATERNITY BENEFITS <i>OP deductible would be deducted as applicable</i>	*Coverage
Routine In-Patient This benefit is payable to eligible females covered under this plan.	SAR 15,000 per year of insurance
Routine Out-Patient This benefit is payable to eligible females covered under this plan.	Covered
Complicated In-Patient This benefit is payable to eligible females covered under this plan and includes non-elective Caesarean sections.	Covered
Complicated Out-Patient This benefit is payable to eligible females covered under this plan.	Covered
New-born Care Paid up to 30 days under the mother's policy for dependants.	Covered

*For full details please refer to the Table of Benefits

HEALTHCARE BENEFITS – DENTAL BENEFIT

DENTAL BENEFIT <i>OP deductible would be deducted as applicable</i>	*Coverage
Class One Investigative and Preventative <i>Treatment</i> . Benefits include: X-rays, Scale and Polish.	SAR 7,500 per year of insurance
Class Two Basic Restorative <i>Treatment</i> , Periodontal <i>Treatment</i> and <i>Treatment of Dental Injury</i> . Benefits include: Root canal <i>treatment</i> , extractions, surgical procedures, occasional <i>treatment</i> , anaesthetics, periodontal <i>treatment</i> .	
Class Three Major Restorative <i>Treatment</i> . Benefits include: Dentures – acrylic/synthetic, metal and metal/acrylic; crowns, inlays, mouth guard or occlusal splint	
Orthodontic Treatment Benefit applicable for members under the age of 18	

*For full details please refer to the Table of Benefits

HEALTHCARE BENEFITS– VISION BENEFIT

VISION BENEFIT <i>OP deductible would be deducted as applicable</i>	*Coverage
One eye examination per year of insurance by an Optometrist or an Ophthalmologist	SAR 3,000 per year of insurance
Expenses for: <ul style="list-style-type: none">• Lenses to correct vision• Eyeglass frames• Prescription sunglasses	

*For full details please refer to the Table of Benefits

HEALTHCARE BENEFITS – CHI

CHI HEALTHCARE BENEFITS	*Coverage
Circumcision for newborn baby boys	SAR 500
Ear piercing for newborn baby girls	SAR 300
Baby formula up to age of 24 months	<p>Covered</p> <p>This benefit will cover the following cases/conditions:</p> <ul style="list-style-type: none"> • Metabolic disorders. • Diseases of the national programme of newborns. • Early examination to reduce disability. • Allergy to milk or sugar. • Malabsorption issues. • Babies which are premature or underweight or under strengthened due to gestational age which need calories or boosters in the mother's natural milk. • Metabolic diseases.
Acquired heart valve damage	SAR 150,000
Alzheimer's	SAR 15,000
Disability	SAR 100,000
Autism	SAR 50,000
Hearing aids	SAR 6,000
Renal dialysis	SAR 180,000
Obesity	SAR 15,000 per year of insurance

*For full details please refer to the Table of Benefits

Added Value programs

Chronic medication refill program and delivery services –

Continuous care effortlessly



Managing chronic conditions should be effortless. Our chronic medication program will help you get more convenient access to medication.

Here's how we help you through our medication refill service.



Easy access to Chronic medication



Hassle free health management.



Keeping you up to date via SMS notification.



Medical prescription can extend 1-9 months back



Home address & mobile number of the insured



Dispensing of the medications could be up to 3 months or till the policy expiry date



You can attain your chronic medications by contacting us through



Email
ContactUsKSA@Cigna.com



Phone
800 100 0244

Anytime, anywhere, no matter how you feel today, TruDoc 24x7 can help you.

TruDoc provides you 24x7 access to highly trained and licensed doctors, wellness experts, psychologists and care coordinators to support you with non-life threatening, chronic and preventive care via voice/video calls and live chat. Our doctors practice evidence-based medicine to achieve the best clinical outcomes.



Round-the-clock access

24x7 unlimited access to licensed doctors by phone or video



Get prescriptions

Medication prescriptions including chronic refills



Convenient care

Pharmacy management it medication delivery, where available.



Mental health support

Unlimited access to psychologists and wellness experts.



Language options

Access to doctors who speak English. Arabic. Hindi & Urdu.



Ethical care

Honest, reliable 8 ethical medical advice based on NICE guidelines.



Download the TruDoc app



For any queries or clarifications call our 24x7 toll-free-number **800 100 0225**.

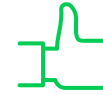
International Employee Assistance - We are here to support you.

Professionals are ready to assist you with any issue that matters to you and your family.



Topics include, but are not limited to:

- Improving family communication
- Harmony between work and home life
- Managing life changes
- Handling stress
- Surviving the loss of a loved one
- Managing anxiety and depression substance use
- Bullying and harassment managing workplace pressure couples' support
- Parenting
- Caring for an elder



Access is easy



The service is confidential



You're supported



Live assistance always available

Connect*For*Health

The monthly wellbeing webinars series

Cigna Healthcare, as your health and wellbeing partner, brings to you monthly webinars where experts share their knowledge and advice on topics that can help you manage your wellbeing and establish healthy habits.

- › **Accessible to all Cigna Healthcare brokers, clients and members.**
- › **Bringing experts to you.**
- › **Calendar is built based on your asks.**
- › **You can view recording of missed webinars.**

Some of the topics we have covered

1. Coping with stress and depression
2. Financial planning & the basics of investing
3. Ramadan: Healthy habits during fasting
4. Benefits of Yoga



Connect*For*Health

Cigna Healthcare's Wellbeing Webinar Series

Cigna Envoy application

Cigna Envoy



Submit and track claims!



Find a doctor, clinic out KSA



Submit your compliance data!



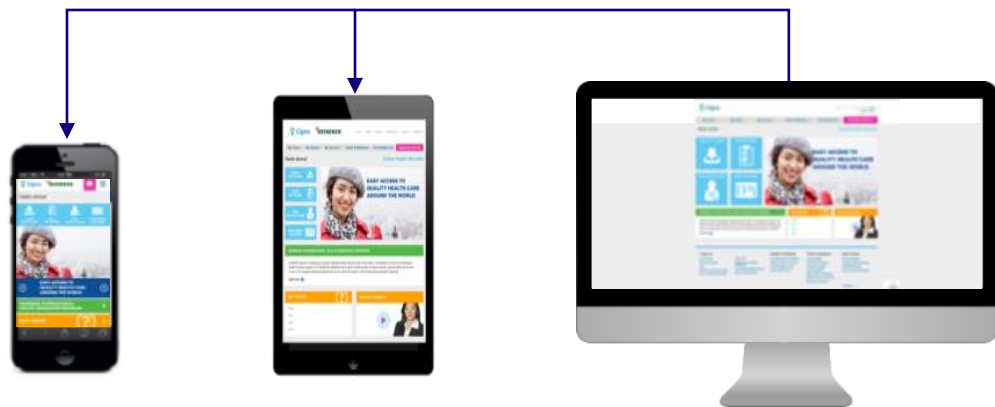
View plan design details



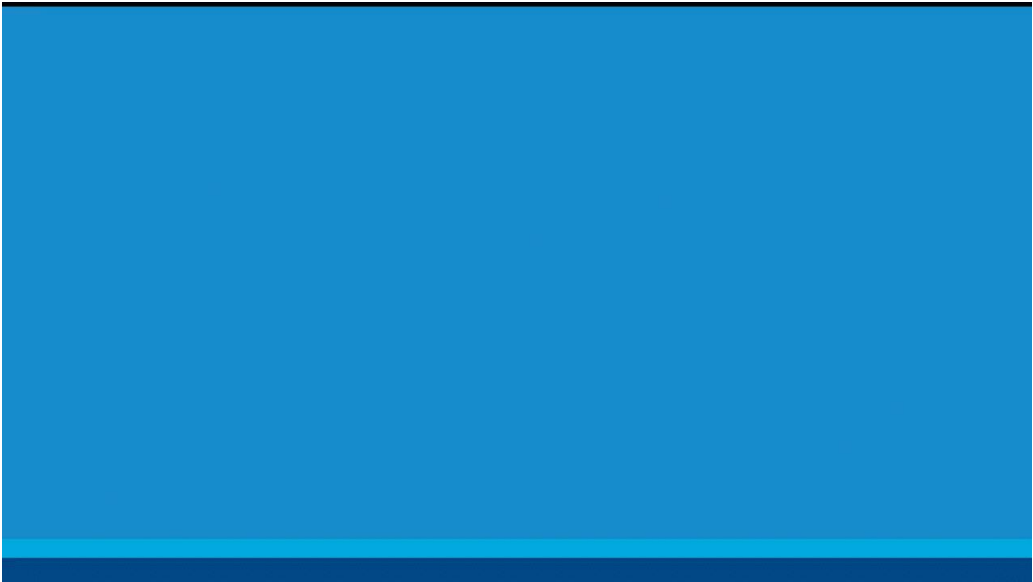
Health information at your fingertips



Reach us 24/7/365



Online tools for members
Any time, anywhere, any device



www.CignaEnvoy.com

Help lines and Customer Service

Your points of contact



Help lines

KSA toll-free Customer Service number **800 1000 244**

Out KSA Customer Service number **+44 1475 788618**



Customers service email address **ContactUsKSA@Cigna.com**

Customer inquiries	Certificate of coverage document	Insurance cards
Help access care	Following reimbursement claims	Resolve members issues



Helpline numbers can also be found on your cards and web portal



Cigna Worldwide Insurance Company Branch is registered in the Kingdom of Saudi Arabia under commercial registration 1010821439 and unified number 7030409622. Cigna Worldwide Insurance Company Branch is licensed and regulated by the Saudi Central Bank under licence number TMN/36/202301. Cigna Worldwide Insurance Company Branch is a branch of Cigna Worldwide Insurance Company, a company incorporated and registered in Delaware, USA with commercial registration 827693. The registered address is Building S4 ROSHN Front - Business Area, Airport Rd, PO Box 13413, Riyadh, Kingdom of Saudi Arabia



Questions and Answers

Thank you