

# MyCMSM

CMSM MOBILE APP

V2

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# MyCMSM

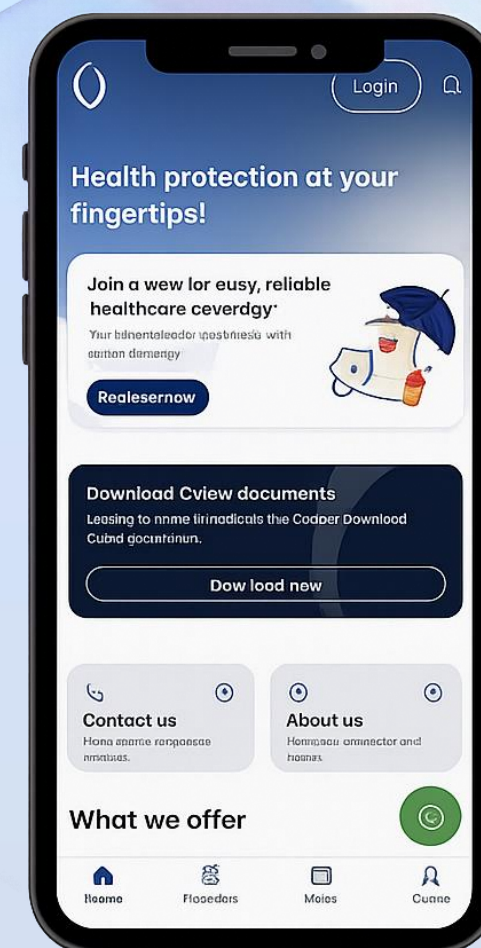
## App User Guide

Version 2.0 – May 2026

DATE OF PUBLICATION  
October 2025

DEVELOPPED BY  
Eurisko

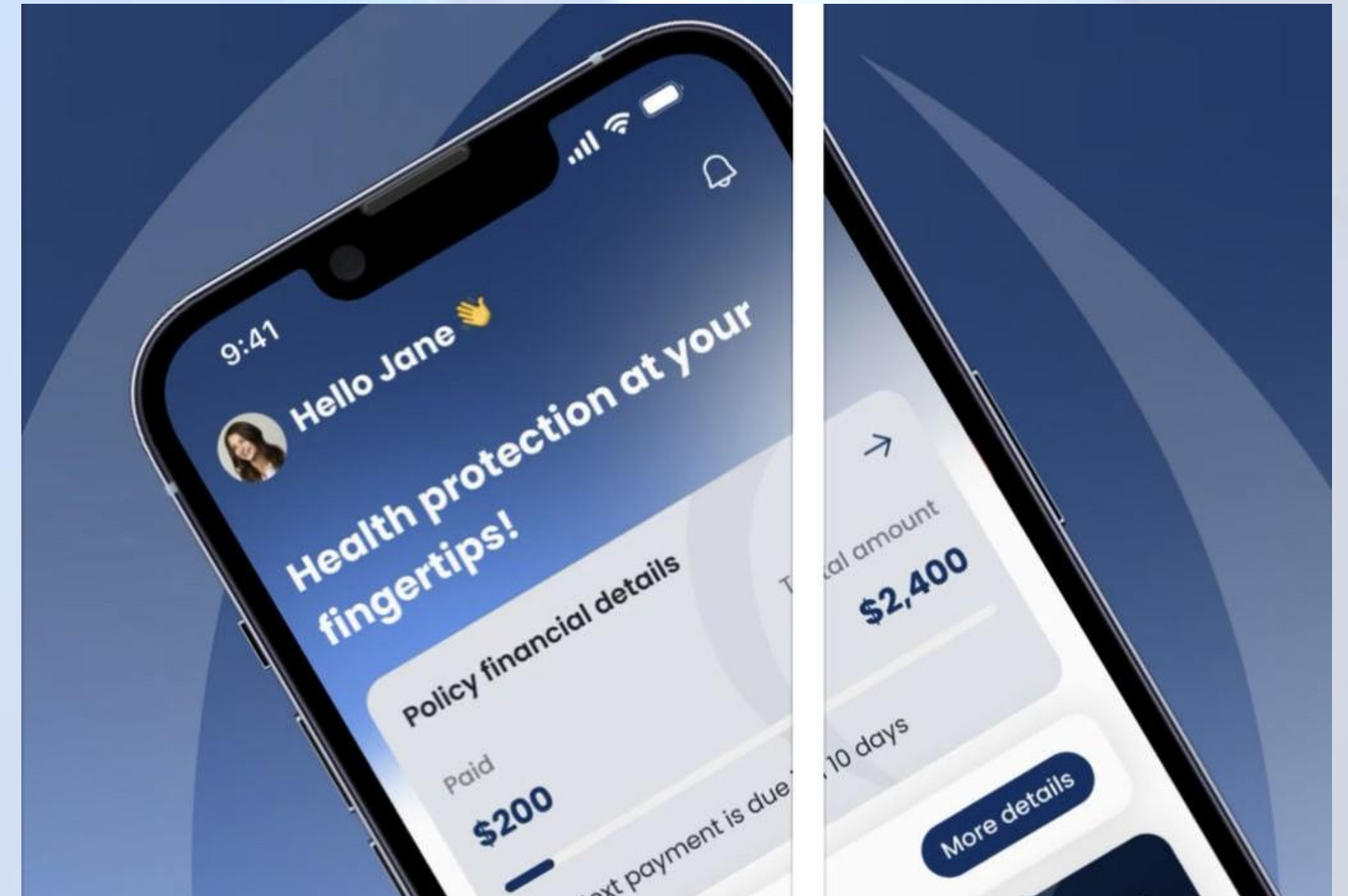
Get Started



# Welcome to MyCMSM

Thank you for choosing MyCMSM — your digital companion for accessing and managing your healthcare information anytime, anywhere.

This guide will walk you through the steps to install the app, create your account, and conveniently access your policy details.



# About MyCMSM

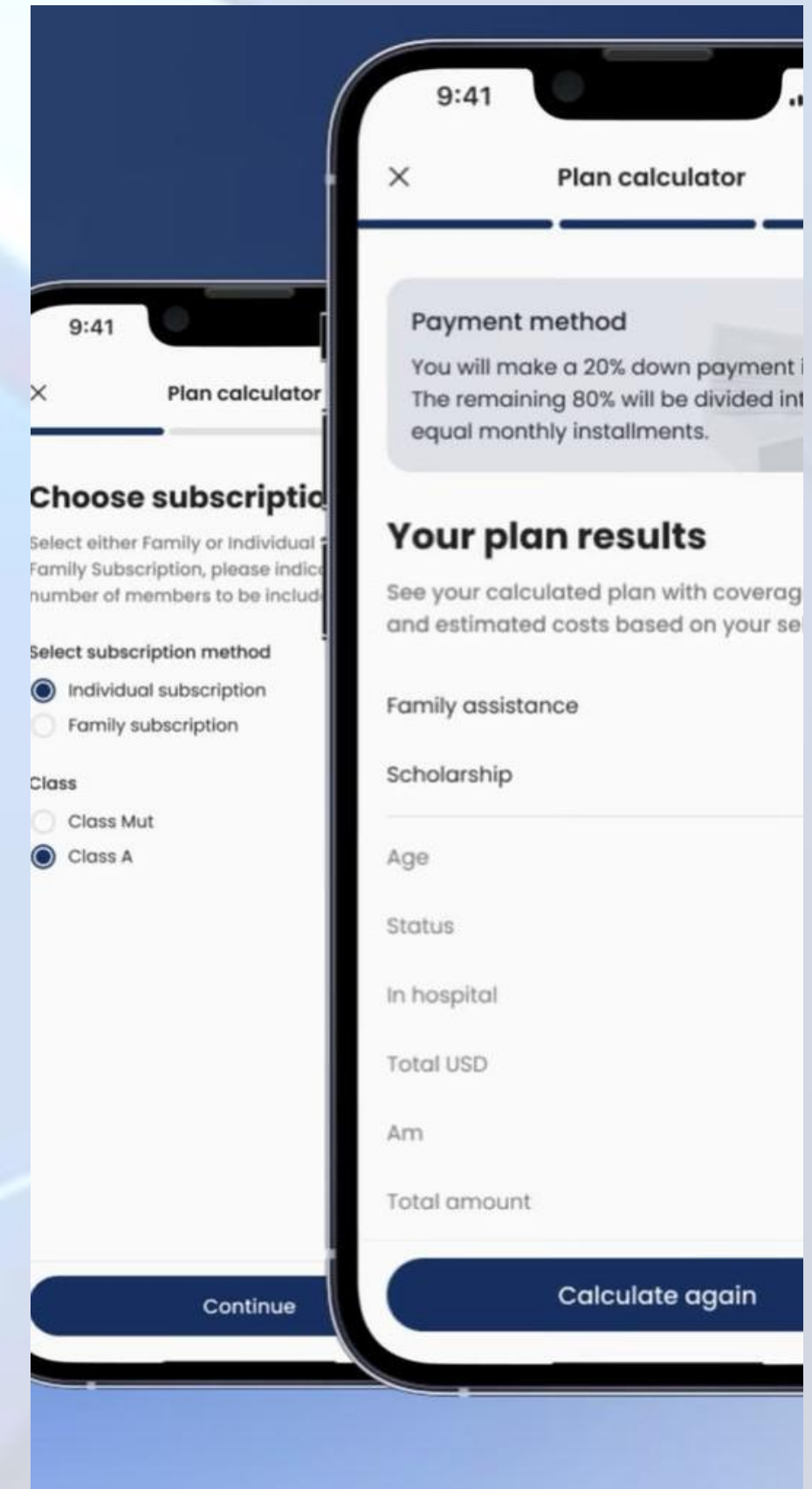
MyCMSM is a user-friendly mobile application designed for current and prospective adherents of the Caisse Mutuelle Socio Médicale (CMSM), one of Lebanon's leading mutual funds.

The app provides adherents with secure and convenient access to:

- Coverage details
- Claims tracking
- Healthcare provider directory
- Payment management

In addition, MyCMSM offers:

- Instant quotations through a built-in plan calculator
- Detailed information on available benefits and services
- Updates and announcements regarding new enhancements to CMSM's terms and conditions.



# Downloading and Installing MyCMSM

- ① Search for MyCMSM in the App Store (iPhone) or Play Store (Android phones).
- ② Install the app on your device.
- ③ Open the app: sign up or log in.

P.S.: You can change the application language to Arabic at any time for a more personalized experience.





## Set up your profile.



## Link your profile Biometrically for easy access.



Customize your notification settings. Press allow to receive notifications.



# Login

Join us to protect your future with our comprehensive Health Coverage.

Member ID

Password



[Forgot Password?](#)

 Enable biometric Login

☐

Login

Don't have an account? [Sign up](#)

ع

# Why CMSM

We offer In-Hospital, Ambulatory, Travel Coverage, and Clergy Medical Plans.

**"MyCMSM" Would Like to Send You Notifications**

Notifications may include alerts, sounds, and icon badges. These can be configured in Settings.

Don't Allow Allow

I'm insured, create my account

Welcome back, login

Continue as guest

DH

Find out more about your coverage

Access your personal membership details and benefits. Click to stay informed.

Personal information

Password & security

Enable Biometric

Language

Manage Notifications

Approvals

Home

Providers

Card

Claims

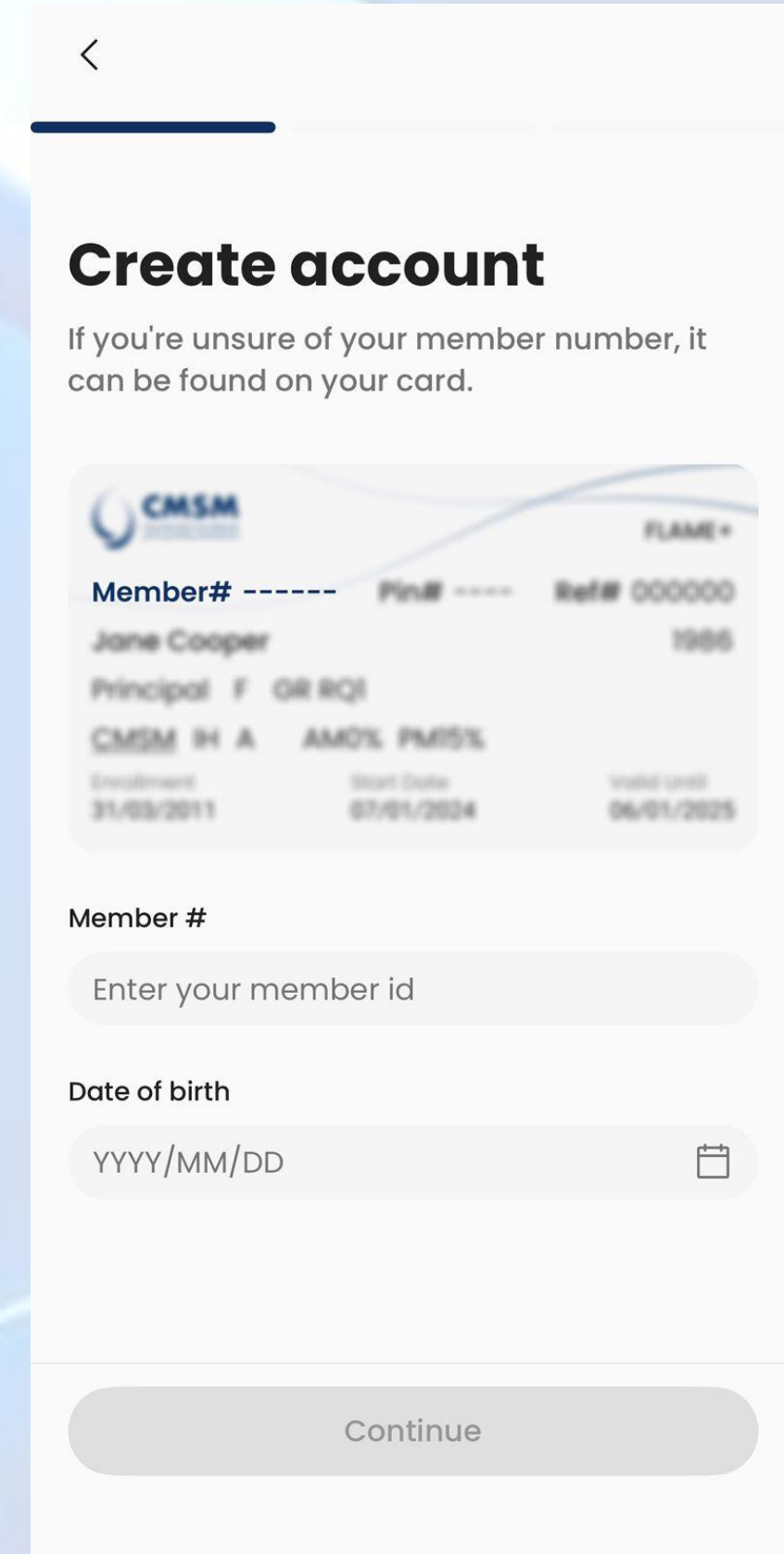
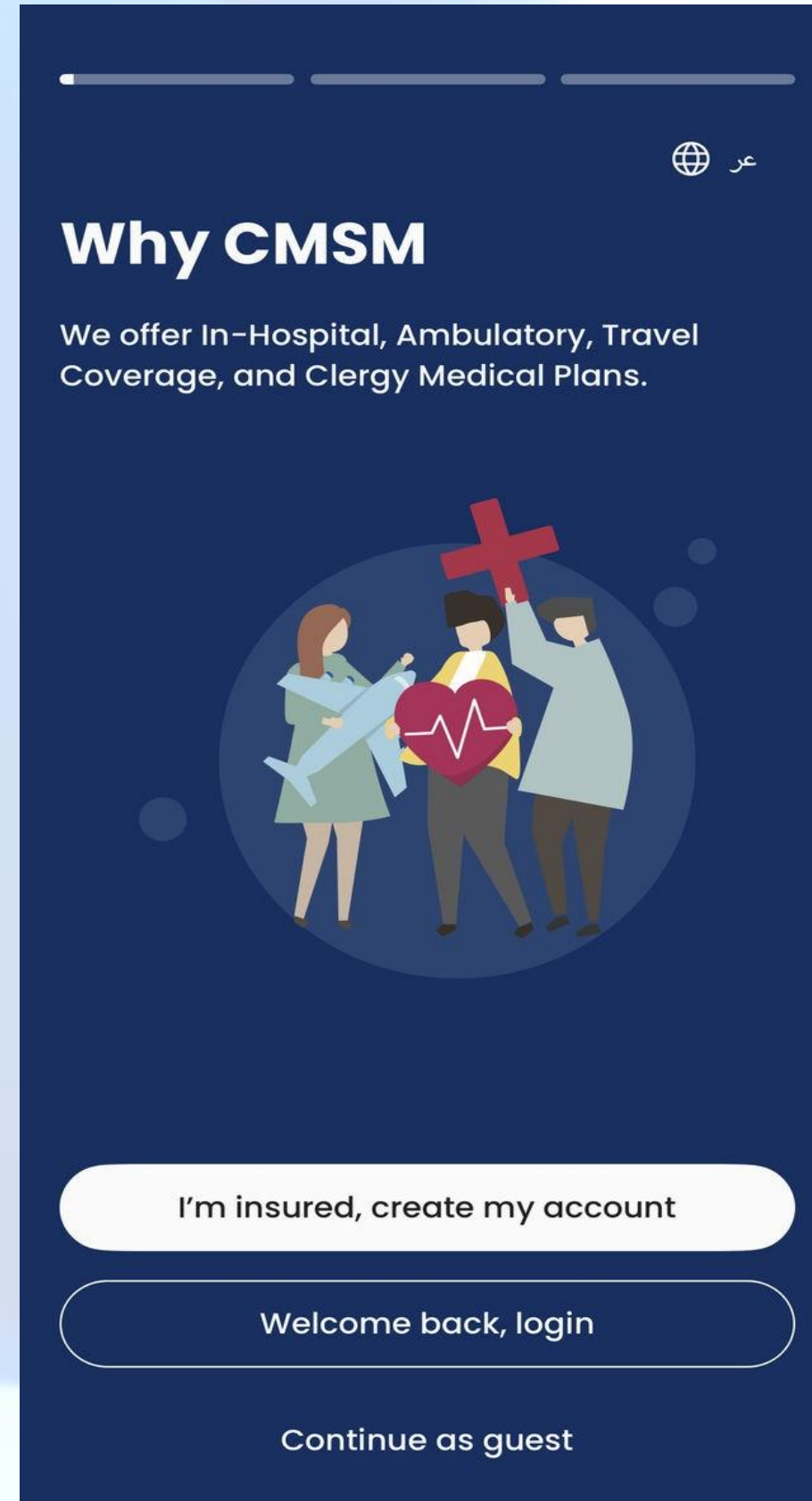
Account

# How to create an account?

On the Home Page, select: “I’m insured, create my account.”

- Enter your individual Number, which can be found on your CMSM membership card (located above your name).
- Enter your full Date of Birth in the format: YYYY/MM/DD.

Tap Continue to proceed



# Group members login

For group members, you are required to enter the PIN # found on your CMSM card next to your member #.

As a second step, you will need to confirm your phone number in order to receive the OTP via SMS.

<

## Create account

To verify your group coverage, enter the PIN printed on your card.



Member# 000000 PIN# ---- Ref# 000000  
Jane Cooper 1986  
Principal F GR RQI  
CMSM IH A AMO% PMIS%  
Enrollment 31/03/2011 Start Date 07/01/2024 Valid until 06/01/2025

Pin #

Continue

<

## Enter New Number

We'll use this number to verify your identity and keep your account secure.

New phone number

 +961

Continue

<

## Let's confirm it's you

Please enter the 6 digits verification code that was sent to your phone number \*\*\*\*\*246

Resend via SMS or Resend via WhatsApp in 59 seconds



Contact CMSM  
Phone number incorrect?  
Contact CMSM for help.



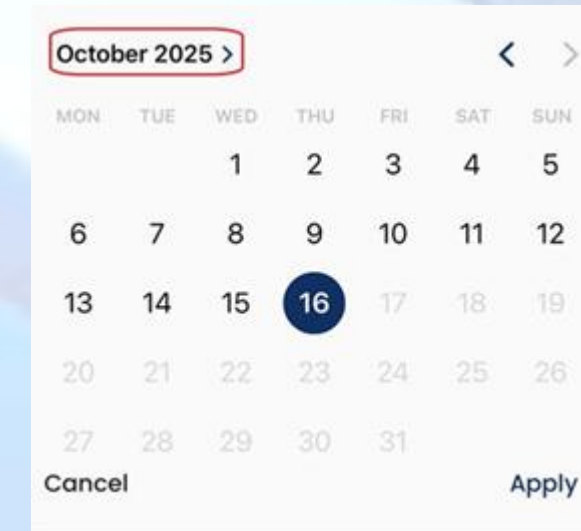
Continue

## How to Select a Date from the Calendar?

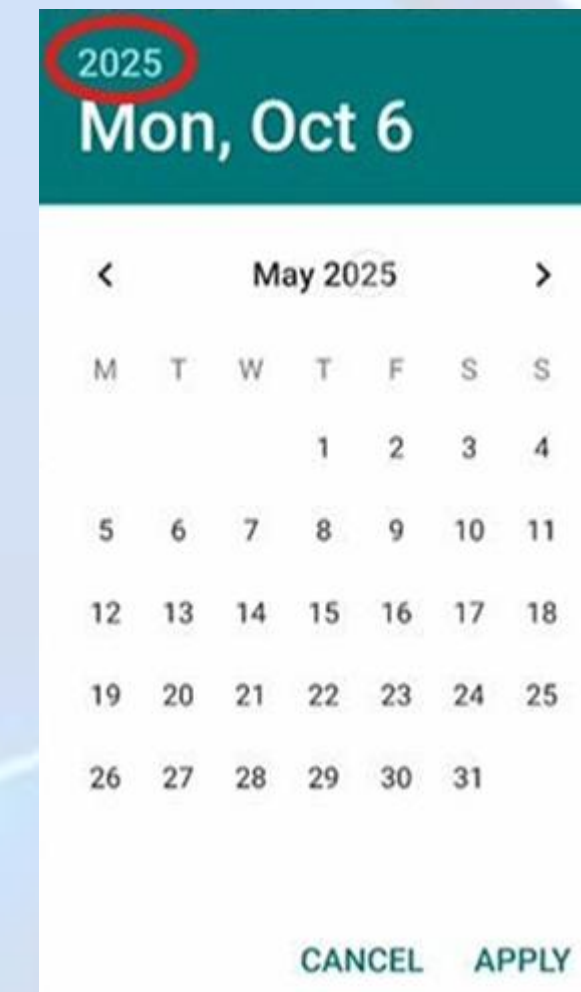
To quickly navigate through years and months, tap the circled area on the calendar.

This feature is available on both Android and iOS, as shown in the screenshots.

Apple / iPhone



Android





## Best Practices for Managing Errors

### ERROR MESSAGE!

#### “Invalid Member # or Date of Birth”:

If you receive this error, it may be due to one of the following reasons:

- The Date of Birth entered does not match the information registered in the CMSM system.
- The initial down payment has not yet been processed or collected.

Please verify your details or contact CMSM support for assistance.

Invalid Member ID or Date of Birth.  
Please check your details and try again.

### Create account

If you're unsure of your member number, it can be found on your card.



Member #

Date of birth

Continue



## ERROR MESSAGE!

**“Your account is temporarily locked, Please contact customer support”:**

If you receive this error, you can wait for 15 mins, the account will unlock automatically.

If you are not sure of your credentials (Username and/or password) you may at any time use **Forgot Password option.**

You define your phone number, receive the OTP and you will be redirected to the page where you can set another password.

Your account is temporarily locked,  
Please contact customer support

## Login

Join us to protect your future with our comprehensive Health Coverage.

Member ID

Password

Forgot Password?

Enable Biometric Login

Login

Don't have an account? Sign up



## ERROR MESSAGE!

“Invalid PIN code. Please check your details and try again”:

If you encounter this error while entering the PIN #, contact CMSM support for assistance.

 Invalid PIN code. Please check your details and try again.

## Create account

To verify your group coverage, enter the PIN printed on your card.

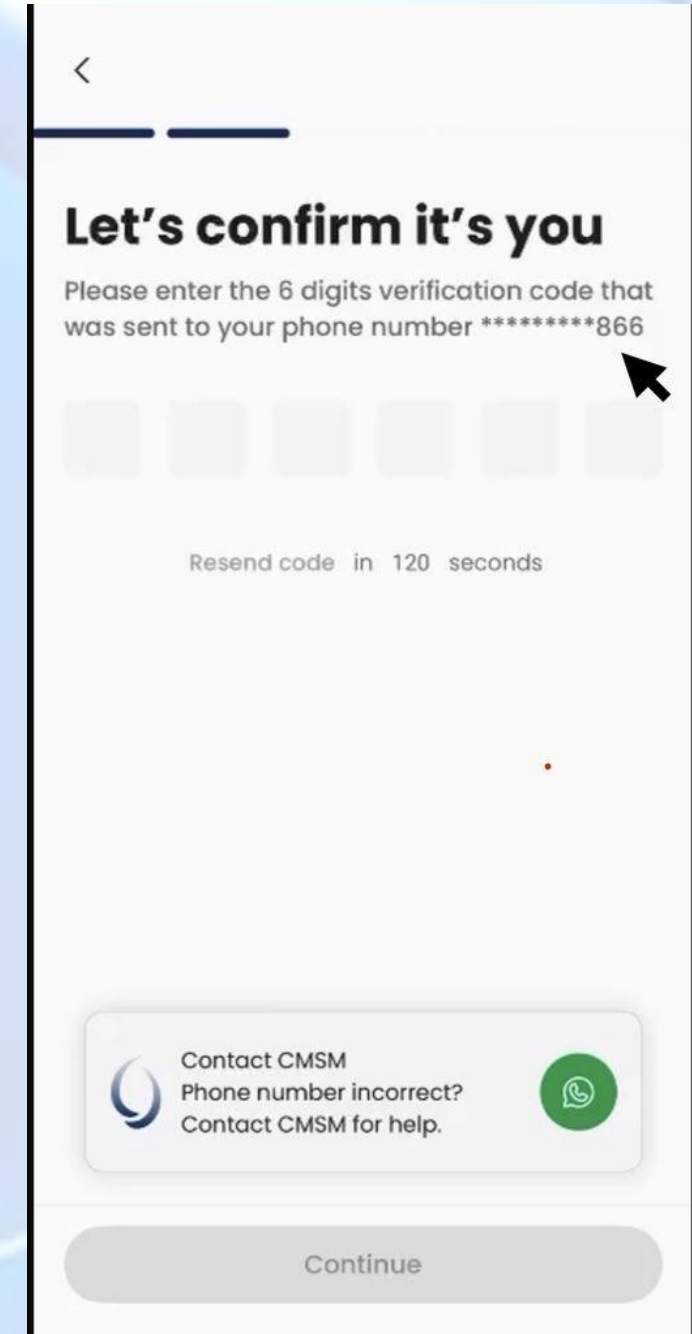


Pin #

Continue

## One-Time Password (OTP) Verification

- On the second page of account creation, a 6-digit OTP (One-Time Password) will be sent via SMS to the mobile number registered under your policy.
- You can verify the phone number by checking the last 3 digits displayed on the screen, as shown in the example screenshot.
- Once you receive the SMS, enter the 6 digits in the designated fields on the screen to proceed.



<

### Let's confirm it's you

Please enter the 6 digits verification code that was sent to your phone number \*\*\*\*\*866

Resend code in 120 seconds

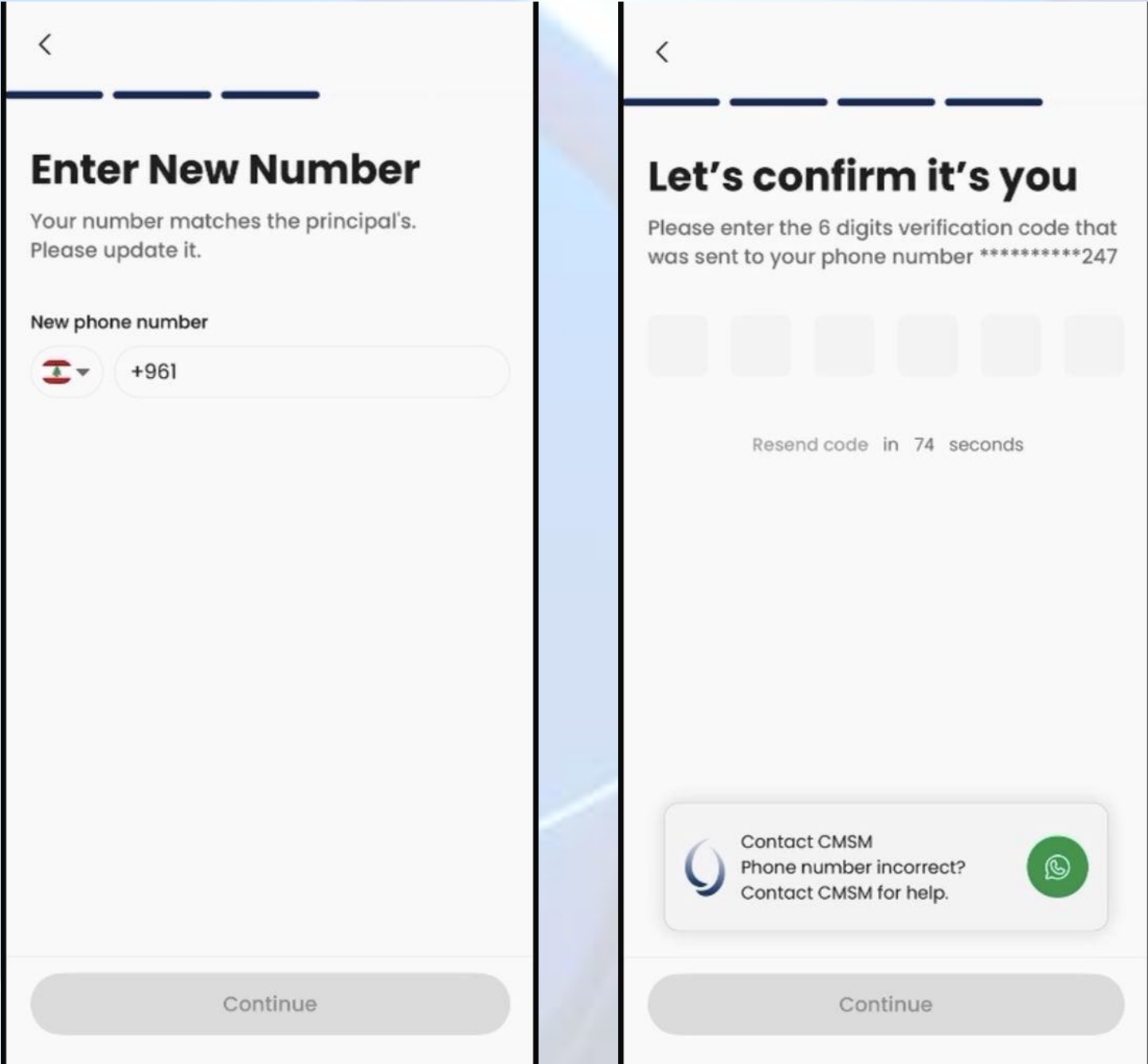
Contact CMSM  
Phone number incorrect?  
Contact CMSM for help.

Continue

## Dependents

- If you are registered as a dependent, after completing the OTP verification in the previous step, you will be redirected to a new page.
- On this page, you will be asked to enter a different mobile number, as each account must be linked to one unique phone number.
- Once entered, an OTP will be sent to this new number for verification.

Press Continue.



The image displays two sequential mobile application screens for account verification.

**Screen 1: Enter New Number**

- Header: <
- Title: **Enter New Number**
- Text: Your number matches the principal's. Please update it.
- Form: New phone number. Includes a dropdown menu showing a flag and the code +961, followed by a text input field.
- Footer: Continue button.

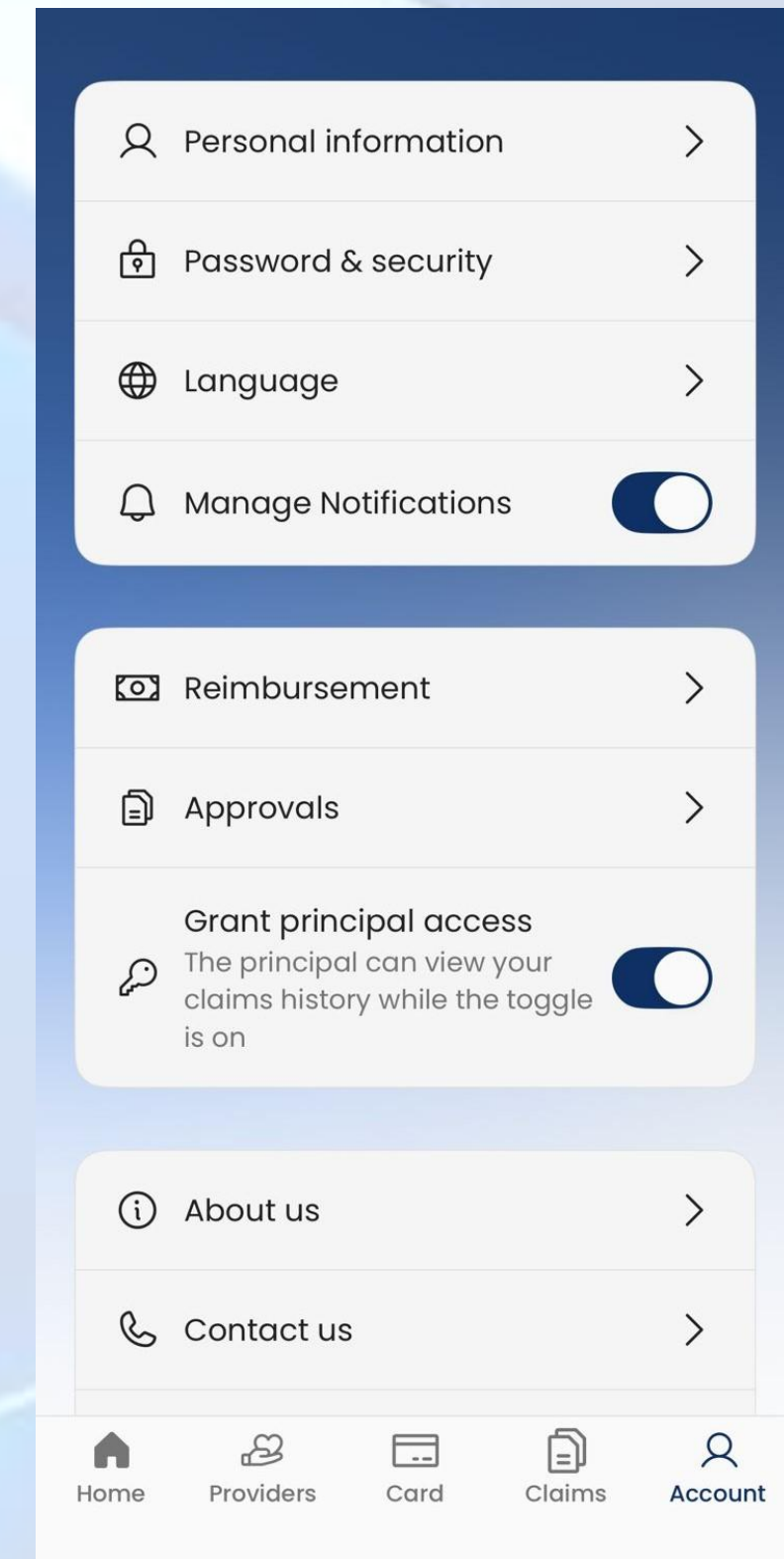
**Screen 2: Let's confirm it's you**

- Header: <
- Title: **Let's confirm it's you**
- Text: Please enter the 6 digits verification code that was sent to your phone number \*\*\*\*\*247
- Form: Six empty square boxes for entering the verification code.
- Text: Resend code in 74 seconds
- Footer: A box containing the CMSM logo, the text "Contact CMSM Phone number incorrect? Contact CMSM for help.", a WhatsApp icon, and a Continue button.

As a dependent or spouse, you have the option to show or hide your claims history from the principal adherent of the policy.

- If the toggle button is disabled, your claims history will be visible only to you and hidden from the principal member.
- If the toggle button is enabled, your claims history will be visible to the principal adherent under the same policy.

This feature gives you control over the privacy of your personal medical claims.



# Understanding the Dashboard

The dashboard is your main hub, providing quick and easy access to all your essential information.

## Main features of the dashboard

### FINANCIAL DETAILS

This section provides a complete summary of your financial information, including:

- Total policy amount
- Down payment details
- Scheduled payment amounts and due dates

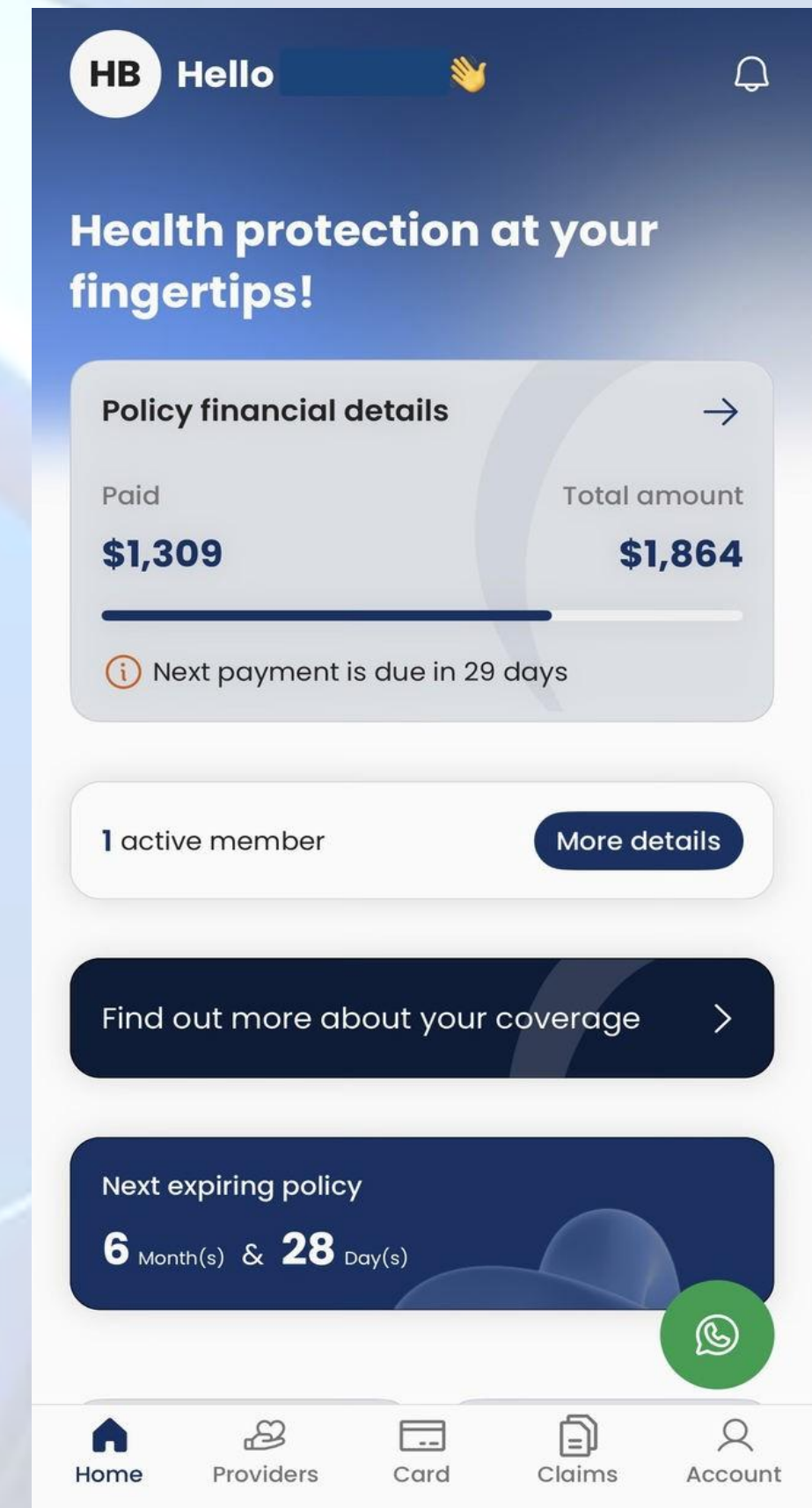
### COVERAGE INFORMATION

This section provides access to the following details:

- Member Information
- Policy Details
- Coverage Information
- Delegate Information
- Health Questionnaire

### ACTIVE MEMBERS & NEXT EXPIRING POLICY

- Monitor your upcoming policy expiry date
- View all active members under your policy



## REIMBURSEMENT / APPROVALS

Provide you with access to your claims information.

## CONTACT US / ABOUT US

- We're here to help – contact us anytime
- Get to know CMSM

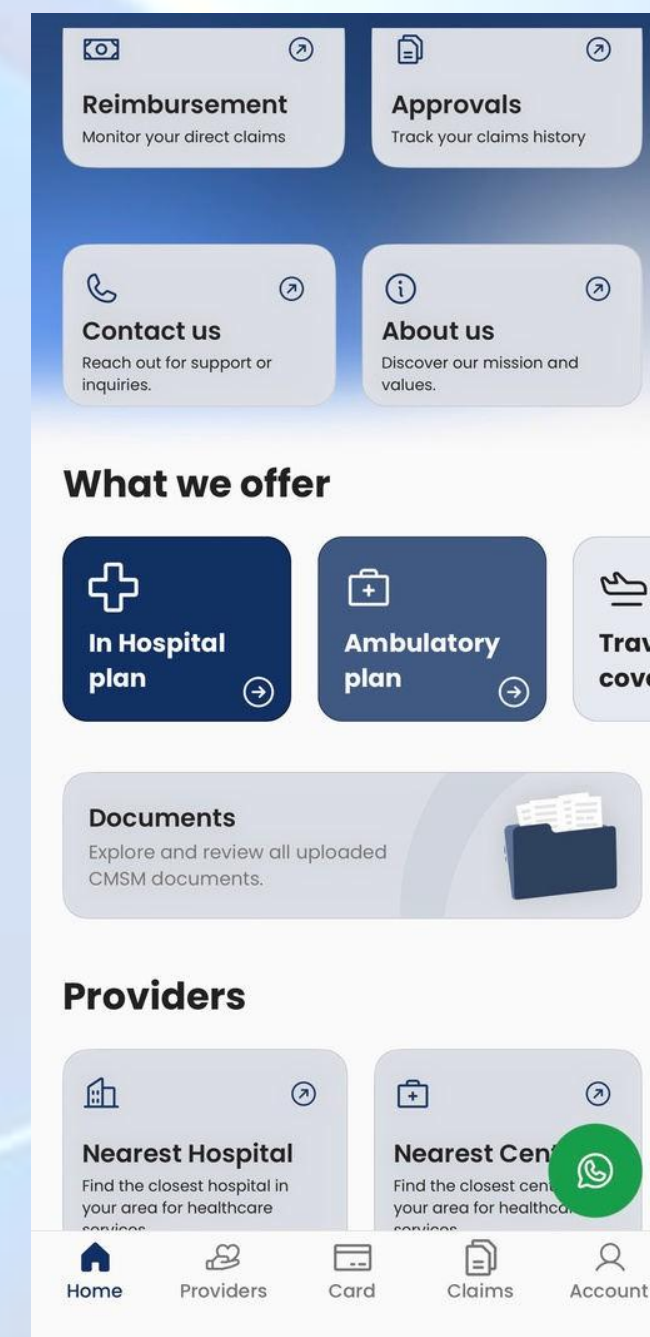
## WHAT WE OFFER

Discover the range of coverage options tailored to meet your needs:

- In-Hospital Plan
- Ambulatory Plan
- Travel Plan
- Telemedicine Plan
- Life Plan

## PROVIDERS

Explore our Network of Healthcare Providers.



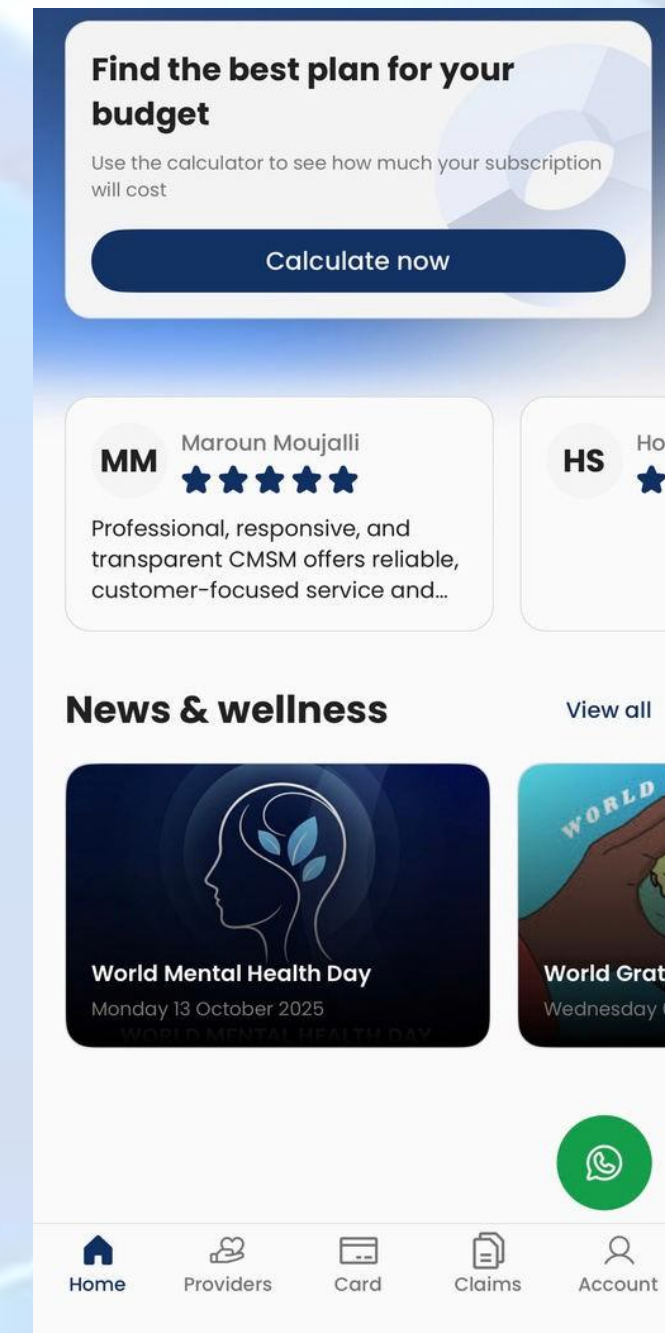
## NEWS AND WELLNESS

Discover the latest CMSM and health news, wellness advice, and updates to help you live better every day.

## FEEDBACK

We value your feedback!

Share your thoughts with us, so we can continue improving and ensure we are meeting your expectations.

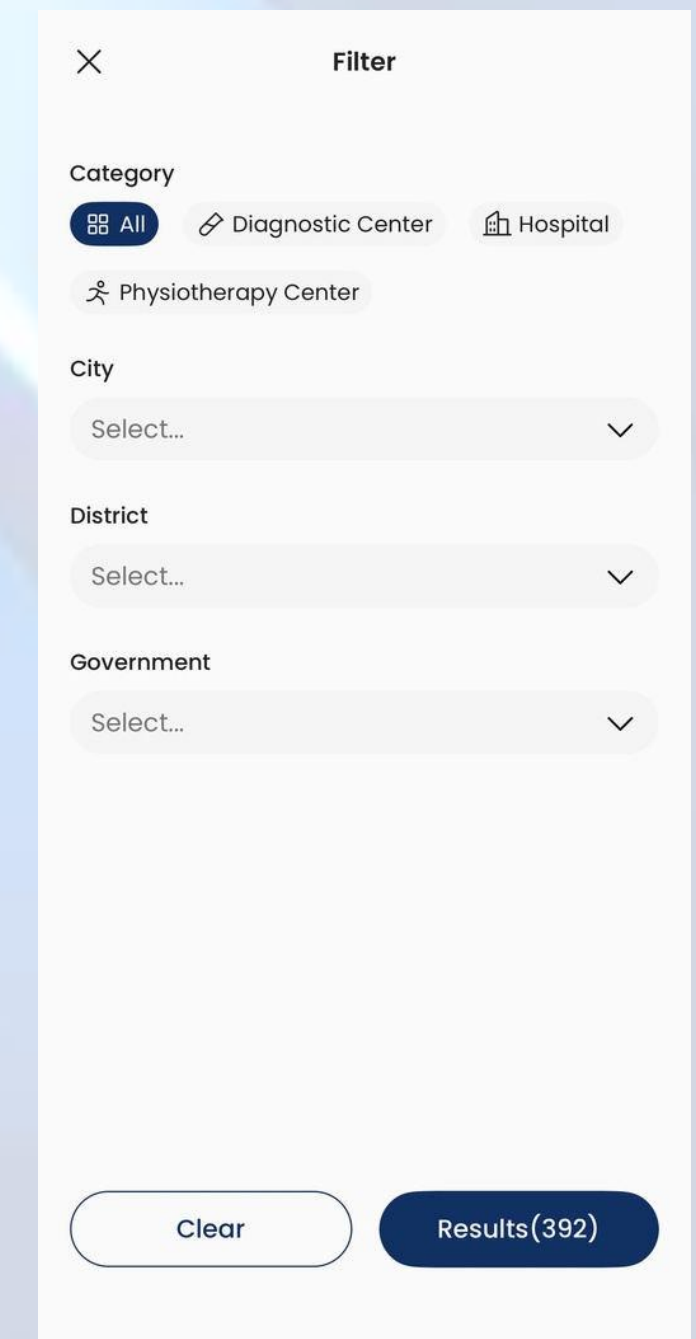
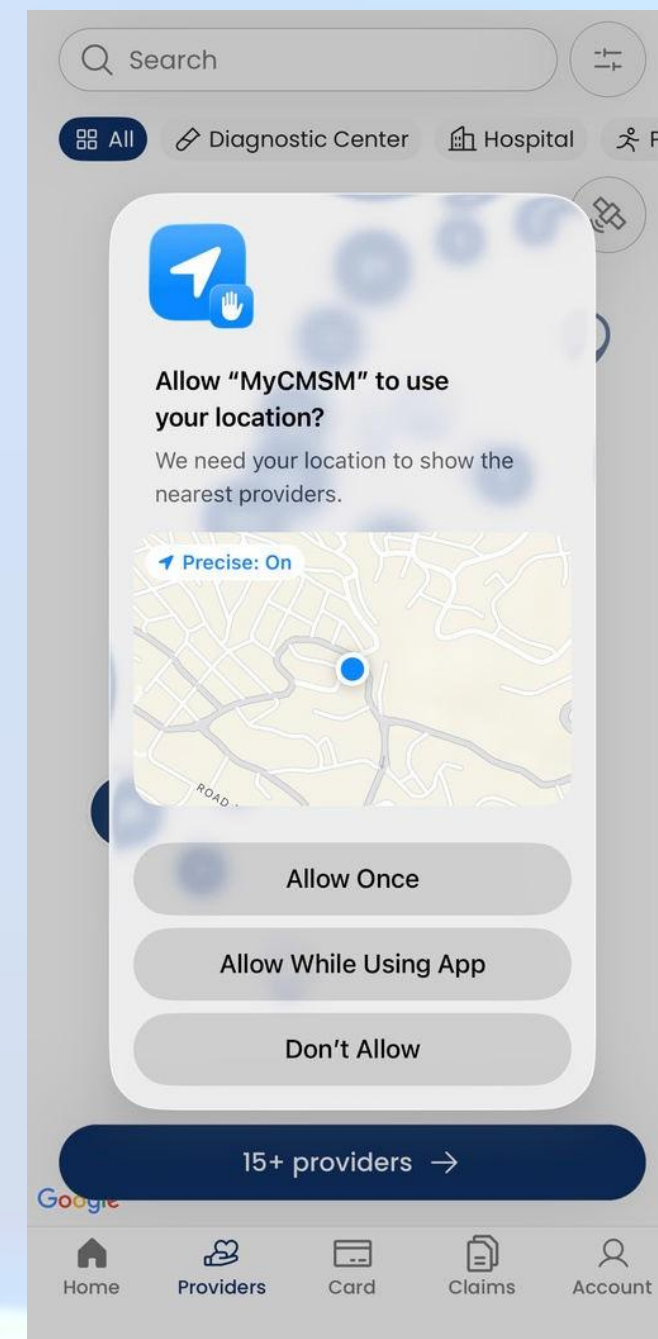


## NAVIGATE HEALTHCARE PROVIDERS

Use the interactive map to explore CMSM's network of healthcare providers near you.

You can filter results by provider type— such as hospitals, laboratories, pharmacies, or physiotherapy centers as well as by city, district or governorate.

This helps you quickly find the most convenient and suitable healthcare service for your needs.

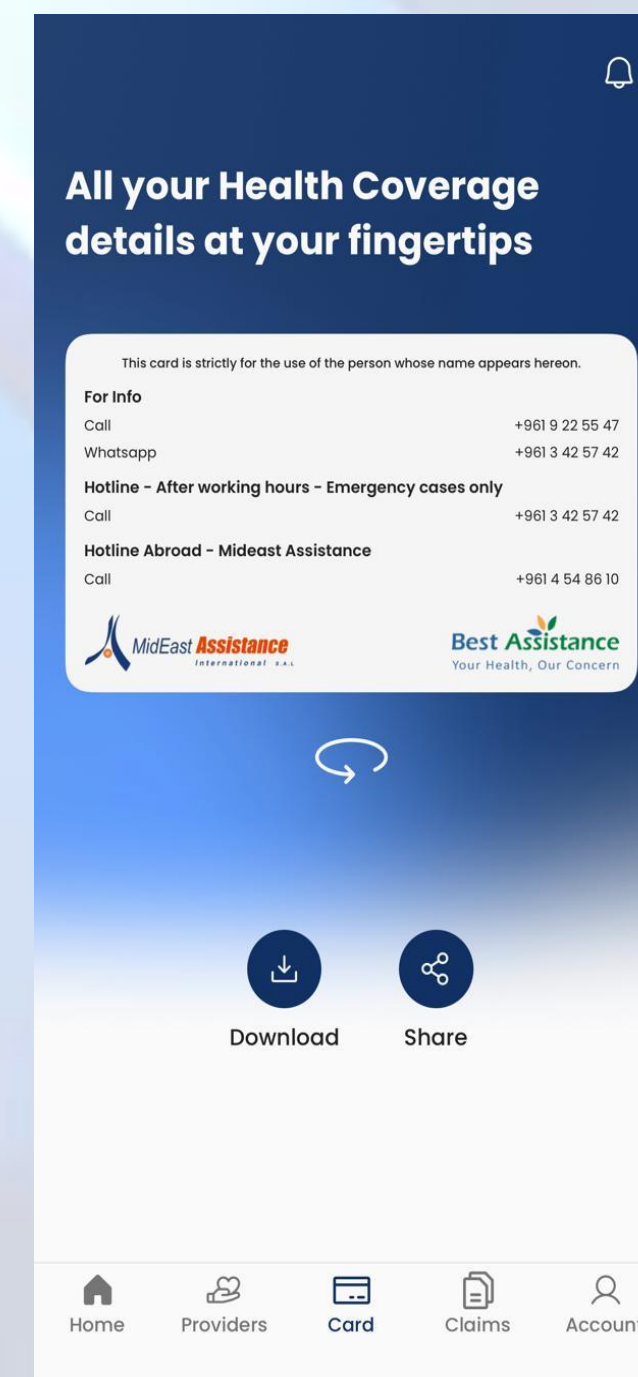


## DIGITAL MEMBERSHIP CARD

You can conveniently access your digital membership card, available in both front and back (recto-verso) formats.

The card can be downloaded or shared directly from the application, making it easier to present at hospitals, labs, and other healthcare providers.

This feature ensures quick identification and seamless access to your CMSM benefits anytime, anywhere.

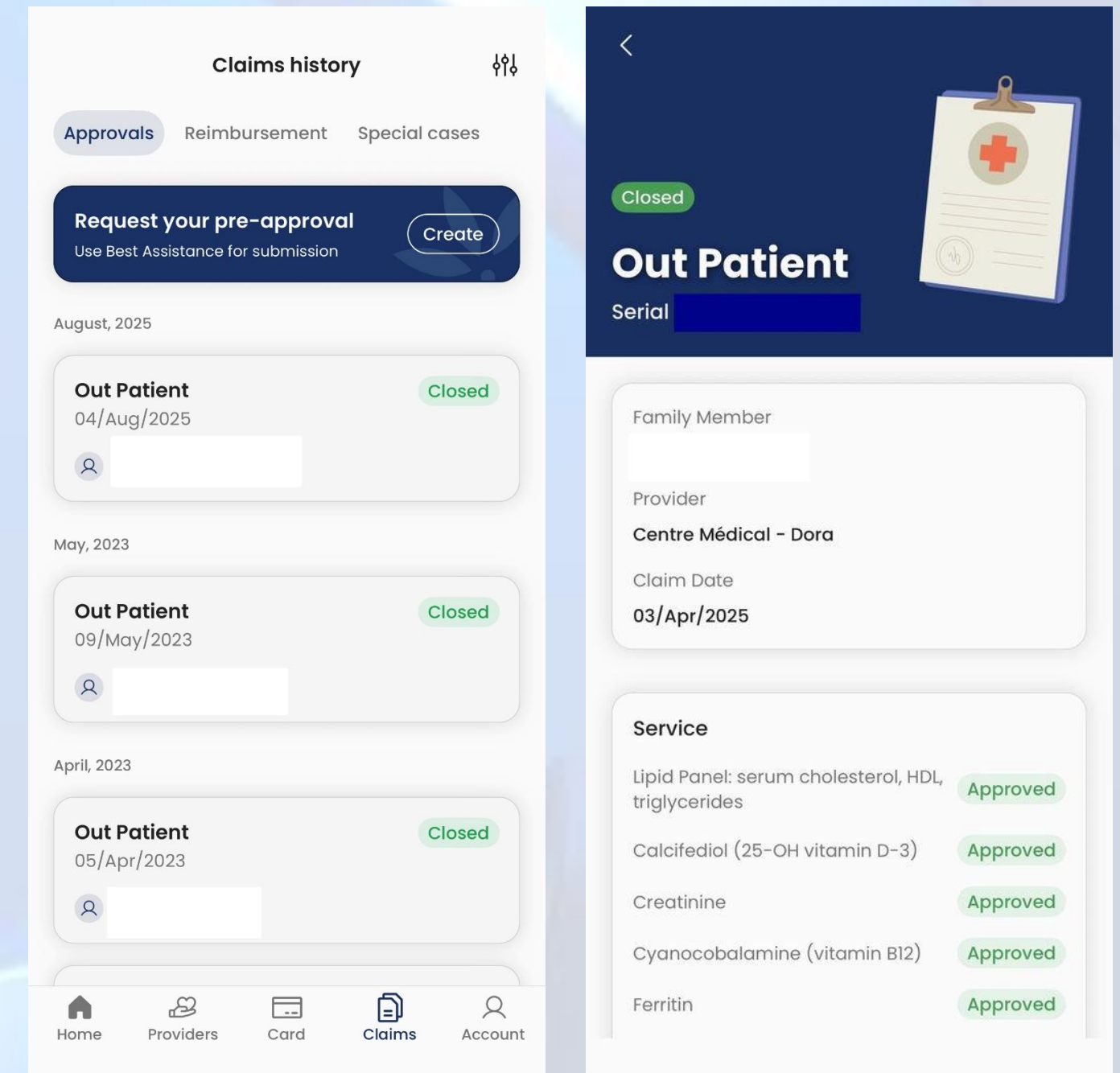


## APPROVALS, REIMBURSEMENT BILLS AND SPECIAL CASES

Through the Claims page, you can easily track all your submitted claims: approvals, reimbursements bills, and special cases in one place.

Each claim includes detailed information about the service provided, its approval status, and, when applicable, a justification message explaining the decision.

This transparent and organized view helps you stay informed about the progress of healthcare requests at any time.



## FIND THE BEST PLAN FOR YOUR BUDGET

The mobile app includes an easy-to-use premium calculator that helps users estimate their potential insurance premium based on their selected family coverage.

Users can add and define each family member individually, including details such as age and coverage preferences. As information is entered, the calculator automatically updates and provides an estimated premium amount in real time, allowing users to explore different coverage scenarios and make informed decisions that best fit their family's needs and budget.

### Find the best plan for your budget

Use the calculator to see how much your subscription will cost

Calculate now

×

Plan calculator

### Choose subscription

Select either Family or Individual Subscription. For Family Subscription, please indicate the total number of members to be included.

Select subscription method

☐ Individual subscription  
☒ Family subscription

Total family members

— 4 +

Class

☒ Class Mut  
☐ Class A

Continue

×

Plan calculator

+ Add member

#### Family member

Provide details for your individual subscription.

Principal

Family member

#### In-hospital

☒ Ambulatory (out)

Choose your subscription method

☒ New  
☐ Renewal

Date of birth

14/05/1986

Previous step Continue

×

Plan calculator

#### Payment method

You will make a minimum of 20% down payment initially. The remaining 80% will be divided into 8 equal monthly installments.

#### Your plan results

See your calculated plan with coverage options and estimated costs based on your selections.

Family member \$770

Family member \$770

Family member \$215

This is only a simulation and does not represent a final offer.

Total aids \$130

Net Amount \$1,840

To proceed further please contact CMSM: +961 09225547

Calculate again

## DRAPP AND BEST ASSISTANCE

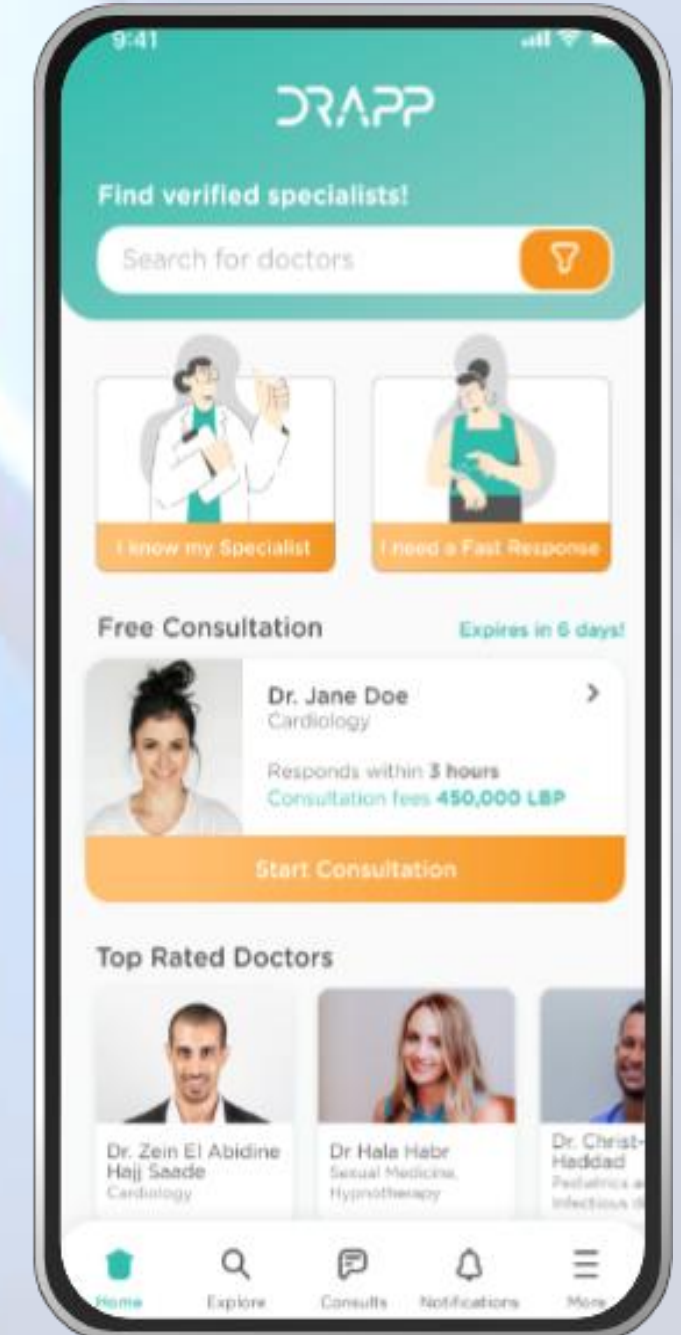
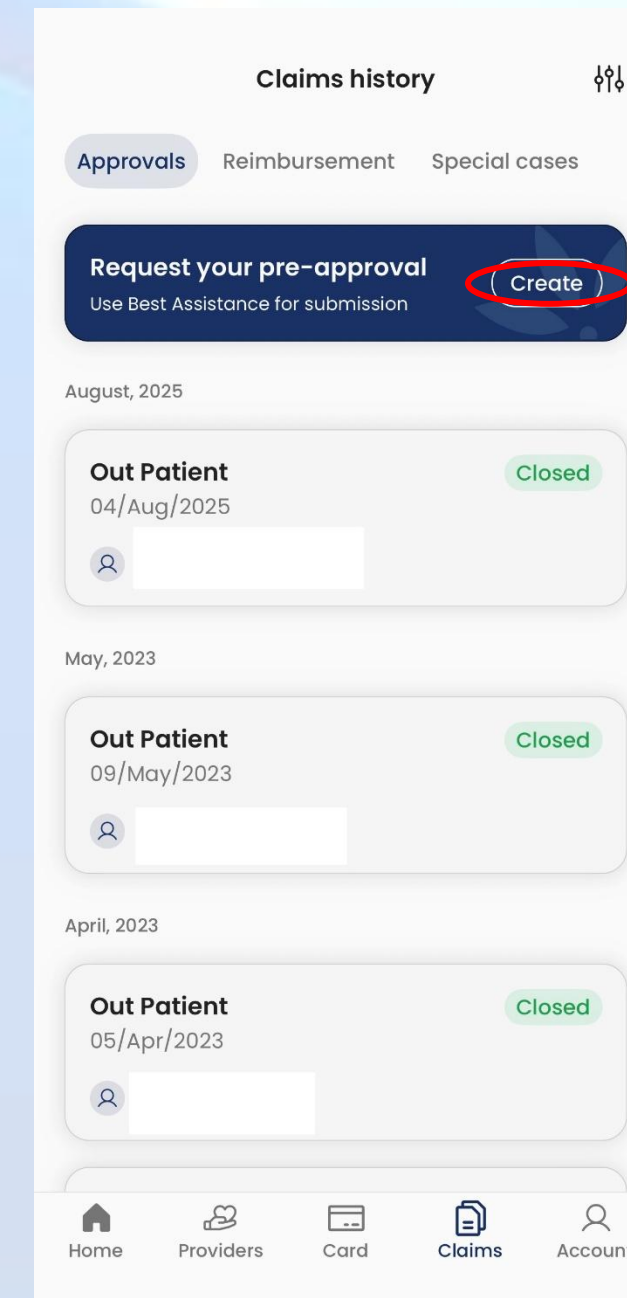
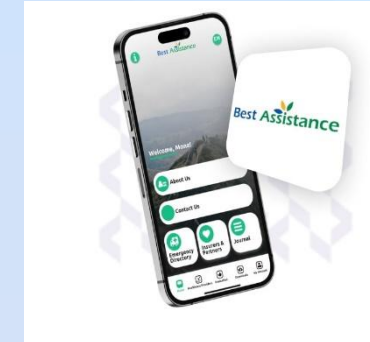
By clicking **Create**, you will be redirected to the Best Assistance mobile application, where you can:

- Submit a claim
- Request a pre-approval.

Additionally, you can access DRAPP and benefit from:

- **Four emergency cases.**
- **One mental health consultation.**
- **One specialist consultation.**

**All free of charge.**

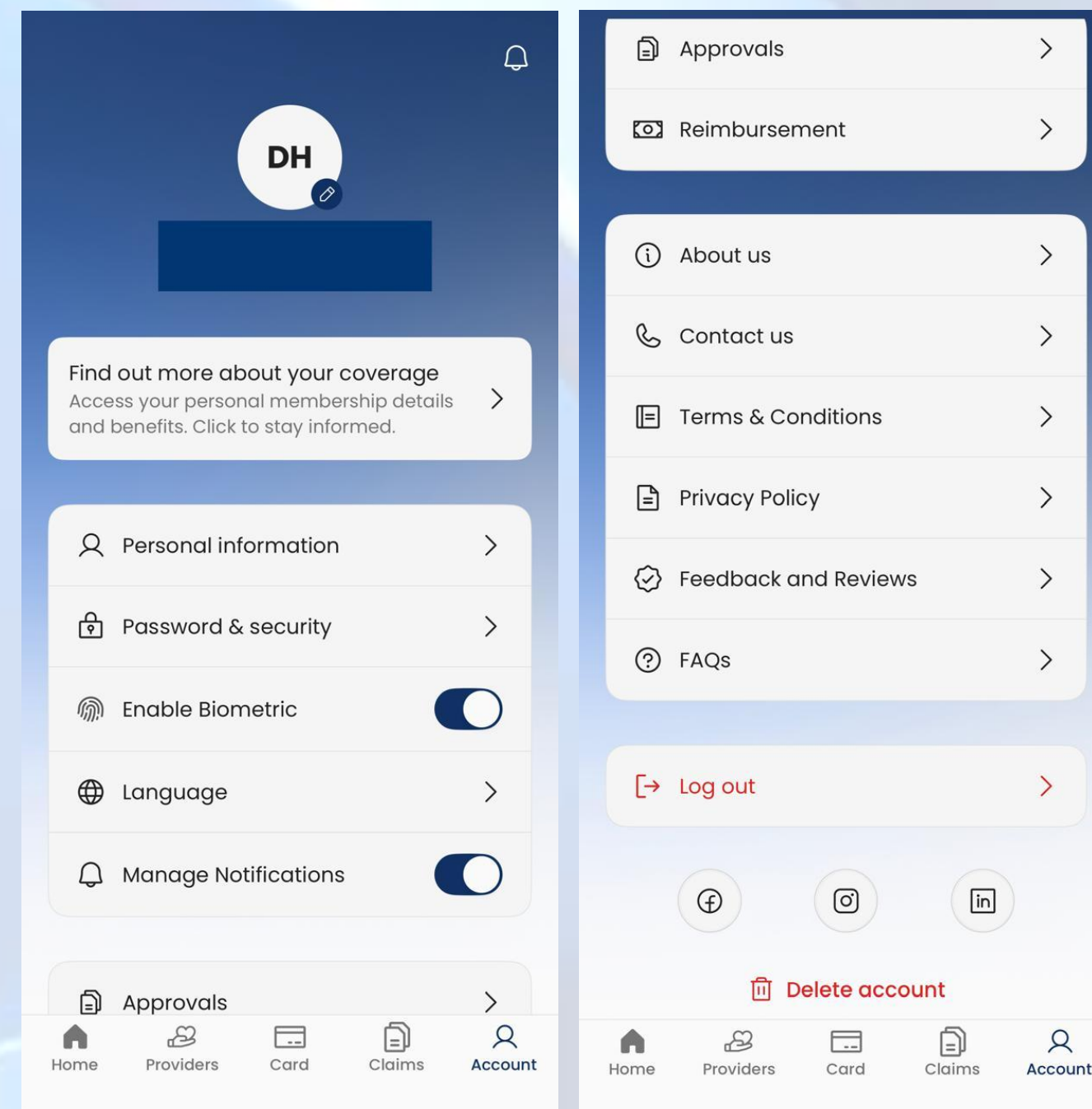


## MY ACCOUNT

In the account section, you can easily manage your personal profile and app preferences.

From this page, you can:

- View your coverage details and personal information.
- Change your password, language, and notification settings.
- Access your claims and related information.
- Navigate to About Us or Contact Us.
- Review the Terms and Conditions, Feedback & Reviews and FAQ section to find quick answers to your questions.
- Connect with CMSM on Facebook, Instagram and LinkedIn.
- Log out or delete your account at any time.





Download our app



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App Store

GET IT ON  
Google Play

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