

2017

Changes to your Global Health Elite Plan from Renewal

We want to let you know about the main changes to your Global Health plan that will take effect from your renewal date. We're always looking to improve and expand the range and scope of our global health cover. At the same time, we sometimes have to adapt to international price increases in certain areas. For that reason, there are times when we have to modify cover or change the way in which we calculate your premiums.

Please read through this document, together with the plan agreement, for all the information you need on the enhanced benefits, new benefits, and changes to your cover in the future.

You can review the details of all our plans at globalplans.ae/documents

If you have any questions you can get in touch with us by phone on **+971 4 269 7708** or by email at enquiries@globalplans.ae

To be read in conjunction with the Plan Agreement



Overview of changes

What we cover, we aim to cover as fully as possible

Our support for preventive health, well-being and well-child continues to grow. We've extended benefit cover on some plans for certain types of screening, vaccinations, and alternative medicine therapy. We're also making it easier for adults to include their newborn children on their plans.

.....

The best plans for the worst moments

We approach the diagnosis and treatment of cancer as a priority. So we're always developing plans that provide the support you might need. This year, we've introduced a cash benefit upon first being diagnosed with cancer for our Gold plan holders.

.....

Keeping pace with rising medical costs

Our focus on delivering competitive and comprehensive global health cover means we sometimes have to make changes to cover and the way we calculate our premiums. This year we're cutting back on some of the discounts we're able to offer children added on plans.

.....

Enhanced Benefits

Cover	Silver	Gold
<p>Increase in Annual benefit limit (Gold only)</p> <p>The overall maximum limit that each insured person can claim during any one period of cover.</p>	<p>US\$2,500,000 or AED9,175,000</p>	<p>2016 Cover US\$4,500,000 or AED16,515,000</p> <p>2017 Cover US\$5,000,000 or AED18,350,000</p>
<p>Increase in Preventive health screenings limit</p> <p>Preventive screening for diabetes and other screenings as stipulated by the DHA every three years for insured persons aged 30 and over, or every year for insured persons aged 18 and over who are considered to be high risk.</p>	<p>○ 2016 Cover Within the well-being benefit limits</p> <p>● 2017 Full cover</p>	<p>○ 2016 Cover Within the well-being benefit limits</p> <p>● 2017 Full cover</p>
<p>Increase in Well-child benefit limit</p> <p>Insured persons who are children may use this benefit to pay for developmental check-ups.</p>	<p>○ 2016 Cover Up to US\$150 or AED551 per period of cover</p> <p>● 2017 Full cover</p>	<p>○ 2016 Cover Up to US\$250 or AED918 per period of cover</p> <p>● 2017 Full cover</p>
<p>Increase in Child vaccinations limit</p> <p>Insured persons who are children may use this benefit to pay for essential vaccinations and inoculations for children (including newborns) as stipulated in the DHA policies and its updates.</p>	<p>○ 2016 Cover Within the well-being benefit limits</p> <p>● 2017 Full cover</p>	<p>○ 2016 Cover Within the well-being benefit limits</p> <p>● 2017 Full cover</p>
<p>Increase in Traditional Chinese medicine session limit</p> <p>Cover is limited to the maximum number of sessions shown per period of cover.</p>	<p>○ 2016 Cover Up to US\$50 or AED183 per session, up to a maximum of 10 sessions</p> <p>○ 2017 Cover Up to US\$50 or AED183 per session, up to a maximum of 15 sessions</p>	<p>○ 2016 Cover Up to US\$50 or AED183 per session, up to a maximum of 15 sessions</p> <p>○ 2017 Cover Up to US\$50 or AED183 per session, up to a maximum of 20 sessions</p>

Key ● Full cover within annual plan benefit limit ○ Partial or limited cover ○ No cover

New Benefits

Cover	Silver	Gold
<p>Cash benefit upon diagnosis of cancer</p> <p>A 6-month waiting period applies.</p> <p>Payable if you are diagnosed with cancer.</p> <p>By ‘cancer’ we mean the presence of tumours that consist of cells that are malignant, due to characteristics which can be shown microscopically. These cells can multiply and spread to other parts of the body uncontrollably – cancers such as breast cancer, lung cancer, bowel cancer and cancers of the blood (also known as leukaemia).</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> • non-melanoma skin cancer unless it has spread to lymph nodes or organs • prostate cancer unless it has spread to other glands or organs 	<p>○ No cover</p>	<p>US\$5,000 or AED18,350 with a lifetime limit of one claim per insured person</p>

Key ○ Full cover within annual plan benefit limit ○ Partial or limited cover ○ No cover

Other Changes

Changes to the way we calculate your premium

Reduced discount for children included in your plan

When you include eligible dependent children in your plan, your second child will now be charged at 80% of the first child rate, and your third child at 60%.

Other changes to your cover

Backdate date of entry to date of birth for newborns

Add your newborn to your plan, without any medical underwriting, by notifying us of their full name and date of birth and making a premium payment within 30 days of their birth. Backdate the date of entry to their date of birth if you have been insured with us for at least 10 continuous months or more at their date of birth. The child's cover is restricted to the plan holder's plan type.

Limits to hospital treatment for persistent vegetative state and neurological damage

We will no longer cover hospital treatment for more than eight continuous weeks for permanent neurological damage or if you are in a persistent vegetative state.

Financial or professional interest exclusion

We will no longer pay for treatment by any medical services provider, practitioner or specialist where you have a financial or professional interest. This includes, but is not limited to, employees, employers, consultants and owners.

Some changes to what we call things

We have renamed our Emergency evacuation benefits

'Emergency evacuation (standard)' is now called 'Medevac basic'. 'Emergency evacuation (enhanced)' (optional add-on) is now called 'Medevac plus'. Plan coverage has not changed.

We have renamed our Dental benefits

'Routine dental treatment' is now called 'Dental basic'. 'Complex dental treatment' (optional add-on) is now called 'Dental plus'. Plan coverage has not changed.