

# 2018

Changes to your  
Elite Health plan  
from renewal  
**Individuals & Families**

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دبي للتأمين  
DUBAI INSURANCE

## What's different for 2018

There will be quite a few changes to your plan from your renewal date. We have highlighted the key changes in the first part of this booklet.

- 1.1 Higher benefit limits
- 1.2 Explaining your renewal premium

## Changes to your benefits

The second part of this booklet outlines the improvements and changes we have made to your benefits from your renewal date.

- 2.1 Kidney dialysis
- 2.2 Cancer genome testing
- 2.3 Reconstructive surgery
- 2.4 Out-patient physiotherapy
- 2.5 Terminal illnesses

## Your renewal premium

The third part of this booklet explains your renewal premium, and sets out various options should you wish to explore ways to reduce it. Please contact us if you would like to discuss your renewal premium. We'd love to hear from you.

- 3.1 Premium increases
- 3.2 If you have entered a higher age bracket
- 3.3 VAT in the UAE
- 3.8 If you have a child-only plan
- 3.9 Ways to reduce your premium

## Changes to your terms & conditions

The fourth and final part of this booklet outlines some changes we have made to the terms & conditions governing your plan. They are small changes, but it is important that you are aware of them before you renew.

- 4.1 Administrative changes
- 4.2 Artificial life maintenance
- 4.3 Circumcision
- 4.4 Dietitians
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- 4.6 Change to the definition of 'pre-existing medical conditions'
- 4.7 Change to the exclusion for vitamins, dietary supplements, and natural substances
- 4.8 Change to the out-of-network penalties

# What's different for 2018

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We are always thinking about how we can improve our health plans and the service that we offer to our customers. We have made quite a few changes this year, and these will affect you from your plan renewal date. These changes are outlined for you in this booklet: please read it in conjunction with your 2018 plan agreement. The most important changes are highlighted for you on this page.

Your custom is very important to us, and we are here if you would like to discuss any of the changes we have made to your plan, or if you would like to talk about your premium increase. You can find our contact details throughout this booklet.

## 1.1 Higher benefit limits

We have made some improvements to your benefits. We now cover kidney dialysis in full and we have increased your benefit limit for genome testing of cancers.

## 1.2 Explaining your renewal premium

An important part of our plan changes is pricing. With the introduction of expensive new treatments and drug therapies, medical treatment costs in Dubai and beyond are on the rise. It is inevitable that insurance premiums will have to keep pace. Because of this, your premium for 2018 is higher than your premium for 2017. We believe that our plans represent good value, but we would encourage you to shop around and see for yourself. For more information on our pricing policy, please visit our special online resource.

The changes are stated in full in the next part of this booklet. Please also refer to your 2018 plan agreement.

Please don't hesitate to contact us about your renewal premium. We'd love to hear from you. You can also find ways to reduce your premium in this booklet.

# Changes to your benefits

This part outlines in full the changes to your benefits from your plan renewal date. Please read in conjunction with your 2018 plan agreement.

## 2.1 Kidney dialysis

We now cover kidney dialysis in full. Previously, we only covered up to 4 weeks of dialysis treatment.

## 2.2 Cancer genome testing

We have increased the benefit limit for cancer genome testing to US\$6,000 or AED22,020. Previously, the limit was US\$2,000 or AED7,340.

## 2.3 Reconstructive surgery

We have amended the wording for your reconstructive surgery benefit. You are now eligible for only two reconstructive surgeries per lifetime.

## 2.4 Out-patient physiotherapy

We have amended the wording for your out-patient physiotherapy benefit. We now require a medical report after your 6<sup>th</sup> session of physiotherapy. Previously, it was after your 10<sup>th</sup> session. After you have had 6 sessions, your doctor must provide us with a progress report if you need more physiotherapy treatment.

## 2.5 Terminal illnesses

We have revamped your terminal illnesses benefit to make it clearer and easier to understand. Your terminal illnesses benefit was previously set out as follows:

### Terminal illnesses

#### Silver

Lifetime limit of US\$50,000  
or AED183,500

#### Gold

Lifetime limit of  
US\$100,000 or AED367,000

#### Palliative and/or hospice care, and care for persistent vegetative state

On diagnosis of a terminal medical condition covered by your plan, all costs for treatment received on the advice of a medical practitioner or specialist for the purpose of offering relief of symptoms. This includes all hospital or hospice accommodation, and nursing care by a qualified nurse. All treatment and care received after you have been in a persistent vegetative state for a period of eight consecutive weeks due to an injury or illness covered by your plan.

Cover is up to the lifetime limit for your plan.

This change is based on research we have undertaken into genome testing technology around the world.

From your renewal, we have renamed this benefit as the **lifetime care benefit**. We have also re-written some of the benefits within this section. This section now reads as follows:

### Lifetime care

#### Silver

Lifetime limit of US\$50,000 or AED183,500

#### Gold

Lifetime limit of US\$100,000 or AED367,000

#### Hospice and palliative care

On diagnosis of a terminal medical condition covered by your plan, all costs for treatment received on the advice of a medical practitioner or specialist for the purpose of offering relief of symptoms. This includes all hospital or hospice accommodation, and nursing care by a qualified nurse.

Cover is up to the lifetime limit for your plan.

#### Artificial life maintenance

Treatment you require after you have already been on artificial life maintenance for 8 weeks.

Cover is up to the lifetime limit for your plan.

#### Persistent vegetative state and neurological damage

Treatment you require after you have been in hospital for 8 weeks for permanent neurological damage or if you are in a persistent vegetative state.

Cover is up to the lifetime limit for your plan.

Your new lifetime care benefit looks very different, but, in practice, all we have done is group together in one place various terms & conditions that already featured in different places in your plan agreement.

# Your renewal premium

## 3.1 Premium increases

The premium increase for most Silver plan customers will be 7.5%, and for most Gold plan customers 9%. On top of this increase, we will also be charging VAT at the standard rate of 5% (please see 3.3 below). However, it may be higher for one (or more) of the reasons stated below.

## 3.2 If you have entered a higher age bracket

We calculate your premium according to the age bracket you fall into. Each age bracket spans at least five years (e.g. 25-29, 30-34, 35-39). If your premium increased more than you were expecting, it may be because you now fall into a higher age bracket. The good news is that you will remain in this age bracket for five years, so future premium increases will be comparatively less.

## 3.3 VAT in the UAE

From 01 January 2018, VAT will be introduced across the UAE at a standard rate of 5%. VAT will apply to the premium for your plan, and you will notice a 5% increase on top of our normal annual premium increase.

## 3.4 If you have a child-only plan

We are changing how we offer child-only plans because of the high number of claims we receive. From your renewal date, you will need to pay a higher premium for each child. In addition, the minimum excess we can offer on child-only plans is now US\$50 or AED185.

## 3.9 Ways to reduce your premium

If you are concerned at your premium increase, there are ways you can reduce your premium.

### Consider a different plan

You may be able to switch to a cheaper Elite plan with fewer benefits. Please visit our [website](#) to view our 2018 plan range.

### Increase your excess

Increasing your excess can reduce your premium. We have a number of excess options, including US\$30 or AED110 per visit or US\$50 or AED185 per visit.

### Change your medical network

Switching to a more restricted medical network may discount your renewal premium.

### Reduce your area of cover

If you have chosen optional cover in the USA, you might wish to consider downgrading to the standard area of cover, which is worldwide excluding the USA.

Please don't hesitate to contact us about your renewal premium. We are here to help.

If you previously had a child-only plan with a nil excess, you will notice that renewal has been offered on the basis of a US\$50 or AED185.

If you want to know more about the ways you can reduce your premium, please contact us. We'd love to hear from you.

Contact us about switching to a different excess.

Contact us about switching to a different network.

# Changes to your terms & conditions

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## 4.1 Administrative changes

The following changes affect when you must contact us about your treatment, and how much time you have to submit your claims.

### **When you are admitted to hospital in an emergency**

If you are admitted to hospital in an emergency and it is not reasonably possible for you to contact us in advance of your admission, we will consider your claim provided you contact us within 24 hours of your admission. If you do not contact us within 24 hours, we may decline your claim, or subject your claim to 20% co-insurance.

### **The time limit for submitting reimbursement claims**

You must submit your claim within 6 months of your treatment date, unless it was not reasonably possible for you to submit the claim within this time. We will not pay any invoices received by us more than 12 months after the treatment date.

## 4.2 Artificial life maintenance

We have added the following exclusion regarding artificial life maintenance:

*You are not covered for artificial life maintenance, other than any benefit you are eligible for under the lifetime care benefit.*

## 4.3 Circumcision

We have added the following exclusion regarding circumcision:

*You are not covered for treatment related to circumcision, unless it is required for treatment of an acute medical condition covered by your plan.*

## 4.4 Dietitians

We have added the following exclusion regarding dietitians:

*You are not covered for treatment or advice by a dietitian or nutritionist. Please note however this may be covered following a diagnosis of cancer. Please see the dietitian benefit within the cancer treatment section of the table of benefits.*

## 4.5 Learning and education difficulties

We have added the following exclusion regarding learning and education difficulties:

*You are not covered for learning and educational difficulties, including, but not limited to, dyslexia and speech disorders.*

## 4.6 Change to the definition of 'pre-existing medical condition'

We have added 'joint replacements' to the list of conditions that are excluded if you have had a joint replacement at any time before your date of entry.

#### **4.7 Change to the exclusion for vitamins, dietary supplements, and natural substances**

Previously, this exclusion read as follows:

##### **Vitamins, dietary supplements and natural substances**

*Naturally available substances that can be purchased without prescription, including, but not limited to, vitamins, minerals and organic substances unless medically necessary. Please note however these may be covered under the 'Routine maternity care and childbirth' benefit.*

From your renewal, the exclusion reads as follows:

##### **Vitamins, dietary supplements, natural substances, and creams**

*You are not covered for commercially available substances that can be purchased without prescription, including, but not limited to, vitamins, minerals, organic substances, moisturisers, oils, creams, or other pharmaceutical products, unless medically necessary or specified under the routine maternity care and childbirth benefit within the maternity costs benefits section of the table of benefits.*

#### **4.8 Change to the out-of-network penalties**

Previously, we applied an out-of-network penalty only if you had the General network and you received your treatment at a medical services provider in the UAE that was not listed as being in the General network.

Now, an out-of-network penalty shall be applicable if you have the General network or General Plus network, and you receive treatment at a medical services provider in the UAE that is not listed as being in your network.

The out-of-network penalty will be 20% if you have the General Plus network, and 25% if you have the Comprehensive network.

If you have eligible treatment outside of the UAE, no out-of-network penalty shall apply.

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