

2020 Business Health Plans Employers

Changes to your plan from renewal

We're here to help

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What's new with your business health plan

We're a health insurance provider taking a different approach to insurance. By putting our members at the heart of everything we do, we're building a healthcare experience that's both personal and fair. Our plans put you in charge of your health, with cover for the latest medical treatments, freedom to access private healthcare internationally, and our trademark personal service. That's why we're the healthcare partner for people living and working abroad.

This guide informs you of the changes we've made to your new health plan, which will take effect from the renewal date stated on your renewal invitation. We encourage you to read this guide together with the new plan agreement.

Sustainability

Most of the work we've done for your new plan is behind the scenes, where we've improved the way in which we calculate premiums.

We're always working to make our premiums fair and sustainable for our members, but this objective has taken on greater importance as the cost of private healthcare around the world rises. This healthcare inflation is driving up premiums from all insurance providers; for our part, we're doing everything we can to spread the inflation fairly.

This year we're drawing greater attention to our set of tailoring tools, which you can use to help reduce your premium without compromising your employees' cover. So if you're concerned about your renewal premium, please let us know—we'll be happy to help you.

Download our smartphone app for members

To make the most of your health plan, your employees will need to download the members' smartphone app provided by NextCare—the company we've appointed to administer your claims.

In a couple of taps, your employees can: -

- search which hospitals and clinics are available within their network
- talk to a doctor or nurse by video link
- submit claims for their medical treatment
- see when their claims are paid
- review their lab results and access their prescriptions

When you need to make a claim

When you need medical treatment at home, it's a stressful experience—let alone when you need it in a foreign country, with unfamiliar hospitals and doctors. We're here to minimise any anxiety, distress or complications when your employees need access to healthcare, and we want to help them as much as we can.

We always recommend that employees contact NextCare before they receive treatment so we can reassure them that their proposed medical treatment will be eligible for cover under their health plan.

You can find more information on our tailoring tools further on in this guide.

Speak to us about increasing your employees' awareness of the membership app today!

For more information about making a claim, visit nextcarehealth.com.



Changes to your plan

Preventive health and well-being benefit

We're increasing your employees' primary well-being benefit, which includes cover for health screens, flu jabs, and eye examinations.

	Benefit under your current plan	Benefit under your new plan
Silver plan	US\$300 or AED1,101 per period of cover	US\$500 or AED2,019 per period of cover
Gold plan	US\$500 or AED2,019 per period of cover	US\$700 or AED2,569 per period of cover

Changes to terms & conditions

We've added or changed the following terms & conditions in your new plan agreement: -

New exclusion for consultations or investigations where employees are not present

Your new plan will not cover consultations or investigations when employees are not present, unless we've agreed to it beforehand.

New exclusion for preventive surgery

Your new plan will not cover surgery when no physical signs or symptoms are shown, or no diagnosis has been made.

Change to the exclusion for eyesight care

Your new plan will not cover upgraded lenses as part of an eye operation, such as cataract surgery.

The changes on this page will take effect on the renewal date stated on your renewal invitation. Please read this guide together with the new plan agreement.



Your renewal premium

Premium increases

The premium for each employee is calculated according to the employee's age, so the overall premium will increase at each plan renewal. However, your renewal premium may be higher or lower than expected for one or more of the reasons below: -

We've changed the way we use age to calculate your premium

Previously we calculated your premium according to the age bracket your employees fell into (eg 25-29, 30-34). This method could be problematic, with business health plan customers occasionally experiencing big jumps in their premium when a number of employees passed into a new age bracket.

We now calculate your premium according to your employees' actual ages. This method makes things fairer because your premiums will increase more gradually year-on-year. This method also means we can calculate your premium more accurately, which helps to keep our pricing model sustainable for the long term.

Members aged between 18-29 or aged over 63 may experience higher-than-usual age-related premium increases this year, but members aged between 30-59 will generally benefit from our change in method. Certain age groups among children may also experience higher-than-usual age-related premium increases as we move from a single 'child rate' to actual age premiums.

Gender is now a factor in how we calculate your premium

In private health insurance, men and women represent different risk profiles. Claims data from our members shows that women are more likely to claim on their health plan, while only female members can claim for the maternity benefits. So—like other health insurers in Dubai—we're introducing gender as a factor in how we calculate the premium for your new plan.

In practice, the gender factor will tend to reduce premiums for male members and increase premiums for female members. While our pricing model is highly sophisticated and the impact of gender depends on other factors such as age and location, you may experience higher-than-usual premium increases for female members in childbearing age.

We're reducing the premium discounts for children insured on their plan

When your employees have children insured on their plan, the premium discounts will be applied as follows: -

- the discount for the second oldest child insured is now 10% (previously, this discount was 15%)
- the discount for the third oldest child, and any subsequent children, insured is now 15% (previously, this discount was 25%)

Dependants in full-time education

Premiums for dependants who are in full-time education will be calculated as though they were aged 17 (for as long as they remain in full-time education and under the age of 25). This means you may experience a higher-than-usual age-related premium increase for members in full-time education.

If you're concerned about your renewal premium, please let us know—we'll be happy to help you.

This change is driven by our new method for calculating premiums. We no longer have a 'child rate'.



Ways to reduce your premium

Contact us

If you'd like to discuss your renewal premium, please let us know! We'll be happy to talk you through your options. There are many things you can do, and sometimes even a small change to your health plan can lead to savings on your premium.

Tailoring tools

We give you tailoring tools that you can use to help you reduce your premium without compromising your cover. You can read more about them below: -

Consider a different plan

You can switch to a cheaper health plan with fewer benefits.

Flex	Silver
<p>Our low-cost flexible health plan for businesses, Flex allows employers to customise their employees' cover.</p> <p>Flex Core meets the Dubai Health Authority's minimum requirements of a private health insurance plan. You're then free to 'flex' your employees' cover according to your needs, with a range of excesses, co-pays, and medical networks available.</p>	<p>Our most popular plan, Silver is for people who require comprehensive cover for a wide range of medical treatments, with the privacy of a private room during hospital stays.</p> <p>It has a lower annual benefit than Gold and has lower cover for costly benefits such as maternity and dental care. If you switch to Silver from Gold, you can expect significant savings.</p>

Increase your excess

The excess is the fixed cash amount your employees pay towards a claim. As a rule of thumb, a higher excess means a lower premium. Contact us and we'll help you review your options.

Change your payment frequency

You can save up to 5% on your renewal premium by paying on an annual basis. If you are already paying annually, you can spread the cost of your premium by switching to paying in quarterly or semi-annual instalments (though this will increase your overall premium).

Reduce your area of cover

The area of cover is the geographic or territorial limits of your health plan. In short, it specifies which countries your employees are covered in. You can reduce your renewal premium by deselecting the USA cover option. This option can be very expensive because the cost of private healthcare in the USA is extremely high

For more information about our plans, visit globalplans.ae/international-health-plans.

If you would like to discuss other excess options, please let us know. We'll be happy to help you.

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Call us on
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