



# PremierHealth

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TABLE OF BENEFITS



**IMPORTANT CONTACT INFORMATION**  
FOR YOUR HEALTH PLAN

For help in understanding your benefits, questions and general plan guidance, please contact our Member Care Team:

**+ 971 4 404 0117**  
**+44 808 101 3483** or **+44 333 405 3003**  
**member-care@salama.ae**

**24/7 PRE-AUTHORISATIONS AND CLAIMS**

All hospital stays, outpatient surgery, medical transportation (except for local emergency transportation) or medical procedures over \$500 must be pre-authorised. Pre-authorisations are easy and only take a few minutes of your time.

Please allow at least 2-5 business days for the pre-authorisation to be processed. You must notify us at least five business days prior to a scheduled or elective admission or treatment plan. For an emergency hospitalisation please notify us within 48 hours of admission.

The GCC countries are defined as Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.

**WITHIN THE UAE AND GCC**  
**800 4882** or **+971 4 390 0749**  
(For local numbers please refer to your MedNet card)  
**customerservice@mednet.com**

**OUTSIDE OF UAE AND GCC**  
**+1 905 532 3648**  
**globalservice@generalihealth.com**

**24/7 EMERGENCY MEDICAL ASSISTANCE OR EVACUATION**

**+1 905 532 3648**

To find a doctor or hospital, submit claims online, view previously submitted claims and/or obtain claim status:

**www.mednet-global.com**



**DOWNLOAD**  
the **yourHealth** - Integra Global app



**EXPAT ASSISTANCE PROGRAMME (EAP)**

Connecting you to better health and well-being.

Professional counselling support and consultation available worldwide, day or night, 365 days a year.

The new EAP benefit reflects our continuing commitment to your well-being and privacy. We encourage you to use the EAP anytime you need it.



**CALL**  
Call Morneau Shepell and identify yourself as part of Generali Global

Hong Kong: **001 800 2685 2111**  
UAE: **800 014 4830**  
Egypt: **0 800 000 0422**  
Saudi Arabia: **800 814 0011**  
South Africa: **00 800 2685 2111**  
Turkey: **00 800 142 047 952**  
Or call Canada and reverse the charges:  
**+1 905 886 3605**



**ONLINE E-COUNSELLING**  
Register top right, organisation name is Generali Global and answer 'yes' to the question.

**www.workhealthlife.com**



**MY EAP app**  
Download the Morneau Shepell My EAP app



TABLE OF BENEFITS	PREMIER HEALTH	
	PremierLife	PremierFamily
Policy year maximum plan benefit AED Policy year maximum plan benefit \$USD	AED 7,350,000 \$2,000,000	AED 7,350,000 \$2,000,000
<b>HOSPITALISATION BENEFITS</b>		
Accommodation Semi-private room hospital cash benefit	Private room AED 200/\$55 per day benefit	Private room AED 200/\$55 per day benefit
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100%	100%
Intensive care unit	100%	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100%	100%
Surgeons' and anaesthetists' fees	100%	100%
Inpatient consultation by specialist	100%	100%
Emergency room	100%	100%
Pathology, radiology, and diagnostic tests	100%	100%
MRI, CT and PET scans	100%	100%
Private duty nursing (Policy year maximum)	AED 55,000 \$15,000	AED 55,000 \$15,000
Skilled nursing facility (Policy year maximum)	AED 55,000 \$15,000	AED 55,000 \$15,000
Home health care (Policy year maximum)	AED 55,000 \$15,000	AED 55,000 \$15,000
Hospice care services (Policy year maximum)	AED 75,000 \$20,000	AED 75,000 \$20,000
Emergency dental treatment (as a result of accident)	100%	100%
Cancer treatment	100%	100%
Child and companion accompaniment	100%	100%
<i>Companion accommodation in same room due to inpatient medical necessity. Pre-approval is necessary.</i>		
Prescribed hearing aids in the event of emergency treatment	100%	100%
Laser eye surgery and optical aids in the event of emergency treatment	100%	100%

TABLE OF BENEFITS	PREMIER HEALTH	
	PremierLife	PremierFamily
<b>MANAGED TRANSPLANT PROGRAMME</b>		
Organ transplants	AED 1,800,000 \$500,000	AED 1,800,000 \$500,000
Tissue transplants (as part of the overall organ max.)	AED 900,000 \$250,000	AED 900,000 \$250,000
<i>Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy.</i>		
<b>PREVENTATIVE BENEFITS</b>		
Diabetes tests Aged 30 and onwards every three years, high risk individuals over 18, annually	100%	100%
Annual pap smear	100%	100%
<b>OUTPATIENT BENEFITS</b>		
OPTION OP100	100%	100%
OPTION OP90	90%	90%
OPTION OP80	80%	80%
Surgery as outpatient	YES	YES
Physician office visits and specialist fees	YES	YES
Diagnostic and therapeutic services (as outpatient)	YES	YES
Physical therapy (as outpatient)	YES max 50 visits pre-authorisation required	YES max 50 visits pre-authorisation required
Occupational therapy (as outpatient)	YES max 50 visits pre-authorisation required	YES max 50 visits pre-authorisation required
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	YES AED 5,500 \$1,500	YES AED 5,500 \$1,500
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	100% AED 5,500 \$1,500	100% AED 5,500 \$1,500
Prescription programme	YES	YES
<b>DENTAL</b>		
Routine dental	AED 5,500 \$1,500	AED 5,500 \$1,500
Diagnostic and preventive dental	100%	100%
Dental plan option available	YES See dental options	YES See dental options

TABLE OF BENEFITS	PREMIER HEALTH	
	PremierLife	PremierFamily
<b>MATERNITY AND NEWBORN COVER (per pregnancy)</b>		
Outpatient ante-natal services	100% 8 visits to PHC 3 ultra scans	100%
Pregnancy, normal delivery	90% AED 7,000 \$2,000	100% AED 75,000 \$20,000
Complicated pregnancy	90% AED 10,000 \$3,000	100% AED 110,000 \$30,000
<i>Routine nursery, included under Maternity Benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge.</i>		
New born cover	30 days; neo-natal screening test AED 150,000 \$40,000	30 days; neo-natal screening test AED 150,000 \$40,000
<i>Included in New Born Cover are premature births, congenital conditions and birth anomalies. New Born Cover is only available for a covered pregnancy.</i>		
Emergency treatment	AED 150,000 \$40,000	AED 150,000 \$40,000
Essential vaccinations and inoculations as stipulated in DHA's policies for children	100%	100%
<b>WELLNESS AND ROUTINE SERVICES</b>		
<b>ADULTS</b>	AED 2,700 \$750	AED 2,700 \$750
Routine physical exams in connection with overall health and wellbeing	100%	100%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	100%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	100%	100%
Immunizations and vaccinations	100%	100%
<b>CHILD(REN)</b>		
Maximum per policy year: birth to age 12 months	N/A	AED 1,800 \$500
Maximum per policy year: 13 months and over	N/A	AED 1,100 \$300
Routine medical exams	N/A	100%
Child preventive care services	N/A	100%
Hearing tests	N/A	100%

*Six-month waiting period applies to all Wellness Benefits but waits are waived for policies that are paid annually. Overall policy year Wellness Benefit maximums apply to all routine and wellness benefits for adults and children.*

TABLE OF BENEFITS	PREMIER HEALTH	
	PremierLife	PremierFamily
<b>VISION CARE COVER</b>	100%	100%
Maximum per 24-month period Six month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually.	AED 1,100 \$300	AED 1,100 \$300
<b>EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES</b>		
Medical evacuation and assistance	100%	100%
24/7 Emergency medical assistance hotline	YES	YES
Repatriation of mortal remains	100%	100%
Family emergency travel	100% AED 18,500 \$5,000	100% AED 18,500 \$5,000
Repatriation accompaniment	100% AED 18,500 \$5,000	100% AED 18,500 \$5,000
Repatriation family accompaniment	N/A	100% AED 11,000 \$3,000
<b>MEDICAL CONCIERGE SERVICES</b>		
Best possible outcome programme	YES	YES
<i>A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>		
Advanced health screening programme	100%	100%
Ages 40-50 one high level physical examination every three years	AED 3,600 \$1,000	AED 3,600 \$1,000
Ages 50+ one high level physical examination every three years	AED 5,500 \$1,500	AED 5,500 \$1,500
Blood care programme	YES	YES
<i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>		
eHealth records account	YES	YES

TABLE OF BENEFITS	PREMIER HEALTH	
	PremierLife	PremierFamily
<b>MENTAL HEALTH BENEFITS</b>		
<i>Elected co-pay option applies for all outpatient benefits in this section.</i>		
Policy year maximum for mental health benefits (inpatient and outpatient)	AED 92,000 \$25,000	AED 92,000 \$25,000
Policy year mental illness, maximum (out-of-hospital) 15 visits	AED 9,200 \$2,500 per policy year	AED 9,200 \$2,500 per policy year
Emergency treatment	AED 150,000 \$40,000	AED 150,000 \$40,000
<b>EXPATRIATE ASSISTANCE PROGRAMME</b>		
Operated by Morneau Shepell, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.		
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>		
AED 365,000 \$100,000		
<b>HIV/AIDS TREATMENT</b>		
YES		
Policy year maximum	AED 92,000 \$25,000	AED 92,000 \$25,000
<i>Elected co-pay option applies for all outpatient benefits in this section.</i>		
<b>DURABLE MEDICAL EQUIPMENT</b>		
YES		
Policy year maximum	AED 75,000 \$20,000	AED 75,000 \$20,000
<i>Elected co-pay option applies for all outpatient benefits in this section.</i>		
<b>CHRONIC CONDITIONS</b>		
YES		
<i>Chronic conditions are treated like any other condition under the policy. Elected co-pay option applies for all outpatient benefits in this section.</i>		
<b>PRE-EXISTING CONDITIONS</b>		
Policy year maximum plan benefit	AED 150,000 \$40,000	AED 150,000 \$40,000
<i>Pre-existing conditions must be declared upon enrolment to be covered. Pre-existing conditions excluded for first six months of plan membership (waiting period waived if coming from an existing DHA accredited EBP scheme).</i>		



**TABLE OF BENEFITS**

PREMIER HEALTH	
PremierLife	PremierFamily

CONGENITAL CONDITIONS		
Policy year maximum plan benefit	AED 150,000 \$40,000	AED 150,000 \$40,000

*Elected co-pay option applies for outpatient benefits in this section.*

**GEOGRAPHICAL COVER REGION OPTIONS**

**Cover Region 1 – Worldwide including US and their territories.**  
 For Cover Region 1 – please note that benefits listed above are only applicable when using our First Health Network. The First Health Network is one of the largest networks in the US with over one million health care professional service locations. Our network covers over 98% of the US population who are within 10 miles of a participating network physician and within 20 miles of a participating network hospital. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

*Please note that Cover Region 1 is limited to 180 days in the US in any 12 month period. If you are returning to the US 12-month Bridge Cover is available for Cover Region 1 members only and request must be made prior to returning to the US Bridge Cover Premiums are 185% of standard published rates.*

**Cover Region 2 – Worldwide but excluding US and their territories.**  
 Cover Region 2 – does not include any cover for US and their territories.

**DIRECT BILLING NETWORK OPTIONS**

Choice of three different network options. Each network is extensive with over 1,000 medical providers in the UAE. Access to other MedNet networks within the Gulf region is included.

**GOLD / SILVER PREMIUM / SILVER CLASSIC**

*Please note that you may go outside your chosen network on a 'pay and claim' basis. However, we may not be able to settle the claim in full where the cost is higher than what is 'reasonable and customary' for your chosen network level.*

**DENTAL PLAN OPTION PLAN FEATURES**

Dental Plan Option must be chosen on enrolment and requisite premium paid for Dental Option in order for dental benefits to be applicable in this section.

*Elected co-pay option applies for all outpatient benefits in this section*

<b>CLASS I EXPENSES</b> Diagnostic – general preventive	Included under your Premier medical plan	Included under your Premier medical plan
<b>CLASS II EXPENSES</b> Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	AED 10,000 \$2,700	AED 10,000 \$2,700
<b>CLASS III EXPENSES</b> Restorative (major); prosthodontics – removable (installation); fixed bridge (installation). Orthodontic and Class III services are available after six months of continuous enrolment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.	AED 6,600 \$1,800	AED 6,600 \$1,800

**TABLE OF BENEFITS**

PREMIER HEALTH	
PremierLife	PremierFamily

**ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION**

In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%	100%
Loss of sight of both eyes	100%	100%
Loss of both hands or arms	100%	100%
Loss of both feet or both legs	100%	100%
Loss of one arm and one leg	100%	100%
Loss of sight of one eye	50%	50%
Loss of one foot or one leg	50%	50%
Loss of one hand or arm	50%	50%

*N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.*



Better healthcare in minutes

Enrolling in one of our plans is easy. You can do it online – it's completely secure, and only takes a few minutes. Just go to [salama.integrarglobal.com](http://salama.integrarglobal.com) to get started. And if you have any questions, get in touch.

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