



yourTeam | BC

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



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Policy year maximum plan benefit AED Policy year maximum plan benefit \$USD	AED 5,500,000 \$1,500,000
HOSPITALISATION BENEFITS	
Accommodation Semi-private room hospital cash 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% 90% US
Intensive care unit	100% 90% US
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% 90% US
Surgeons' and anaesthetists' fees	100% 90% US
Inpatient consultation by specialist	100% 90% US
Emergency room	100% 90% US
Pathology, radiology, and diagnostic tests	100% 90% US
MRI, CT and PET scans	100% 90% US
Private duty nursing (Policy year maximum)	AED 27,500 \$7,500
Skilled nursing facility (Policy year maximum)	AED 27,500 \$7,500
Home health care (Policy year maximum)	AED 27,500 \$7,500
Hospice care services (Policy year maximum)	AED 36,500 \$10,000
Emergency dental treatment (as a result of accident)	100% 90% US
Cancer treatment	100% 90% US

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Child and companion accompaniment <i>Companion accommodation in same room due to inpatient medical necessity. Pre-approval is necessary.</i>	100%
Prescribed hearing aids in the event of an emergency treatment	100%
Laser eye surgery and optional aids in the event of an emergency treatment	100%
MANAGED TRANSPLANT PROGRAMME	
Organ transplants maximum lifetime	AED 1,800,000 \$500,000
Tissue transplants (as part of the overall organ max.)	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>	
PREVENTATIVE BENEFITS	
Diabetes tests <i>Aged 30 and onwards every 3 years, high risk individuals over 18; annually</i>	100%
Annual pap smear	100%
OUTPATIENT BENEFITS	
<i>The choice of three different co-pay options. The option chosen applies to all out-patient benefits in this section and where explicitly noted in other sections.</i>	
OPTION OP100	100% 90% US
OPTION OP90	90%
OPTION OP80	80%
Surgery as outpatient	YES
Physician office visits and specialist fees	YES
Diagnostic and therapeutic services (as outpatient)	YES

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Physical therapy (as outpatient)	100% max 30 visits pre-authorisation required
Occupational therapy (as outpatient)	100% max 30 visits pre-authorisation required
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	100% AED 2,700 \$750
Prescription programme	100%
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	N/A option available at OP Co-Pay Option above AED 1,800 \$500
MATERNITY AND NEWBORN COVER (per pregnancy)	
Outpatient ante-natal services	100%
Pregnancy, normal delivery	100% AED 37,000 \$10,000
Complicated pregnancy	100% AED 44,000 \$12,000
<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 maximum; neo-natal screening test AED 150,000 \$40,000
<i>Included in New Born Cover are premature births, congenital conditions and birth anomalies.</i>	
Emergency treatment	AED 150,000 \$40,000
Essential vaccinations and inoculations as stipulated in DHA's policies for children	100%

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WELLNESS AND ROUTINE SERVICES	
ADULTS	AED 1,800 \$500
Routine physical exams in connection with overall health and wellbeing	90%
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	90%
Prostate cancer screening: one test per policy year for males age 50 or over	90%
Immunizations and vaccinations	90%
CHILD(REN)	
Maximum per policy year: birth to age 12 months	AED 1,100 \$300
Maximum per policy year: 13 months and over	AED 735 \$200
Routine medical exams	100%
Child preventive care services	100%
Hearing tests	100%
<i>Six-month waiting period applies to all Wellness Benefits but waits are waived for policies that are paid annually. Overall Wellness Benefit maximums apply to all routine and wellness benefits for adults and children.</i>	
VISION CARE COVER	100%
Maximum per 24-month period <i>Six-month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually.</i>	AED 1,100 \$300
DENTAL PLAN OPTION PLAN FEATURES	
<i>Elected co-pay option applies for all outpatient benefits in this section.</i>	
CLASS I EXPENSES	AED 5,500
Diagnostic - general preventive	\$1,500
CLASS II EXPENSES	AED 4,400
Restorative (basic); endodontics; periodontics; prosthodontics - removable (maintenance); fixed bridge (maintenance); oral surgery	\$1,200
CLASS III EXPENSES	AED 2,700
Restorative (major); prosthodontics - removable (installation); fixed bridge (installation)	\$750
<i>Orthodontic and Class III services are available after 6 months of continuous enrollment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.</i>	

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EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES	
Medical evacuation and assistance	100%
24/7 Emergency medical assistance hotline	YES
Repatriation of mortal remains	100%
Family emergency travel	N/A
Repatriation accompaniment	100% AED 9,200 \$2,500
Repatriation family accompaniment	N/A
MEDICAL CONCIERGE SERVICES	
Best possible outcome programme	N/A
<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	N/A
Ages 40-50 one high level physical examination every three years	N/A
Ages 50+ one high level physical examination every three years	N/A
Blood care programme	N/A Option available
<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
MENTAL HEALTH BENEFITS	
<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
Policy year mental illness, maximum 15 visits (out-of-hospital)	AED 9,200 \$2,500 per policy year
Emergency treatment	AED 150,000 \$40,000

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EXPATRIATE ASSISTANCE PROGRAMME	YES
<p>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.</p>	
POCUND	
<p>Access to Political, Civil Unrest and Natural Disaster (POCUND), we've teamed up with Northcott Global Solutions (NGS) giving access to solutions for international emergencies within minutes or hours. Option to upgrade to full cover.</p>	
ACCIDENTAL DEATH AND DISMEMBERMENT	N/A Option available
<p><i>Also available as an optional benefit on all plans.</i></p>	
HIV/AIDS TREATMENT	YES
Policy year maximum (inpatient and outpatient)	AED 92,000 \$25,000
<p><i>Elected co-pay option applies for all outpatient benefits in this section.</i></p>	
DURABLE MEDICAL EQUIPMENT	YES
Policy year maximum	AED 55,000 \$15,000
<p><i>Elected co-pay option applies for all outpatient benefits in this section.</i></p>	
CHRONIC CONDITIONS	YES
<p><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></p>	
PRE-EXISTING CONDITIONS	
Policy year maximum plan benefit	AED 150,000 \$40,000

Policy year maximum benefit for pre-existing conditions may be waived for MHD Underwriting for pre-existing conditions that are declared and that we agree to cover beyond the Policy Year Maximum Benefit in this section.

Pre-existing conditions are excluded for the first six months if newly arrived to the country or if the member did not have any form of health insurance prior to taking out this cover. Six-month wait waived for MHD terms for groups over 25 insured.

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CONGENITAL CONDITIONS	
Policy year maximum plan benefit	AED 150,000 \$40,000
<i>Elected co-pay option applies for outpatient benefits in this section.</i>	
OPTIONAL ADD-ONS	
POCUND Political, Civil Unrest and Natural Disaster (POCUND) giving solutions for international emergencies within minutes or hours.	Option available AED 92,000 \$25,000
Blood care programme <i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>	Option available
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	Option available AED 1,800 \$500
Emergency cover for US <i>Emergency non-elective treatment only</i>	Option available AED 184,000 \$50,000
Accidental death and dismemberment	Option available

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

N.B. Benefits cannot exceed two times annual salary.

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. For Cover 1 policy start dates are 1st, 11th and 21st of each month only.

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.

A better future

Good healthcare is an investment in the future. That's why we're proud to offer the kind of comprehensive care that will help your employees thrive – and help your business thrive – for the long term. Get in touch today to find out more.

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