



دبي للتأمين
DUBAI INSURANCE

Global Plans
Plans created by William Russell



Elite Health Plans 2017

International Private Medical Insurance for Individuals & Families in Dubai

The right people for your health plan

We are the Global Plans team at Dubai Insurance and we offer affordable healthcare insurance, with the highest standards of service and care.

To bring you a world-class health plan, we work with specialist international insurance provider, William Russell, and our medical network partner, Neuron.

William Russell is a leader in insurance for international citizens around the world, renowned for providing health insurance of the highest quality, and customer care with a personal touch.

Combining our own expertise and local knowledge of healthcare in Dubai, with William Russell's experience in international insurance, we have created the Elite plan range for residents of Dubai.

As an Elite plan customer you will enjoy swift, cashless access to healthcare at Dubai's finest medical facilities, through our partnership with Neuron, one of the region's leading medical network providers.

Dubai Insurance Company

The insurer of the Elite plans, with a distinctly personal brand of customer care and efficient service.

Neuron

Our medical network partner in the UAE providing you with fast, cashless access to the best medical facilities in the region.

William Russell

The designers of the Elite plans and the inspiration for our customer experience with a personal touch.



The Global Plans difference

To us, you're a valued customer, not a potential claimant or just a policy number. From your first contact with the Global Plans team, you'll deal with a named advisor, each one an expert in this dedicated team. We know the importance of having someone who understands your policy, needs, and circumstances at the other end of the line. Service is everything to us and we commit to providing our customers with personal support when they need it.

This is the Global Plans difference.

Your medical network in Dubai

Through our partnership with Neuron, you will have access to top hospitals and medical facilities in the UAE and throughout the Gulf region.

Straightforward claims process

With an Elite plan membership card, you can easily seek treatment at hospitals and clinics within your selected network. Simply present your card before receiving treatment and the clinic will send the bills direct to Neuron. If you ever need to pay and then claim, Neuron will settle the claim within 7 working days.

Making a claim outside the UAE

Outside of the UAE, you can choose where in the world to seek medical treatment. Since treatment in the USA is particularly expensive, we have made USA cover optional, so you don't have to pay for cover you don't need.

If you need emergency medical assistance and admittance to hospital, you just need to call the 24-hour emergency number on the membership card. Our Assistance Service will make all of the necessary arrangements to have you admitted to hospital.

A world of protection from people who care.



The Elite plans can cover you anywhere in the world, so you will be protected even when you travel outside Dubai. Since treatment in the USA is particularly expensive, we have made USA cover optional, so you don't have to pay for cover you don't need.



Innovative plans

As specialists in global health insurance, we ensure that our plans keep pace with medical advances. We regularly review our benefits to offer the best possible coverage.

Taking care of our cancer patients

Treatment for cancer is covered in full, and we now cover genome testing of malignant tumours so that treatment can be more targeted.

To give our cancer patients extra support, we provide cover for counselling sessions and dietician consultations upon first diagnosis. We also pay an AED18,350 cash sum to our Gold plan customers to spend as they please, whether it be on assistance in the home, or towards a holiday at the end of a course of treatment.

Helping you look after your health

We believe that prevention is better than cure. That's why our Silver and Gold plans each provide an annual benefit to cover health checks, vaccinations and eye examinations.

Cover for long-term conditions

You won't have to worry about limitations on your cover if you are diagnosed with an illness which is chronic or long-term. The Elite plans cover long-term medical conditions such as diabetes and hypertension.

Generous maternity benefits

Our Elite Gold plan includes AED55,050 of cover for routine maternity care costs and full cover for complications of pregnancy, including childbirth when it requires an emergency surgical procedure.

Emergency medevac cover and 24/7 medical assistance

All Elite plan customers can rely on our 24/7 medical assistance helpline for immediate help at any time, anywhere. If medically necessary, an air ambulance will be sent to transport you to a hospital in another country where you can get the care you need.

Cover for terrorist attacks

Provided you are not in a location that the British Foreign & Commonwealth Office has advised its citizens to leave, you'll be covered in the event of a terrorist attack.

Cashless access to medical care

With your Neuron card you will have access to hospitals, clinics and pharmacies within the Neuron network. When you need medical care, simply show your card, and the medical provider will bill Neuron for all your covered treatment costs.

We look after you throughout your life

We'll continue to offer you renewal for as long as you want cover. We will never refuse cover just because you make a claim, and your personal claims experience will not affect your renewal premium.

The security behind your cover

The Elite plans are issued and insured by Dubai Insurance Company, Dubai's oldest insurer and a respected corporate presence in the Middle East.

30-day money back guarantee

All our plans offer a 30-day money back guarantee. Provided you have not made a claim, we will refund your premium in full if you cancel your plan during your first 30 days of cover.

The benefits of the Elite plans at a glance

Designed to meet the needs of residents of Dubai who require worldwide access to healthcare, the Elite plans offer comprehensive health insurance that doesn't stop when you cross a border.

Elite Silver

AED9,175,000 of annual cover

Elite Gold

AED18,350,000 of annual cover

To protect you against the major healthcare costs, our **Elite Silver** plan provides cover for:

- Full cover for everyday healthcare, including visits to the doctor, prescribed drugs, specialist visits, treatment and tests.
- Pre-operative tests and advanced diagnostic tests such as MRI and CAT scans.
- Treatment received when admitted to hospital, and post-hospital follow-up consultations and tests.
- Treatment for cancer, including genome testing of malignant tumours.
- Organ, bone marrow, and tissue transplants, including up to AED91,750 cover for donor costs.
- Reconstructive surgery after surgery for cancer or an accident.
- Cover for long-term conditions such as diabetes and asthma.
- A well-being benefit covering vaccinations and preventive health checks.
- An annual well-child benefit.
- Cover for physiotherapy sessions.
- Routine maternity care, childbirth, and complications of pregnancy.
- An optional dental plan covering routine dental and complex dental care.*
- International benefits such as Medevac, 24/7 emergency medical assistance, and cover for compassionate home travel.

Elite Gold provides all the cover of the Silver plan, plus:

- Increased cover for routine maternity care, and full cover for complications of pregnancy.
- Enhanced cover (up to AED367,000) for newborn babies in the first 90 days of their life.
- Extended duration of cover for rehabilitation treatment following in-patient medical treatment.
- Higher cover for treatment arising from HIV/AIDS.
- Enhanced well-being benefit.
- Cover up to 18 months for hormone replacement therapy.
- Routine dental benefits as standard, including screening, root canal treatment, and preventive scaling, polishing and sealing. Option to add complex dental care.*
- An AED18,350 cash benefit upon first diagnosis of cancer.*

*Waiting periods apply.

For more details of our Elite plans, please refer to 'The Elite Table of Benefits' on pages 10-13.

The Elite Table of Benefits

Annual benefit limit	The overall maximum limit that each insured person can claim during any one period of cover.
Hospital costs	Hospital accommodation and treatment costs (as an in-patient or day-patient).
	Parent accommodation charges.
	Accommodation of an accompanying person.
	Hospital cash benefit.
	Road ambulance.
Cancer treatment	Cancer treatment (including chemotherapy and radiotherapy, and out-patient consultations, tests, and scans).
	Cash benefit upon diagnosis of cancer (6-month waiting period applies, one lifetime claim only).
	Genome sequencing & tests of cancerous tumours.
	Wigs.
	Counselling.
	Dietician.
Reconstructive surgery	Surgery to restore your appearance after an accident, or after surgery for breast cancer.
Organ, bone marrow or tissue transplants	Costs incurred whilst hospitalised, and all related out-patient treatment required prior to and after the transplant.
	Donor costs.
Kidney dialysis	Short-term kidney dialysis of up to 4 weeks.
Psychiatric and psychotherapy treatment	Lifetime limit for all psychiatric treatment.
	In-patient and day-patient psychiatric treatment.
	Out-patient psychiatric treatment.
Everyday medical costs	Emergency ward treatment.
	Out-patient surgical procedures.
	GP and specialist consultations.
	Advanced diagnostic tests, such as MRI, CAT (CT), and PET scans.
	Treatment by a chiropractor, osteopath, chiropodist, podiatrist, homeopath or acupuncturist.
	Hormone replacement therapy for loss of ovarian function before age 40, prescribed by a medical doctor.
	Traditional Chinese medicine.
	Physiotherapy.
Well-being benefits	Preventive health checks.
	Well-child benefit.

Elite Silver

US\$2,500,000 or AED9,175,000
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover</div>
Per night: US\$80 or AED294
<div>Full cover</div>
<div>Full cover</div>
<div>No cover</div>
<div>Up to US\$2,000 or AED7,340</div>
<div>Lifetime limit: US\$150 or AED551</div>
<div>Lifetime limit: US\$500 or AED1,835</div>
<div>Lifetime limit: US\$100 or AED367</div>
<div>Full cover</div>
<div>Full cover</div>
<div>Up to US\$25,000 or AED91,750 per transplant</div>
<div>Full cover</div>
US\$75,000 or AED275,250
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover up to 10 sessions</div>
<div>Cover up to 12 months from the date of diagnosis</div>
<div>Up to US\$50 or AED183 per session, up to a maximum of 15 sessions</div>
<div>Full cover</div>
<div>Up to \$300 or AED1,101</div>
<div>Full cover</div>

Elite Gold

US\$5,000,000 or AED18,350,000
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover</div>
Per night: US\$250 or AED918
<div>Full cover</div>
<div>Full cover</div>
<div>US\$5,000 or AED18,350</div>
<div>Up to US\$2,000 or AED7,340</div>
<div>Lifetime limit: US\$150 or AED551</div>
<div>Lifetime limit: US\$500 or AED1,835</div>
<div>Lifetime limit: US\$100 or AED367</div>
<div>Full cover</div>
<div>Full cover</div>
<div>Up to US\$25,000 or AED91,750 per transplant</div>
<div>Full cover</div>
US\$100,000 or AED367,000
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover</div>
<div>Full cover up to 15 sessions</div>
<div>Cover up to 18 months from the date of diagnosis</div>
<div>Up to US\$50 or AED183 per session, up to a maximum of 20 sessions</div>
<div>Full cover</div>
<div>Up to \$550 or AED2,019</div>
<div>Full cover</div>

Key

Full cover within annual plan benefit limit


Partial or limited cover

No cover

Continued.

Well-being benefits	Vaccinations.
	Preventive health screenings 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.
HIV/AIDS treatment	Treatment for up to 5 years.
Rehabilitation treatment	In-patient rehabilitation carried out in a recognised rehabilitation hospital or unit, following treatment covered by your plan.
Home nursing costs	Cover for up to 12 weeks per medical condition per period of cover.
Terminal illnesses	The palliative care of a medical condition covered by your plan.
Medical appliances	Supplying, fitting or hiring instruments, apparatuses or devices.
	Surgically implanted artificial body parts needed as a vital part of an operation.
	Prosthetic devices.
Maternity costs	In-patient and day-patient complications of pregnancy.
	Childbirth necessitating an emergency surgical procedure.
	Routine maternity care and childbirth.
	Cover for newborn babies.
Dental costs	In-patient emergency restorative dental treatment.
	Out-patient emergency dental treatment.
	Dental basic (screening, scaling and polishing, sealing, fillings, simple extractions, root canal treatment, 6-month waiting period on Silver).
	Dental plus (denture repair, full/partial dentures, dental bridges, crowns, inlays, and onlays, dental implants, 12-month waiting period).
Expat benefits	Medevac basic, return economy airfare & travelling expenses of a companion.
	Accommodation expenses of a companion (up to 15 nights).
	Compassionate home travel.
	Repatriation of mortal remains.
	Burial or cremation.
	Medevac plus (covers the cost of your repatriation to the UAE or your country of nationality, once the emergency medical condition for which you have been evacuated has stabilised).
Congenital abnormalities or hereditary conditions	Treatment for a congenital abnormality discovered after the start of your plan.
Chronic conditions	Acute flare-ups.
	Regular monitoring and maintenance (consultations, tests and prescribed medication required to monitor & maintain the stability of a chronic condition).

Elite Silver

 Full cover
 Full cover
 Up to US\$75,000 or AED275,250
 Cover up to 15 days per medical condition
 Full cover
 Lifetime limit: US\$50,000 or AED183,500
 Up to US\$500 or AED1,835 per medical condition
 Full cover
 Per device: US\$1,000 or AED3,670
 Up to US\$40,872 or AED150,000
 Up to US\$2,725 or AED10,000
 Up to US\$2,725 or AED10,000 per pregnancy
 Up to US\$40,872 or AED150,000 per pregnancy
 Full cover
 Up to US\$40,872 or AED150,000
Only covered if you have selected the optional Dental basic benefit
Only covered if you have selected the optional Dental plus benefit
 Full cover
 Per night: US\$96 or AED352
 Full cover
 Full cover
 Up to US\$1,600 or AED5,872
Only covered if you have selected the optional Medevac plus benefit
 Lifetime limit: US\$40,000 or AED146,800
 Full cover
 Full cover

Elite Gold

 Full cover
 Full cover
 Up to US\$100,000 or AED367,000
 Cover up to 30 days per medical condition
 Full cover
 Lifetime limit: US\$100,000 or AED367,000
 Up to US\$1,000 or AED3,670 per medical condition
 Full cover
 Per device: US\$1,500 or AED5,505
 Full cover
 Full cover
 Up to US\$15,000 or AED55,050 per pregnancy
 Up to US\$100,000 or AED367,000 per pregnancy
 Full cover
 Up to US\$40,872 or AED150,000
 Up to US\$1,500 or AED5,505
Only covered if you have selected the optional Dental plus benefit
 Full cover
 Per night: US\$250 or AED918
 Full cover
 Full cover
 Up to US\$1,600 or AED5,872
Only covered if you have selected the optional Medevac plus benefit
 Lifetime limit: US\$80,000 or AED293,600
 Full cover
 Full cover

A world of protection

Our fair pricing policy

With the introduction of new, costly drug therapies and treatments, medical treatment costs in Dubai and around the world are rising. It is inevitable that insurance premiums have to rise to keep pace.

We are committed to keeping your future premium increases as reasonable as possible. It is our aim to offer affordable cover without compromising on quality.

Optional plans available with your Elite plan

For a little extra, you can buy a **Global Travel plan** which will cover your baggage and personal effects during holidays and business trips, and give you valuable cover if you are forced to cancel or cut short a trip.

You can also buy a **Global Personal Accident plan**, which pays a lump-sum benefit if you die or suffer a permanent disability as the result of an accident.

Adding life insurance and income protection

For comprehensive life insurance, we offer our **Global Life plan**, designed with expatriate life and international living in mind.

If you wish to insure your income against the possibility of your inability to work due to illness or injury, our **Global Income Protection plan** will do just that. It will pay you a regular benefit whilst you are too sick to work.

Apply today

Your health is precious, and the cost of treatment globally without adequate cover can be unaffordable. Don't wait until it's too late to get the cover you and your family need.

Call one of our insurance professionals today on **+971 4 269 7708** or send us an email at **enquiries@globalplans.ae**.

If you are ready to apply, simply download and complete an application form from our website and email it to **enquiries@globalplans.ae**. We will strive to get back to you within 24 hours, and, as soon as you have paid your premium, your cover will commence.

We are here to assist you through the application process, so please don't hesitate to contact us if you have any questions at all.



Good healthcare is expensive, and claims for serious illnesses can run into hundreds of thousands of dollars. A Global Health plan from Global Plans at Dubai Insurance will protect you from these costs.

We're here to help

The Global Plans team at Dubai Insurance provides health, life and income protection plans for residents of Dubai.

To us, you're a valued customer, not a potential claimant, or just a policy number. From your first contact with the Global Plans team, you'll deal with a named advisor, each one an expert within this dedicated team.

We appreciate the importance of always being able to contact someone here in Dubai who understands your policy, your needs and your circumstances.

We truly are here to help.

For more information

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The Global plans are designed by William Russell Ltd., and issued and insured by Dubai Insurance Company psc., who are licensed by the UAE Insurance Authority, registration number 4.

