



Global Choice

International health protection that flexes around you

DUBAI NATIONAL INSURANCE AND REINSURANCE AND **GENERALI GLOBAL HEALTH**



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Welcome to Global Choice

Dubai National Insurance and Reinsurance are partnering with Generali Global Health to bring you Global Choice. It gives you all the flexibility you need to build a health insurance solution to fit around your world.



Insurers you can trust

Dubai National Insurance and Reinsurance

Dubai National Insurance and Reinsurance Company (DNIR) is a leading insurance solutions providers in the UAE.

Established in 1991, DNIR is a financially strong and professionally managed organization, which has carved a niche through its innovative ideas and quality products, underwriting all types of risks in General, Motor, Life and Health Insurance. To achieve this, DNIR has a team of highly motivated, qualified, and experienced staff, who work very closely with customers which helps the company to stay “One Step Ahead” in its services. Their approach is to design solutions based on a comprehensive understanding of their customers’ protection needs.

DNIR offers tailor made medical solutions to their customers along with unparalleled customer care and superior hassle-free claims service. Their strong network of medical providers, enables DNIR to constantly meet and exceed their clients’ needs.

DNIR is fully licensed and registered with both Dubai Health Authority and Health Authority - Abu Dhabi.

Generali Global Health

Generali Global Health provides international private health insurance to globally mobile executives and their employees. Through our worldwide network of service centres and medical providers, we give you access to the best healthcare services in the world.

We’re a specialist division of Generali – one of the largest and best-known global insurance groups, with a reputation for protecting people and businesses since 1831.

Generali operates in over 120 countries worldwide, providing insurance and assistance for both individuals and groups.

As well as being one of the largest insurance groups in the world, Generali is also one of the largest providers of employee benefits. We have the biggest worldwide employee benefits footprint of any major insurer - so we can support you in more destinations across the globe.

Our financial strength gives you certainty and security in the long-term, while our global presence means we can offer you protection anywhere in the world.

Comprehensive cover tailored around you

The standard of healthcare varies across the globe, so it can be difficult to find the same quality of care in every country. Certain areas expose you to additional local health risks, or you might need extra protection if you work in a risky or remote location – like an offshore oil rig or an isolated mining operation.

Global Choice gives you a choice of cover, so you can build a plan that gives you all the protection you need - both inside and outside the UAE.

Get all the protection you need...

We give you:

- access to the best medical treatment in the world – we don't restrict you to particular hospitals or medical facilities
- an easy, hassle-free way to get medical treatment – in many cases we can arrange to pay for your treatment directly at hospitals and clinics, so you don't need to make a claim.

...with a choice of cover

We give you more freedom than ever to build a plan around your world. You can mix and match different levels of cover for maximum flexibility:

- choose from three different core cover options
- choose from two additional out-patient cover options
- boost your cover with some extra options – like dental treatment, wellness check-ups and vision care.



Access to the best medical treatment in the world

The Generali Global Health network gives you access to over 600,000 medical facilities. You can search online by location and specialty to find the right one for your condition.

But we don't restrict you to particular hospitals. You can go to any medical facility within the area you're covered for, whether it's in our network or not. That way you get access to the best treatment out there.



Dedicated support

Someone to talk to 24 hours a day

You can call us 24 hours a day, seven days a week. We'll put you straight through to one of our medical case coordinators, who are supported by a team of doctors and clinical specialists. In our global call centre, we speak over 20 languages – so you'll always have someone to talk to.

A hassle-free way to get treatment

If you're within the UAE, in many cases we'll pay the medical facility for your treatment directly, so you don't have to claim the money back. All you need to do is show your card, and the medical facility will bill us directly.

If you're outside the UAE, the Generali Global Health network gives you access an extensive variety of medical facilities, wherever you are in the world – with direct settlement services at hospitals and clinics.

A convenient way to claim

If your circumstances mean you to need to pay a medical facility for your treatment directly, we make it easy for you to make a claim. Our online claims service is a fast, convenient way to get reimbursed. For example, if you have treatment outside the UAE, you can even make a claim on your phone.

Support when you need it most

Outside of the UAE, all of the services you get from Generali Global Health come from within our group. So if there's an emergency or you need to be evacuated or repatriated, we'll be there from beginning to end, to manage the process and make sure it all goes smoothly.

Online tools that make it easy to manage your health

We provide a multi-platform web portal with a range of online tools that you can access from anywhere. It provides all the information you need about your plan. You can also make changes to your policy, make and track claims for your treatment, and approve your hospital stay up front. On top of this, you'll get access to all sorts of useful information to help you manage your health.



Tailoring your plan

You can choose different levels of core and out-patient cover – and you can boost your plan with some extra cover options too.

Step One

CHOOSE YOUR CORE COVER

Choose from three core cover options: Select, Classic and Premier. The level of cover increases from Select to Classic to Premier. Classic and Premier include some extra benefits too – like cover for hospice care, compassionate travel and prosthesis.

Step Two

CHOOSE YOUR OUT-PATIENT COVER

Choose between two additional out-patient cover options: Excel and Prestige. Like the core cover options, the level of cover increases from Excel to Prestige. Prestige includes some extra benefits too – like cover for speech therapy, psychotherapy, and nutritionist consultations.

You don't have to get the same level of core and out-patient cover. For example, you could pick Premier for your core cover and Excel for your out-patient cover. The combination is up to you.

Step Three

ADD SOME EXTRA COVER

Once you've got your core and out-patient cover, you can choose to add some extra cover. The options include:

- wellness check-ups and screenings
- fertility treatment
- eye tests, glasses and contact lenses
- dental treatment.

With these options, you can also choose between a range of benefit limits so that you can tailor the cover to suit you.

1. Choosing your core benefits

You can choose from three core cover options: *Select, Classic and Premier:*

CORE BENEFITS (USD)	SELECT	CLASSIC	PREMIER
OVERALL BENEFIT	\$1,000,000	\$3,000,000	\$4,500,000
Hospital charges	in full	in full	in full
Rehabilitation and therapies 	in full (60 days)	in full (90 days)	in full (180 days)
Organ transplant 	in full	in full	in full
Acute chronic episodes	in full	in full	in full
Reconstructive surgery	in full	in full	in full
Parent accommodation	in full	in full	in full
Child accommodation	in full	in full	in full
Ante-natal and post-natal care	in full in accordance with health authority treatment guidelines	in full in accordance with health authority treatment guidelines	in full
Maternity benefit	\$10,000 (in full in Abu Dhabi only)	\$10,000 (in full in Abu Dhabi only)	\$10,000 (in full in Abu Dhabi only)
Pregnancy related medical conditions	in full	in full	in full
New born care 	in full	in full	in full
Psychiatric treatment and psychotherapy	in full (30 days)	in full (60 days)	in full (90 days)
Congenital disorders	in full (life threatening conditions only)	in full (life threatening conditions only)	In full

CORE BENEFITS (USD)	SELECT	CLASSIC	PREMIER
OVERALL BENEFIT	\$1,000,000	\$3,000,000	\$4,500,000
Prosthesis	no cover	\$5,000	in full
Home nursing 	30 days	60 days	180 days
Hospice care	no cover	\$10,000	in full
In-patient emergency dental treatment	in full	in full	in full
Hospital cash	\$200	\$250	\$300
Ambulatory services	in full	in full	in full
Emergency assistance and evacuation and repatriation services 	in full	in full	in full
Compassionate travel 	no cover	1 economy class ticket	2 economy class tickets
Repatriation of mortal remains 	\$13,000	\$13,000	\$13,000
Emergency cover outside area of coverage	\$30,000	\$45,000	\$60,000
Emergency out-patient care	no cover	\$1,000	\$1,000
Out-patient surgery	in full	in full	in full
CT/MRI/PET scans	in full	in full	in full
Cancer care 	in full	in full	in full
Renal dialysis 	in full	in full	in full

2. Choosing your out-patient benefits

You can choose from two out-patient cover options: *Excel* and *Prestige*:

OUT-PATIENT BENEFITS (USD)	EXCEL	PRESTIGE
Out-patient consultations	in full	in full
Diagnostic tests	in full	in full
Chronic condition management	in full	in full
Physiotherapy	10 sessions	30 sessions
Drugs and dressings	in full	in full
Diabetic screening	in full	in full
Vaccinations	in full (ages 0 - 6 only)	in full
Durable medical equipment	no cover	\$5,000
Complementary treatment	no cover	\$5,000
Dietician/nutritionist	no cover	\$500
Speech therapy	no cover	in full
Hearing aids	no cover	1 per lifetime (50% co-insurance)
Hormone Replacement Therapy (early onset)	no cover	in full
Psychiatric treatment and psychotherapy	no cover	\$5,000

 Requires pre-authorisation

3. Adding extra cover

Once you've chosen your core and out-patient cover, you can boost your plan with some extra benefits:

Wellness

Routine check ups
Wellness — mammogram, PAP test, prostate cancer screening or colon cancer screening
Well-baby checks

Options from \$500 to \$1,500

Fertility treatment

Including advanced reproductive technology (ART) procedures and in vitro fertilisation (IVF)

\$25,000

Vision care

Annual eye test
Glasses and contact lenses

**Options from \$250 -
\$500 with full refund for eye tests**

Dental care

Dental benefits including routine dental, major restorative dental and orthodontics

Options from \$500 – \$5,000

Why businesses choose us

- we help you strike the right balance for your employees, no matter what size your business is
- you can tailor the benefits you offer, depending on the needs of your employees and the regions you want to cover
- you can segment your workforce into groups of three people or more. This gives you more choice around the benefits packages you offer to individual employees and allows you to flex benefits for different people
- our competitive and consistent pricing allows you to plan your budgets year to year, without having to compromise on service or benefits for your employees
- if your group includes members who are outside the UAE, you can access a much wider package of worldwide employee benefits from Generali – and get everything you need from one trusted global brand.

365/24



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This document serves only as a reference and does not form part of an agreement or legal contract. The information herein is believed accurate as of the date of publication but may be subject to change. This material is intended for information only and contains only general description of benefits provided.

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