



دبي للتأمين
DUBAI INSURANCE

IMPORTANT: PLEASE READ



2011 GLOBAL HEALTH ESSENTIAL PLAN CHANGES

Changes to the Global Health Essential plan agreement from your renewal



GLOBAL HEALTH[®]
Health Insurance for Expatriates

BENEFIT CHANGES

The following changes to your Global Health Essential plan agreement will take effect from your renewal date.

COVER FOR HIV & AIDS

Once you have been insured by the same plan type for a continuous period of 24 months, we will pay towards the cost of treatment arising from or related to human immunodeficiency virus (HIV) and/or HIV-related illness, including acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC) up to the annual benefit limit stated below and for a maximum period of 5 years, provided the HIV virus was contracted after your date of entry to the Global Health plan.

ESSENTIAL CARE	ESSENTIAL CARE PLUS
Up to \$1,000 or AED 3,670 per period of cover for in-patient or day-patient treatment only	Up to \$2,500 or AED 9,175 per period of cover

HIGHER TOTAL ANNUAL BENEFIT LIMIT

The overall maximum limit to the amount you can claim during any one period of cover has been increased as follows:

ESSENTIAL CARE	ESSENTIAL CARE PLUS
\$250,000 or AED 917,500	\$500,000 or AED 1,835,000

THE LOCAL BURIAL OR CREMATION BENEFIT

If you die as the result of a condition that is covered by your plan whilst you are outside your home country (and no claim has been made under the Repatriation of mortal remains benefit) we will pay for you to be buried or cremated at the place where you died. Costs for this benefit will now be subject to the following limits:

ESSENTIAL CARE	ESSENTIAL CARE PLUS
Up to \$1,600 or AED 5,875	Up to \$1,600 or AED 5,875

REFERRAL LETTERS

If you are claiming for an MRI or CAT scan you must now send us the written referral letter signed by your medical doctor.

ADDITIONAL EXCLUSIONS

ALLERGY DESENSITISATION

We do not pay for allergy desensitisation or food neutralising injections.

ALTERNATIVE TREATMENTS AND THERAPIES

The exclusion has been amended to make it clear that we do not pay for osteopathy, homeopathy, acupuncture, chiropractic treatment, biokinetic exercise technique (BET), Body Talk, Tecar therapy, Acupressure or magnet therapy.

EYESIGHT

The exclusion has been amended to make it clear that we do not pay for treatment of strabismus (squint).

HYPERBARIC OXYGEN THERAPY

We do not pay for hyperbaric oxygen therapy, except if used as treatment for decompression sickness.

ADMINISTRATIVE CHANGES

ACCEPTABLE CREDIT AND DEBIT CARDS

We no longer accept Electron and Solo as methods of payment.

YOUR RENEWAL PREMIUM INVOICE

We will email you with our renewal terms and a renewal premium invoice prior to your renewal date. It is therefore very important that you update us if you change your email address.

DUBAI PREMIUM LEVY

From renewal, Dubai Premium Levy will be charged at the following rates on your premium:

- Medical insurance 0.4%
- Accident plan 0.5%
- Travel plan 0.5%