



RAK INSURANCE

MediGlobal
International Medical Insurance



DEVELOPED BY



Global
Peace of MindSM





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MediGlobal Medical Insurance

Elite, innovative and tailored to your requirements, the MediGlobal health insurance policy ensures you receive superior health care within the UAE and globally through our extensive network of providers, whose highest priority is to assist you.

Through meticulous research and understanding of what clients expect from a modern health insurance policy, we have created a policy that goes beyond the boundaries of the standard medical insurance cover. MediGlobal aims to meet and exceed clients' health insurance needs. The policy offers enhanced services and benefits to compliment your lifestyle with Global Peace of MindSM for yourself, your family and your organisation wherever in the world you may need it.

IMG – Award-winning Global provider

The MediGlobal policy was developed by International Medical Group[®] (IMG[®]), who have over 25 years of experience providing Global benefits and assistance services to millions of members in almost every country. Working together with Ras Al Khaimah Insurance (RAK), a leading company and a true regional insurance pioneer established in 1974, Neuron, one of the leading Third Party Administrators (TPA) in the Middle East and North Africa (MENA) region, and XL Catlin, a rated reinsurance specialist across the globe, we can serve you as your single source for every international and local medical coverage you need.







Choose a plan to suit your requirements

We recognise that individuals have different requirements and not all benefits or limits in a typical insurance plan will be needed or utilised. It is with this in mind that we have structured three plan options under the MediGlobal umbrella. One plan with full benefits and two with reduced limits and benefits, all of which are priced accordingly.

MediElite

A plan with a comprehensive list of benefits and maximum limits.

MediSelect

A plan that offers a full list of benefits but with slightly lower limits.

MediEssential

An essential, limited plan that covers the most important health insurance needs.

Defining your regional plan

In addition to the level of benefits and limits you have available under your selected MediGlobal policy, you can also restrict the regions covered in order to further refine your plan.

The 3 defined regions are :

Area 1

Algeria, Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates and Yemen

Area 2

Worldwide excluding USA, Canada, China, Hong Kong, Macau, Singapore and Taiwan

Area 3

Worldwide









Key policy benefits

Tailor-made, innovative solutions to your specific health insurance requirements.

In the constantly changing health care industry, we believe that innovation is essential to meeting the unique needs of our clients. That's why we are committed to delivering tailor-made solutions that put your needs first, providing the highest level of medical benefits and industry-leading world-class services.

As part of that mission, we:

- Tailor the cover and network by including or excluding some UAE medical providers to suit your family or organisation's specific needs.
- Provide reimbursement of expenses for evacuation and accommodation following a natural disaster.
- Reimbursement of expenses following evacuation due to political or security incidents to the nearest place of safety, or repatriation to your home country.
- Include compensation for personal accident incidents wherever they occur in the world.
- Provide compassionate leave to your home country including flights and accommodations.

Providing 24/7 health care assistance

In order to fulfill our commitment of superior and efficient health care assistance, we have selected Neuron as our TPA. Neuron have over 15 years of experience assisting members on behalf of UAE insurers locally and around the world.

As expected, with this extensive knowledge and experience, Neuron is one of the most respected administrators with established credibility amongst international network providers. Through this partnership, our members are able to take advantage of Neuron's direct billing services and enjoy the same high level of services whether traveling abroad or at home here in the UAE.

As part of their around the clock services, the medical professionals at Neuron are available to offer assistance and manage each claim seamlessly. In the case that medical care is required; Neuron's team will liaise directly with the care providers to handle all the associated administration concerns related to your treatment, allowing you to focus on your recovery.





One policy to cover the entire UAE

We believe that having one policy compliant in both Dubai and Abu Dhabi is imperative, especially when people work and reside between both Emirates. With MediGlobal, you don't need to have different policies when you move to another Emirate, as this policy will cover you in all the Emirates in the UAE.

Competitive Premiums

In order to ensure that the premium you pay is competitive yet in line with your specific health needs, we ask you to answer a series of simple health related questions on your medical history. This is the most accurate method to ensure you receive competitive premiums, whilst providing you with the extensive selection of benefits.

Medical care whenever you need it

When assistance is needed
we will be there to help. 24
hour access seven days per
week, no matter when or
where an incident occurs.



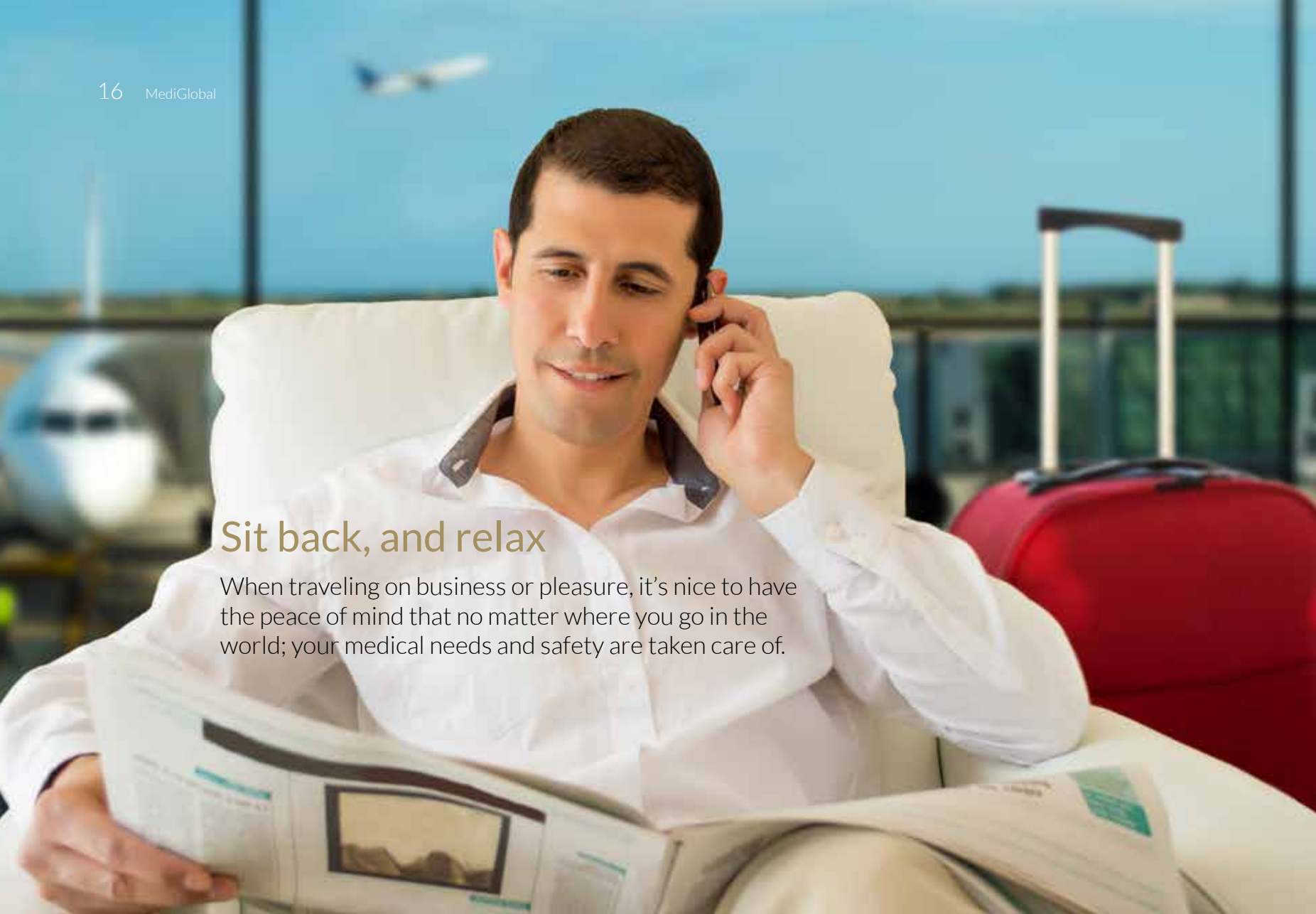
Call A Doctor Service

Obtaining medical advice whenever you need it, night or day, has now become easier with the introduction of the medical concierge, Call A Doctor Service.

The mobile doctor is available around the clock and is able to diagnose medical problems via the telephone and provide a course of action to take. This includes forwarding prescriptions to your nearest pharmacy for collection, providing peace of mind from the comfort of your own home.

Sit back, and relax

When traveling on business or pleasure, it's nice to have the peace of mind that no matter where you go in the world; your medical needs and safety are taken care of.



Families

In an age of globalisation and frequent international travel, often the local medical insurance policy provided by employers may not provide adequate cover across the globe for you and your family.

To ensure that you are covered whether at home or away on holiday, you may wish to consider an alternative policy that provides a greater scope of cover in the UAE and internationally for you and your family. With MediGlobal, you can be confident that whether traveling on business or on holiday, your wellbeing is our main priority.

Ensuring that you have the right plan to cover your family's medical concerns is our top priority. We have designed our plan options to make sure you receive the highest level of service and benefits when needed. This includes convenient payment methods, worldwide medical assistance, access to our Call A Doctor Service and the availability of emergency services even in extreme circumstances. You can be assured that when assistance is needed, we will be there to help.



Innovative expanding businesses

The UAE has established itself as a regional business hub, a jurisdiction where east meets west. As a result, many international companies select the UAE not only as an attractive market in itself, but also as a base to cover the region and beyond.

In the early stages of establishing a presence in the region, your company may only have a small number of employees to complete setup formalities and start operations. During this time, despite not having a critical mass of employees, a corporate group medical plan is required to take care of your employees and their families' medical care. However, as you may have experienced, many providers require a minimum of 10 employees to qualify for a quote on a group basis. Companies with fewer employees are often subject to higher rates, as the medical insurance will be quoted on an individual basis.

Unlike other insurers in the region, we want to work with growing companies from the start to provide the cover your employees deserve whilst ensuring that you pay a competitive premium. For expanding and growing companies we can provide a group policy for fewer than 10 employees, which few insurers provide in the region.





C-suite and Board members

Throughout an organisation, there are different needs and requirements based on individuals and their specific job functions, specifically at a senior management level. This is particularly relevant for board members, senior partners and C-suite executives who are often expected to travel within the GCC or even globally to develop business within the international market place.

We understand these requirements and have taken this into consideration when designing the MediGlobal policy, so the key personnel at your company can feel assured that they are given the highest level of medical care and crisis assistance, wherever they are in the world.

Embassy and Government Personnel

The care of a country's government personnel is of paramount importance, particularly when they are situated around the world in varying climates and conditions. Therefore, we ensure that medical assistance is available whenever they require it.

IMG have many years of experience working with organisations and government bodies to provide healthcare support wherever in the world their personnel are deployed. MediGlobal can provide the same care and attention to meet the needs of diplomatic staff and their support teams, when they are residents in the UAE and require medical care both locally or internationally.

When you need to claim

We never like to think of a time when you may find yourself or a family member requiring the need of medical care, but if that time comes, you need to be assured that the process will be handled professionally by a team which is understanding and sympathetic to your circumstances.

Neuron have demonstrated over many years how they can provide that reassurance, and the professional guidance to obtain the right medical care at the right time.

From making one call to the number shown on the back of your medical card, Neuron will take care of the rest. Their experienced team will liaise with the provider to ensure you receive the best care package available, and that all the required pre-certification checks are completed prior to receiving the desired medical care.

When it comes to emergency treatment, your priority should be focused on the treatment and recovery of your loved ones, not on calling insurance companies for approval of care. Therefore, for emergency treatments, notification can be made within 48 hours of the incident occurring, by yourself, an appointed family member or the care provider.

When you become a member, your Emirates I.D card will be linked to your policy details in Neuron's system.

You will also have access via smartphone apps and online to view your own profile on the Neuron system. These services will allow you to upload reimbursement claims and obtain live feedback on the status of outstanding claims. They will even show you where the nearest pharmacy, clinic or hospital is located.





Obtaining Cover

Should you decide to take the MediGlobal policy, we kindly ask you to complete all the required details in the application form and forward to your dedicated representative at RAK Insurance, or your chosen intermediary to provide you with a competitive quote.

Should you have any questions on the cover, benefits, limits or even application form, please contact your preferred advisor.

Developed by



RAK Insurance - Head Office

Al Jezaa Street

Al Nakheel

Ras Al Khaimah

PO Box 506

UAE

www.rakinsurance.com