

# UAE - Health Benefits

## Provided through Sukoon Insurance, GEB's Network Partner in UAE

Sukoon Insurance is one of the leading insurance providers in the Middle East. Sukoon is headquartered in Dubai, UAE, with 15 branches including the Head Office-Operational Branch and a strong presence in every Emirate in the UAE, the Sultanate of Oman and Qatar. Established in 1975, Sukoon has a reputation for financial strength and industry leadership, rated 'A Excellent' by AM Best and 'A- Stable' by Standard & Poor's, supported by leading reinsurers like Swiss Re, Munich Re, Allianz and Arig. Sukoon provides a broad range of insurance solutions including Life, Health, Motor and Personal Lines insurance, group coverage for commercial and industrial enterprises, and specialty insurance products for the Energy, Marine and Construction sectors.

### Medical Plan Management

Key capabilities include:

- Comprehensive individual and group benefits including Medical, Life, Personal Accident and Critical Illness;
- Available benefits include Outpatient, Inpatient, Daily Cash Allowance, Dread Disease Cover, Pharmacy, Vision, Maternity and Dental for employees and dependants;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, out of pocket maximum limits, co-payments and/or per benefit or annual limits;
- National provider network offering access to discounted, direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for inpatient care provided by a dedicated service team that reviews appropriateness of care, coverage and eligibility;
- Online provider portal to confirm coverage and submit claims for reimbursement;
- Online member portal for access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Sukoon Insurance also provides clients with easy access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

#### Stay healthy

- Customised workplace health clinics;
- Access to a market-leading complimentary wellbeing platform - "LivFit" [www.livfit.ae](http://www.livfit.ae):
  - Free aerobic and yoga classes online
  - Discounts on fitness memberships
  - Health education content/resources
  - Online health risk assessment
  - Nutritional counseling
  - Stress management
  - Anger management
  - Resilience building
  - Conflict management
  - Workplace anxiety
- Workplace healthchecks/biometric screening;
- Screening packages for Cervix CA, Breast CA
- Prostate CA, Cardiac assessment;
- Influenza and Chicken Pox vaccinations;
- Ergonomic assessments.

UAE annual medical trend: 10% AON, 12.5% WTW, 11% Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/UAE 02.01.2024

## Medical Plan Management (continued)

- A member app where users can search providers by location and specialty;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements, pre-authorisation for care, support for emergencies;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases;
- Pharmacy Benefits Management Programme, providing home delivery coordination for prescription medications.

## Health & Wellbeing Programmes (continued)

Workshops can be customised, working in cooperation with employers and health professionals.

### Return to health

- Case management support provided by dedicated in-house medical team offering support for complex cases before/during/after hospitalisation;
- Telemedicine is available through a 24X7 health consultation platform providing access to clinical support via phone/video chat;
- Second Medical Opinion service provided through medical management team in cooperation with treating physicians/hospitals to provide diagnostic feedback and possible treatment alternatives.

### Manage chronic illness

Sukoon is working to develop the following disease management programmes:

- Maternity management
- Hypertension management
- Diabetes prevention/management
- Smoking Cessation

Programmes will provide comprehensive online and in-person real-time support through dedicated health coaches.

After taking an online health risk assessment, member results will be reviewed and risk stratified by health coaches who will then assign key activities/interventions designed to improve individual health.

Using the LivFit platform, coaches and members will be able to interact periodically and track progress towards health goals.