

# DUBAI INSURANCE TOP UP GUIDE

2018 - 2019



# Your Guide to Top-Up Insurance Plans

Providing medical insurance benefits to employees is a common practice used the world over. It helps attract high calibre candidates to vacancies, whilst also reducing staff turnover. In places with high expatriate populations, the right employer-provided insurance packages can be key for many employees who find themselves working in a foreign country with an unfamiliar health system.

In the UAE, it's a frequent feature of employment packages considering that a whopping 7.8m of its 9.2m population are expatriates. As foreigners, moving to a new country and trying to understand local health services can be confusing. Health insurance is mandatory in Dubai, so company health insurance is a legal necessity for both local and expatriate residents.

Insurance premiums in the Emirate can also be expensive, with Dubai ranking near the top of our global partner Pacific Prime's annual 2017 **Cost of Health Insurance report**. Medical treatments can be costly as well, however you're generally assured facilities and professional medical staff are of a high standard. Employers, however, may instead opt for local insurance contract terms and very minimum coverage.

Purchasing your own local health insurance policy is an option, however there are solutions available to help you make the most out of your employer-provided insurance. Top-up plans work to enhance the package you get by leveraging its existing coverage and providing extended benefits and limits - in most cases for less than the price of a fully new individual plan.

# Table of Contents

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<b>Your Guide to Top-Up Insurance Plans</b>	<b>2</b>
<b>Table of Contents</b>	<b>3</b>
<b>Dubai Hospitals</b>	<b>4</b>
<b>Common Gaps in Employer-Provided Insurance Schemes</b>	<b>5</b>
Low co-pay coverage	<b>6</b>
Different surgical schedule coverage	<b>6</b>
Portability, but with re-underwriting	<b>7</b>
Limited serious illness coverage	<b>7</b>
Low limits and coverage	<b>7</b>
<b>Actual Costs of Medical Treatments and Surgeries</b>	<b>8</b>
<b>What Solutions are Available?</b>	<b>10</b>
1. New Medical Insurance Plan	<b>10</b>
2. Top-Up Solution	<b>11</b>

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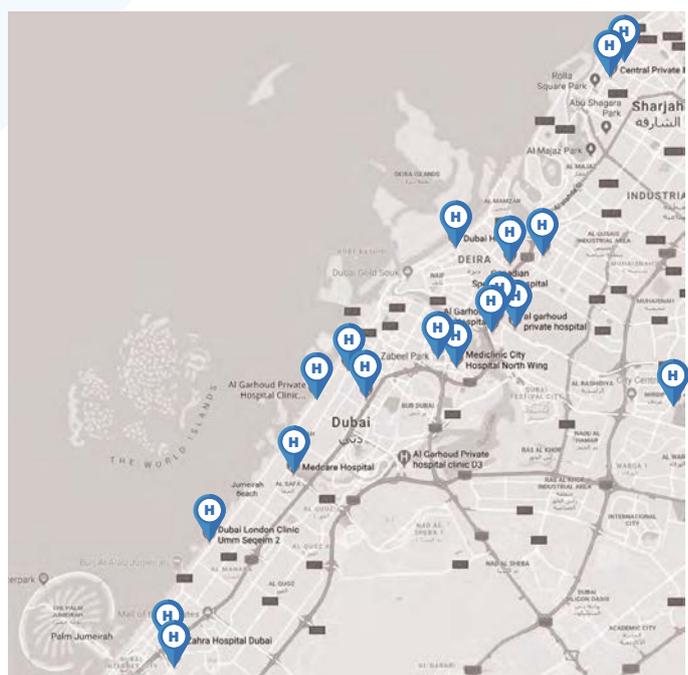
## Dubai Hospitals

The Dubai Health Authority (DHA) oversees both public and private healthcare facilities in the region.

In the Emirate's goal of accelerating private hospital growth, it was announced in July 2017 that 12 new private hospitals will open in Dubai by 2020. This will bring the Emirate's total number of hospitals to 38.

Dubai does not have universal healthcare, so residents are free to frequent any facility of their choosing. People working and living in Dubai, however, are required to possess health insurance that meets the minimum legal requirements.

### Private Hospitals in Dubai ▶





## Common Gaps in Employer-Provided Insurance Schemes

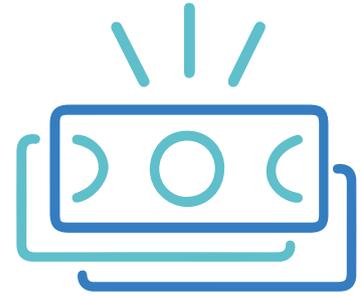
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As a corporate insurance specialist, Pacific Prime Dubai has accumulated unrivaled expertise on what employer-provided insurance plans cover. The flipside to this is that there are also a number of typical areas we have found that employees will often find coverage lacking. These include:

- Overall low limits of coverage for hospitalization and surgery
- Limited or no outpatient benefits (where hospital stays do not exceed 4 hours)
- Limited benefits for cancer treatments and kidney dialysis
- Restricted networks of providers or panels (meaning less freedom to choose your doctor/specialist)
- Coverage only for Dubai or solely for the UAE
- No dental benefits
- Limited wellness benefits
- A requirement to obtain a referral from a GP before consulting a specialist
- Portability, but with re-underwriting

# Common Gaps in Employer-Provided Insurance Schemes

The general limits of an employer-provided plan may not be as significant to all employees, but here are some common scenarios to help illustrate the challenges they can pose:



## Low co-pay coverage

An employee's 'Group Hospital and Surgical' coverage is up to a maximum of AED 150,000, however there is a 10 to 30% co-insurance or **co-pay**.



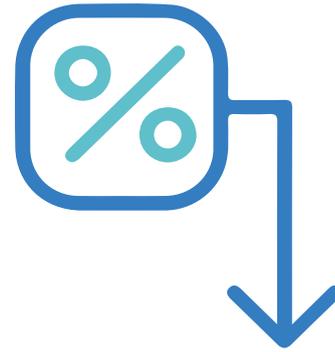
## Different surgical schedule coverage

An employee's work insurance policy says the maximum payable for **surgeries** is subject to a surgical schedule. This sets reimbursement percentages for certain procedures.



## Portability, but with re-underwriting

An employee, aged 55, ceases employment with a company he has been with for 10 years after developing a serious illness like cancer or diabetes. When his employer-provided scheme ends with his employment, he finds that while he can still attain coverage in Dubai, the insurer charges a **substantial loading** for his pre-existing condition resulting in drastically higher premiums.



## Limited serious illness coverage

While treatment for certain cancers are now covered in full by even the most basic Dubai health insurance plans, all other serious illnesses are claimable up to the **plan's annual limit**. If an employee finds that the total overall coverage from their employer amounts to AED 150,000, yet they require open heart surgery that costs well over AED 150,000. This leaves them with hefty medical fees to pay **out-of-pocket**.



## Low limits and coverage

Companion accommodation is **only reimbursed in cases of medical necessity**, or where the employee is accompanying an insured child under the age of 16. The coverage limit is only AED 100, which does not cover the actual costs involved - leaving the actual treatment costs to be paid by the employee out-of-pocket.

*If your plan does not cover or has limitations which do not pay for all bills, you will be liable to pay for the total or difference out-of-pocket.*

# Actual Costs of Medical Treatments and Surgeries

The scenarios and examples above highlight a number of gaps in coverage, but it can be difficult to judge whether limits are high enough without knowing surgery and treatment costs themselves.

The following are the costs of some common procedures claimed in Dubai. It is essential to keep in mind that these are hospital charges and do not necessarily include anesthetists and doctor's fees that may be added on top of the costs below. Costs for before and after care are also excluded.

## Gastroscopy:

Hospital	Cost (AED)
Medcare JBR	8,000
Saudi German	7,000
Al Zahra Hospital	6,000
Mediclinic City Hospital	8,500
Aster Hospital Mankhool	1,700 5,000-6,000 (Complete package)
American Hospital	4,500

## MRI:

Hospital	Cost (AED)
Medcare JBR	2,000-3,000
Saudi German	2,000-2,500
Al Zahra Hospital	2,100
Mediclinic City Hospital	3,900
Aster Hospital Mankhool	2,000-3,000
American Hospital	3,000

## Colonoscopy:

Hospital	Cost (AED)
Medcare JBR	8,000
Saudi German	5,000
Al Zahra Hospital	6,000
Mediclinic City Hospital	8,000
Aster Hospital Mankhool	1,700 5,000-6,000 (Complete package)
American Hospital	2,000 - 25,000

In addition to charges for the above procedures, Pacific Prime Dubai also has details for add-on type insurance benefits such as maternity and dental charges:

## Maternity charges:

Hospital	Normal Delivery Cost (AED)	C-section Delivery Cost (AED)
Medcare JBR	14,000	20,000
Saudi German	11,500	21,500
Al Zahra Hospital	10,940	24,450
Mediclinic City Hospital	13,600	23,000
Aster Hospital Mankhool	7,200-12,200	15,200
American Hospital	11,950	23,300

## Dental: Root canal charges:

Hospital	Cost (AED)
Just White - Marina	1,200 (starting price)
HEY Clinic JLT	1,500
Dubai Sky Clinic	1,400-3,900
Dubai Smile	800-1,500
American Dental	3,600-4,000 (molar) 2,800 (front teeth)
Noa Dental	1,200
Dr Joy Clinic	950

# What Solutions are Available?

When you're weighing up your options with an employer-provided plan, there are a few avenues you can take to ensure you're getting the coverage you need.

## 1. New Medical Insurance Plan

Those of you who have identified gaps in your coverage and potentially very limited benefits might find the best solution is to buy a full, new insurance plan. The positives of this option can include:

- A **continuation of benefits** for as long as you want or need (your benefits are not tagged to the company you work for)
- Flexible **underwriting of pre-existing conditions** where you can negotiate for no waiting periods
- **International, portable coverage** that allows you to receive treatment anywhere in the world
- **Comprehensive benefits** to include comprehensive outpatient, maternity, dental, and wellness benefits
- **Freedom of choice of providers** so you can consult any doctor or hospital you choose
- **High limits** of coverage where plans may provide coverage of up to and over AED 1 mil

*The premiums you can expect to pay will be age-related and can range from simple plans to fully comprehensive benefits. Pacific Prime Dubai can provide you with a solution that best suits your specific requirements.*

## 2. Top-Up Solution

If purchasing a policy from scratch is more than what you require, Pacific Prime Dubai can help you find a top-up plan for less than the price of a more comprehensive option. You can lower your premiums by using the employer's plan as a first level of coverage, while a top-up plan covers you if or when hospital bills exceed the company cover.

The challenge with top-up solutions is that it can be difficult to “juggle” between the two insurers while you submit claims to offset the deductible on your policy. Top-up plans also work only if the claims and treatments are eligible on both policies, and providing you don't stand to make a “profit” from the claims. Here's how you can use a top-up arrangement:

<b>Insurer A Corporate Plan</b>	<b>Insurer B Private Top-Up Plan</b>
Member claims AED 1,000 for an accident	Member claims AED 1,000 for an accident
No deductible	Deductible of AED 500
Insurer A evaluates and pays claim	Insurer B evaluates claim for AED 1,000 to offset deductible limit (now down to 0)
Member incurs AED 15,000 fee for surgery	Member incurs AED 15,000 fee for surgery
Member opts to claim to insurer B due to limitation on surgery coverage	No deductible remaining, insurer B evaluates and settles claims for AED 15,000

One of the major advantages of a **top-up solution** is that you can also add **other benefits** (such as dental and vision) with either no or very low deductibles. This can be an excellent way to complement a very low or generally basic level of coverage offered by your employer without having to pay the full premium of a new insurance policy.

**Top-up plans** are also portable and can be tagged to any similar company-funded health insurance coverage in future.

**Pacific Prime Dubai** is an insurance broker based in Dubai. We offer a full range of insurance solutions both locally and through our global partner Pacific Prime. Our service is tested, approved and recommended by many expat and lifestyle communities in Dubai and abroad; including Expat Woman, Expat Living, JustLanded and many others.





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