

UAE

Medical Insurance						UAE
PROVIDER	STANDARD ANNUAL PREMIUM (AED)	EXCESS	COVER	COVER INCLUDES	CONTACT	
AXA/Norwich Union Insurance (Gulf) BSC(c)	Global Area 1: From 14,869 (0-10) to 50,576 up to ages 61-65. Global Area 2: From 4815 (ages 0-10) to 14,789 up to ages 61-65. Regional 1: From 3962 (ages 0-10) to 10,866 up to ages 61-65. Regional 2: From 2905 (ages 0-10) to 7878 up to ages 61-65. Local: From 2,177 (0-10), 6,309 (61-65)		Global Area1: AED5million Global Area2: AED2.5 million Regional 1: AED1 million Regional 2: AED500,000 Local: AED300,000	Global Area 1 & 2: Worldwide excluding US Regional 1: Middle East, Indian subcontinent, North Africa and South Asia Regional 2: Middle East, Indian subcontinent, North Africa and South Asia Local: Any of the GCC countries * Additional benefits for Global and Regional Plans	Toll free: 800 4845 www.axa-gulf.com	
Alliance Insurance (P.S.C.)	*With deductibles Universal Plan: From 3,704 (ages 0-17) to 13,806 up to age 65 Universal Plus Plan: From 5,501 (0-17) to 21,578 up to ages 61-65 International Plan: From 2,469 (0-17) to 7,317 up to ages 61-65 Basic Plan: From 2,151 (0-17) to 6,273 up to ages 61-65 Local Plan: From 2,114 (0-17) to 6,017 up to ages 61-65	Deductibles of: Universal Plan: AED200/150/100, Universal Plus Plan: AED200/150, International Plan: AED150/100/75, Basic & Local Plan: AED150/100/75/50	Universal Plan, Universal Plus Plan and International Plan: AED1 million Basic: AED500,000, Local: AED150,000	Universal Plus Plan: Worldwide Universal Plan: Worldwide exc. USA and Canada International Plan: UAE, Arab countries, sub-Asian Continent, Sri Lanka, Korea, Philippines Basic: UAE, Arab countries, sub-Asian Continent, Sri Lanka, Korea, Philippines Local: UAE	04 605 1111 alliance@alliance-uae.com www.alliance-uae.com	
BUPA International	Essential: From 2,598 (ages 0-15) to 33,650 up to age 82-120, Classic: From 3,743 (ages 0-15) to 46,707 up to age 82-120, Gold: From 4,725 (ages 0-15) to 59,380 up to age 82-120	Options of US\$160/ US\$400/US\$800/ US\$1,600	Essential: US\$900,000 Classic: US\$1.2 million Gold: US\$1.6 million	Essential: Hospital treatment as in/day-care patient Classic: Plus specialist medical treatment Gold: Plus home nursing, accidental dentistry, preventative health checks * All plans exc. USA	04 331 8688 info@bupa-intl.com www.bupa-intl.com	
Expat Services GmbH	Individual Policies Expat Executive: From 1,530 (ages 0-18 years) to 5,210 up to age 65, Expat Superior: From 1,750 (ages 0-18) to 8,490 up to age 65 Group Policies - Standard, Executive and Superior: Subject to individual quotation	Standard Excess Standard and Executive: AED50 or AED75 Superior: No excess	Standard: AED100,000 p.a. Executive: AED1,835,000 p.a. Superior: Unlimited	Standard Group: Covers Arab countries, Indian subcontinent, Philippines Executive and Superior (Group and Individual): Covers worldwide excluding USA and Canada. Cover may be extended to worldwide including USA and Canada at additional premium. Policies cover out and inpatient treatment, prescribed medicaments, dental treatment/replacement, pregnancy and childbirth, preventive check-ups, etc.	04 341 5580 info@expatservices.ae www.expatservice.ae	
Aetna Global Benefits (ME) LLC	Major Medical: From 1,696 (ages 0-17) to 9,965 up to age 64 Foundation: From 1,741 (ages 0-17) to 10,219 up to age 64 Lifestyle: From 3,680 (ages 0-17) to 23,383 up to age 64 Lifestyle Plus: From 5,126 (ages 0-17) to 30,084 up to age 64	Major: Nil, US\$1,000/5,000 Foundation: Nil, US\$50/100/250/ 500/1,000/2,000/ 5,000 Lifestyle: Nil, US\$50/100/250 Lifestyle Plus: Nil, US\$50/100/250	Major Medical: US\$1.6 million Foundation: US\$1.6 million Lifestyle: US\$1.6 million Lifestyle Plus: US\$1.6 million	Major Medical: Treatment as an in patient and day patient, oncology treatment, CT and MRI scans, outpatient surgery and organ transplants Foundation: Includes all coverage provided by Major Medical, with the addition of full outpatient benefits, including primary care consultations, alternative medicines and outpatient psychiatric treatment Lifestyle: Includes all coverage provided by Foundation with the additional of routine management of a chronic condition and evacuation extension to the country of your choice Lifestyle Plus: Includes all coverage provided by Lifestyle with the addition of routine pregnancy and childbirth, routine and major restorative dental	04 04 438 7500 MiddleEastSales@aetna.com www.goodhealthworldwide.com	
InterGlobal Limited (Middle East)	*Depends on area of cover (your country of residence and home country if you require the option of returning to your home country for treatment): Europe, Worldwide excluding/ including US, Australia and New Zealand Plus: From 1,331 (Child) to 14,768 up to ages 70-74 Comprehensive: From 1,036 (Child) to 12,007 up to ages 70-74 Select: From 945 (Child) to 10,897 up to ages 70-74 Standard: From 653 (Child) to 7,571 up to ages 70-74	Standard: US\$850, US\$1,700, US\$4,250, US\$8,500 Plus/ Comprehensive/ Select: US\$85, US\$170, US\$425, US\$850, US\$1,700, US\$4,250, US\$8,500	Plus: US\$3.4 million Comprehensive: US\$1.7 million Select: US\$1,275,000 Standard: US\$850,000	Area 1: Europe, Area 2: Worldwide excluding US, Area 3: Worldwide including US, Area 4: Australia and New Zealand	04 272 5505 info@interglobal.ae www.interglobalbmi.com	
National General Insurance Co. PSC	*Higher premium for females than males except for ages 1-16, which have same rate Emirates Plan: From 1,603 (1-16) to 3,018 up to age 55 Emirates Plus Plan: From 1,775 (1-16) to 3,353 up to age 55 International Plan: From 1,978 (1-16) to 5,780 up to age 55 Global Plan: From 2,750 (1-16) to 9,741 up to age 55	AED40-75 on medical services	Emirates Plan: AED100,000 Emirates Plus Plan: AED250,000 International Plan: AED1 million Global Plan: AED2 million	Emirates Plan: UAE Emirates Plus Plan: UAE and up to 90 days per annum in Middle East, India, Bangladesh, Pakistan, Sri Lanka, Singapore, Philippines and Malaysia International Plan: Worldwide exc. USA, Canada and the Caribbean Global Plan: Worldwide *Additional benefits for International and Global plans	04 222 2772 www.ngi.ae	
National Health Insurance Company – Daman	Basic (Abu Dhabi Plan): For less than AED4,000 or AED 3000 plus accommodation monthly salary – fixed premium AED600 Enhanced (UAE, Regional, International, Global Plans): UAE: from 1,400 (ages 1-15) to 8,000 up to ages 66-99; Regional: from 1,700 (ages 1-15) to 9,500 up to ages 66-99; International: from 2,200 (ages 1-15) to 13,000 up to ages 66-99; Global: from 4,000 (ages 1-15) to 29,000 up to ages 66-99 For more than AED4,000 monthly salary – premium is quoted per individual depending on age, gender, health conditions, preferred health benefits (e.g. maternity AED1,800/ dental AED300/ etc.)		Abu Dhabi Plan In & Out-Patient: AED250,000 UAE Plan In & Out-Patient: AED250,000 Regional Plan: AED1 million International Plan: AED2.5 million Global Plan: AED5 million	Abu Dhabi Plan In & Out- Patient: Abu Dhabi and life-threatening emergency outside Abu Dhabi at public providers only UAE Plan In & Out- Patient: Life-threatening outside UAE, emergency cover in Arab Countries, India, Sri Lanka, Pakistan, Bangladesh, Philippines (Blue Collar Home Country) Regional Plan: UAE, Arab Countries, Iran, Afghanistan, India, Pakistan, Bangladesh, Philippines (Blue Collar Home Country), life-threatening emergency worldwide International Plan: UAE, Europe, Arab Countries, Iran, Afghanistan, India, Pakistan, Bangladesh, Philippines (Blue Collar Home Country), life-threatening emergency worldwide Global Plan: Worldwide, life-threatening emergency worldwide	800 4 DAMAN (800 4 32626) www.damanhealth.ae	
Orman Insurance Company	*In ref. to ages 14 days to 30 years, lower premium for ages 18-25 by up to AED300 depending on plan Plan 1: From 1,765 (14 days-17 years) to 3,575 (56 - 60 years) Plan 2: From 2,600 (14 days-17 years) to 5,250 (56 - 60 years) Plan 3: From 2,820 (14 days-17 years) to 5,672 (56 - 60 years) Plan 4: From 4,350 (14 days-17 years) to 8,750 (56 - 60 years) Plan 5: From 5,020 (14 days-17 years) to 10,100 (56 - 60 years) Plan 6: From 4,560 (14 days-17 years) to 9,200 (56 - 60 years) Plan 7: From 5,270 (14 days-17 years) to 10,575 (56 - 60 years)	AED25 deductible on out-patient consultation fees	Plan 1: AED50,000 Plan 2: AED100,000 Plan 3: AED100,000 Plan 4: AED200,000 Plan 5: AED200,000 Plan 6: AED300,000 Plan 7: AED300,000	Plan 1: UAE, Plan 2: UAE, Plan 3: UAE, Arab countries, South East Asia excluding Singapore and Hongkong Plan 4: UAE, Arab countries, South East Asia excl. Singapore and Hongkong, extended to worldwide exc. US, Canada Plan 5: UAE, Arab countries, South East Asia excl. Singapore and Hongkong, extended to worldwide incl. US, Canada Plan 6: UAE, Arab countries, South East Asia excl. Singapore and Hongkong, extended to worldwide incl. US, Canada Plan 7: UAE, Arab countries, South East Asia excl. Singapore and Hongkong, extended to worldwide incl. US, Canada	Toll Free: 800 4746 olcsm@tarnem.ae www.tarnem.ae	
Royal & SunAlliance UAE	*Higher premium for females aged 16-60 than males and lower premium for males aged 66-99 by up to 800 depending on plan **Visit www.fasterquote.ae for personalised quote. Columbus: From 2,727 (ages 0-20) to 14,879 up to age 99 Ulysses: From 2,353 (ages 0-20) to 12,631 up to age 99 Marco Polo: From 2,040 (ages 0-20) to 10,756 up to age 99 Local Health: From 1,991 (ages 0-20) to 10,457 up to age 99	AED50 deductible on physician's consultation	Columbus: AED1 million Ulysses: AED500,000 Marco Polo: AED300,000 Local Health: AED100,000	Columbus: Worldwide Ulysses: Worldwide exc. USA and Canada Marco Polo: UAE, Arab Countries, South East Asia, Iran and Afghanistan Local Health: UAE, South East Asia, Iran and Afghanistan	04 334 4474 fasterquote@notes.royalsun.com www.royalsunalliance.ae www.fasterquote.ae	

Disclaimer: All medical insurance policies include the standard inpatient and out-patient services generally provided by insurance companies. Cover specified is deemed to be significant only as point of comparison among plans. Please note that some insurance companies offer the same/similar plans - for example, Arab Orient Insurance Company and Nasco Karakoglan Dubai have plans offered by Royal & SunAlliance UAE as part of their medical insurance proposals. The annual premiums listed are simply an overview of how much an individual may have to pay per insurance plan. Premium rates quoted in US\$ are converted to AED using a conversion rate of 3.68 for consistency purposes. Please contact providers direct for more information. **Tip:** Discounts are available for those who would like to purchase group of corporate plans as well as, in some cases, for annual or online payments - or example AXA offer a three per cent discount for annual payment and Royal Sun Alliance offer 10% per cent when you purchase online. As ever, it doesn't hurt to ask. **Notes:** These tables are compiled using specific criteria widely considered by consumers as important when choosing a specific financial product. They are NOT meant as a recommendation of a particular provider and listings are simply in alphabetical order and updated during April 2010. All information included tables is subject to confirmation and is provided as an overview only. As with all financial decisions **MONEYworks** recommends that you make enquiries and, if necessary, take appropriate advice before entering into any transactions. All rates were checked prior to publication and are subject to change without notice. This list is not an exhaustive list. Any errors and/or omissions are regretted. Additions/corrections, if any, should be forwarded by fax to 00971 4 391 2173, or by email to info@moneymoneyworks.ae. All information contained above is freely available and was obtained directly from provider printed materials and websites, as well as direct from helplines and/or call centres. Please call your chosen provider direct for further information.