

# HEALTHCARE INSURANCE

HELPING PEOPLE  
LIVE HEALTHIER LIVES



# WELCOME

Thank you for trusting Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") for your medical needs. We assure you quality and hassle-free services whenever and wherever you need. Active in the Middle East for 48+ years, proudly protecting 830,000 clients and being one of the largest insurers in the region, you will be in safe hands with us!

Our policies have been designed to provide you with more than a healing touch in the unfortunate and unavoidable circumstances of life. We make every effort to keep our products and procedures simple, transparent, convenient and customer friendly.

Please read this document carefully along with your Table of Benefits to understand the full details of your insurance cover. This will help you to get best possible support and help us in serving you better.

We are pleased to be your healthcare insurance provider and we look forward to serving you and your loved ones for all your medical care.

Please do not hesitate to contact us should you have any questions or if you require any clarifications about your health insurance plan.

**Note: This is only a guide**

This Handbook is not a formal part of the Agreement between your Company and Sukoon. Your Human Resources Department has the full terms, conditions and benefits of the Agreement. It is that Agreement (and not this Handbook), which fully defines your coverage.

Table of Benefits (TOB) supersedes the exclusions.

# TABLE OF CONTENTS

Useful information for Members	5
Comprehensive protection for all your needs	6
Pre-Authorization	7
Direct Billing	8
Pharmacy Benefit Management	9
Reimbursement Claim Process	10
How to Make a Complaint?	15
Important Definitions	16
Frequently Asked Questions	19
TruDoc24x7 – Telehealth Consultation at Your Convenience	20
Assist America – Emergency Service Around the World	21
Assist America – Covers at a Glance	22
LivFit Wellness Program	24
LivFit at a Glance	25
About Sukoon	26
How to Reach Us?	27

# USEFUL INFORMATION FOR MEMBERS

Your Plan provides health insurance cover in the United Arab Emirates (UAE) and other parts of the world if selected by your employer for employed residents of the UAE. Cover for the spouses and the dependents of eligible employees is an optional benefit which is determined by your company's HR policy.

Your Healthcare insurance program has two main objectives:

1. To protect you and your family from the financial costs associated with treatment of medical conditions affecting your health
2. To make access to the best available healthcare providers easier for you

To meet these objectives, your employer has selected a set of benefits, referred to as your "Table of Benefits" and agreed on a Network of healthcare providers.

Sukoon will cover medical expenses incurred as a result of a disease, an illness or an injury, in accordance with the provisions of your Policy. To be eligible, a medical expense must be necessarily and reasonably incurred and provided by a licensed medical practitioner.

It is important that all members realize that it is in everyone's best interest to use the group healthcare program responsibly to keep future premiums affordable.

## Your Healthcare Insurance Card

Healthcare insurance card for you and your insured dependents are important credentials. We have stopped printing physical cards. You can access your eCard on mySukoon portal or mySukoon mobile app.

Alternatively, you can simply present your Emirates ID when you visit a medical service provider. Remember that in the UAE patients must confirm their identity to medical providers before any treatment can be provided.

If you are unable to present your eCard or Emirates ID, you will not be able to avail of any Direct Billing facility. Instead you will have to submit a reimbursement claim to recover the cost and you will be reimbursed as per your eligibility.

## Your Table of Benefits

Your Table of Benefits specifies the plan selected by your company. It contains your healthcare coverage profile. It shows what you are covered for, the deductible level and the maximum limits that apply to your coverage.

## Confidentiality

The confidentiality of personal health information is of paramount concern to Sukoon. To this end, Sukoon fully complies with applicable data protection legislation and medical confidentiality guidelines.

# COMPREHENSIVE PROTECTION FOR ALL YOUR NEEDS

We offer a full set of insurance products to protect what is most valuable in your life. Click on the links below to learn more about our comprehensive covers or contact us on 800 SUKOON (785666) for a free personalized quote today.

**DRIVE  
EASY**

DRIVE FURTHER  
DISCOVER MORE




**HOME  
EASY**

PROTECT YOUR  
HOME CONTENTS




**LIFE  
EASY**

PROTECTING THE  
FUTURE OF YOUR  
LOVED ONES




**TRAVEL  
EASY**

INSURANCE THAT  
TRAVELS WITH YOU




**LIFE  
EASY**

SECURE YOUR  
FUTURE




**PRIVILEGE  
CLUB**

ENJOY THE WORLD OF  
PRIVILEGES

The Privilege Club by Sukoon Insurance PSC ("Sukoon") is a specialist division for the personal insurance needs of our High-Net Worth customers. The Privilege Club insurance products bring together the most sought-after solutions for high-value cars, yachts and homes forming a unified offering with a single point of contact.

Our highly professional team take the greatest care to ensure that we meet the exceptional standards that you expect, from understanding your assets and your thoughts to tailoring a policy for a bespoke level of protection.

Whether you are applying for a policy or making a claim, a dedicated member of our Privilege Club Team will be there to provide a seamless service.

**Privilege Motor**

Our Privilege Motor insurance has been designed exclusively for drivers of high-value cars and includes features you won't find in regular insurance, so when you choose to drive something exceptional you have the insurance to match.

**Unlimited Agency Repair**

Our Privilege Motor insurance has been designed exclusively for drivers of high-value cars and includes features you won't find in regular insurance, so when you choose to drive something exceptional you have the insurance to match.

**A Luxury Courtesy Car**

In the event of a claim, should you need to borrow a courtesy car, we will arrange a similar car to your own.

**24-Hour Roadside Assistance**

Get peace of mind while you drive knowing that whatever happens out on the road, our 24/7 roadside



# PRE-AUTHORIZATION

Depending on your illness, your doctor might request for additional investigations like blood test, X-rays or CT scan. Some of them will require a prior approval from us. When you visit a provider within our Network, you don't need to worry about anything as the provider will contact us directly to request prior approval if necessary. Our team is available 24 hours a day, 365 days a year on the phone, via our online portal, or via email to pre-authorize the treatments.

It is not mandatory to request for pre-authorization when you go outside the Network. But if you are not sure if the treatment is covered in your policy, we advise you to contact us before having the treatment.

Please note that for the following treatments the providers will always come back to us for Prior Approval:

- All in patient and day-care related requests
- The following specific out-patient diagnostic tests: MRI, CT scan, Physiotherapy and Endoscopies
- Dental treatment
- In case the medical insurance card mentions a different protocol

We aim to revert with a decision within 3 hours for outpatient requests and 6 hours for inpatient request but there are some cases which may take longer to assess. However, clarifications regarding prior approvals may be attended to over the phone immediately. Prior Approval is valid up to 30 days from date of issue or up to expiry date of the card as printed whichever is earlier.

## Who is in-charge of getting the Pre-Authorization?

For cases eligible for the Direct Billing facility, the medical provider is responsible for obtaining the Prior Approval and you will be notified with the decision via sms on your registered mobile number. In case you don't receive the sms within the time specified above, we advise you to check with the provider.

For cases using the Reimbursement facility, it is not mandatory to request for preauthorization. However, you are responsible for obtaining the prior approval by sending an email to [weserve@sukoon.com](mailto:weserve@sukoon.com) in case you want to make sure the service is covered under the insurance policy.

## Who to Contact for Prior Approval?

**For pre-authorization disputes related to direct billing:** 800 6626, UAE toll-free, 24-hour center.

**Email:** [medpar@sukoon.com](mailto:medpar@sukoon.com)

You will hear back from us within 48 business hours.

# DIRECT BILLING

## Direct Billing within your eligible Network

When you go to one of the eligible hospitals listed in our preferred Healthcare Provider (HCP) Network, you will pay only the deductible and/or co-payment. The hospital bills us directly for the remaining charges.

1. When in need of medical assistance check on your Table of Benefits your Network eligibility. Typical Networks are Premium, Prestige, Signature, Advance, Classic.
2. Review the list of approved providers who belong to your Network. You can download 'mySukoon' app on your phone to access your Network, view location of medical facilities along with other functionalities. The list is also available on our website [www.sukoon.com](http://www.sukoon.com). Please ensure to check the most updated list available on the app or our website to have a seamless service.
3. Present your Emirates ID or eCard available on mySukoon portal or mySukoon mobile app for eligibility verification.
4. Receive required medical assistance as per treatment recommended and as covered by Policy conditions and limitations.
5. Sign a claim form that is completed by the HCP from whom treatment was received.
6. Settle any deductibles and/or co-insurance shares as indicated at the back of the healthcare insurance card.
7. Once you are served, the healthcare provider shall send us all documents.

# PHARMACY BENEFIT MANAGEMENT

If your doctor prescribes some medicines, you can collect them at any pharmacy within our Network.

The pharmacist will have to request for an approval as per law. Pharmacists usually take 10-15 minutes to submit your prescription online. Our state-of-the-art system instantly evaluates the request through various safety checks and send and online notification confirming approval or rejection of prescriptions up to AED 5,000.

You will be required to only pay the applicable co-insurance as mentioned on your healthcare insurance card.

In case of any delay or technical issue, pharmacist can get immediate help over the phone from us.

In the event of a rejected medication request, please ask the pharmacist for the reasons for rejection as this is communicated back to them. In most cases the medication is rejected because it does not match the diagnosis, or it is over dispensed. The pharmacist is also able to contact the pre-authorisation team directly 24/7 if the rejection reason is not valid. In case you are not satisfied with the pharmacy response, please reach us on our number 04 230 2525.

# REIMBURSEMENT CLAIM PROCESS

If your preferred doctor is not in our Network, you can still consult him. In fact, you can receive medical treatment at any provider outside our Network on reimbursement basis if it is covered in your policy, unless the clinician is specifically removed from the direct billing panel. Your HR Manager or Insurance coordinator should have the list of all such clinicians who are not part of the direct billing Network.

If your plan includes international countries, you can claim your international treatment on a reimbursement basis.

When you go outside your eligible Network or undertake a treatment covered on reimbursement basis, you will pay for the treatment directly and send us the claim for reimbursement. You should send us all the documents related to the treatment and the prescriptions. We will then reimburse you according to the provisions of your plan.

We have listed some points that you should remember, whenever you go for a treatment outside the Network, to avoid delay or rejection of your claim reimbursements.

1. Carry a newly downloaded claim form, whenever you visit a hospital outside your eligible Network or travel abroad.
2. The reimbursement claim form can be downloaded from our website [www.sukoon.com](http://www.sukoon.com) by visiting the downloads sections. For direct access to the form, click here.
3. One claim form is valid for one person only per visit. Family members need to submit separate forms.
4. Please read the 'How to Complete the Form' section in the claim form to fill the form correctly.
5. Give us your mobile number and email address while filling up the claim form, so we can keep you informed on the progress of your claim by SMS and e-mail.
6. Include your IBAN number and we will send the reimbursement straight to your account within 10 calendar days. You will receive your payment faster and will not need to waste time collecting and depositing the cheque. In case the IBAN is not provided, we will issue a cheque which will take 10 additional days. You can also update your IBAN details directly on mySukoon portal.
7. Ensure that you provide all the information and documents as per the checklist provided on the last page of the claim form. This will reduce the chances of delay in your claim processing or complete rejection. Ask your treating doctor to sign and stamp the claim form.

Reimbursement claims will be processed only when all the required documentations are received. Claims submitted with missing, incomplete or unacceptable documents will be returned unpaid and will only be reconsidered once all the documentation is complete. Missing information and documents can be resubmitted within 120 days of intimation from our side. We recommend you keep a copy of all the submitted documents for your records.

**Receive your claim payment faster by updating your bank details on mySukoon portal. Visit [medical.sukoon.com](http://medical.sukoon.com) now!**

## Claim Submission

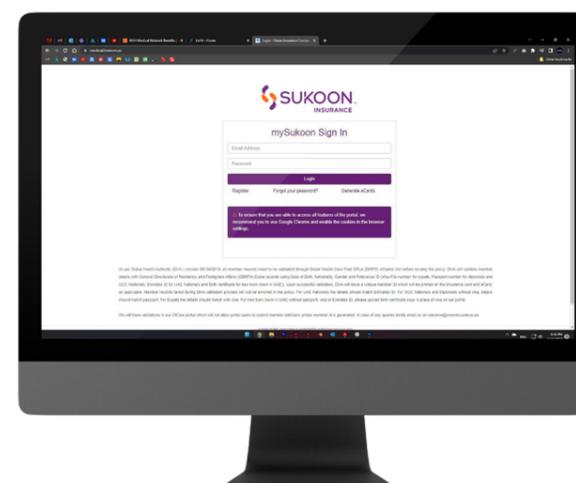
Based on your convenience and preference, you can submit and track your reimbursement claims online, via our mobile app or submit them physically.

## Online

Submit your claim online at <https://medical.sukoon.com/Account/Login> The portal also allows to update the details for yourself and your dependents. For claims above AED 10,000 you will need to submit the original documents.

Apart from submitting and tracking your reimbursement claims, you can use the portal for various servicing requests.

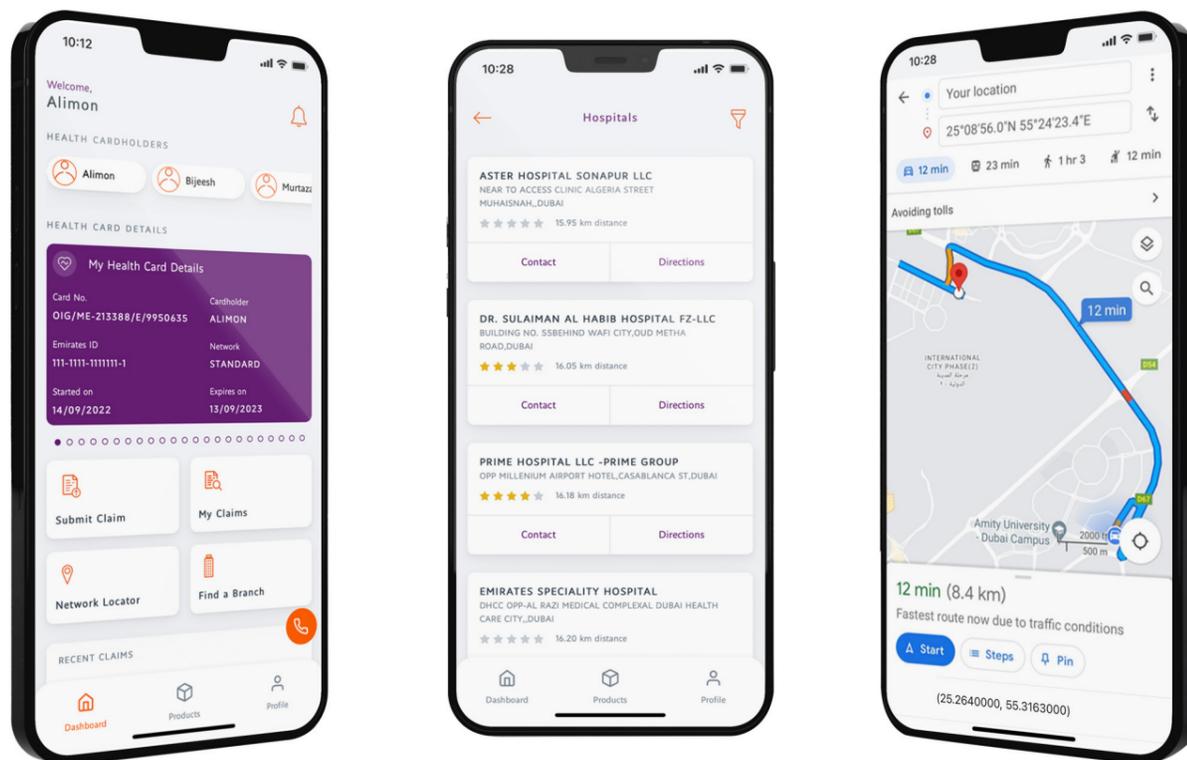
- View & download your Medical card
- Review membership details
- Generate certificates
- Update personal details
- Geolocate nearby healthcare provider
- Branch locator
- Retrieve claim history (reimbursement and direct debit claims)
- Review settlement explanation



**Update your email address and mobile number in the portal to receive regular communication on the progress of your claims.**

## mySukoon App

The easy to use app allows Healthcare members to submit and track reimbursement claims, find their Network providers, see their policy details and view our branch locations.



## Key Features

1. Comprehensive list of Network providers segregated by different facility type as per you plan
2. Filters like distance, area, specialty available to facilitate provider search and selection
3. Locate on Google map
4. Rate the provider based on service experience
5. Call the provider at the click of a button
6. View location of LivFit gyms offering free trials & discounts
7. View and download medical card for self and dependents
8. Submit, view and track healthcare reimbursement claim for self and dependents
9. View direct debit claims details
10. Download claim settlement summary once the claim is processed
11. Submit feedback or complaints
12. View Table of Benefit

The app is available on App Store and Play Store as 'mySukoon'

## Physical Submission and Courier

Deposit your claim with your HR department, broker or at one of our branches

You can also send it to us by mail at the below address:

**Medical Claims Department**  
Sukoon, Level 3, Omar Bin Al Khattab Street,  
Next to Al Ghurair Mall, Deira P.O. Box 5209,  
Dubai, UAE.  
Tel: +971 4 230 2700

All documents should be submitted within 120 days of the claim. Claims submitted after hundred and twenty (120) days of treatment shall not be accepted or honoured. Any requirements requested by Sukoon, such as supporting documents or missing information should be provided within hundred and twenty (120) days from the date of request, failing which Sukoon reserves the right to repudiate the claim.

## Claim Processing

We will always endeavour to alert you via a SMS and/or email on the progress of your claim.

Your claim will be assessed in full confidentiality by one of our personal advisers and all eligible payments will be made. Should we have any questions about your claim submission, or if we require any further information, we will contact you using the contact details shared in the claim form.

If Sukoon has received all required documents and information, you will receive your eligible claim within 10 calendar days along with a claim report and explanations in the case of declined amounts.

Below are some important terms and information which explains how your claims are processed.

## Coinsurance/Copay

The amount of money a member bears each time to get medical service is called Coinsurance/Copay'. It is a form of cost-sharing or splitting the cost of a medical service between insurance company and member. It is either a value or a percentage of the cost of the medical service. All the limits specified in the healthcare insurance plan are inclusive of coinsurance/copay. Coinsurance can be of different types such as Network Copay, Non-Network Copay, Optional Benefit Copay.

## Non-Network Coinsurance

If a medical service is availed outside the applicable Network category, coinsurance/copay would be applied on the claim as defined in the healthcare insurance plan after applying reasonable and customary charges of that Network.

## Network Coinsurance

If a medical service is availed within the applicable Network category, coinsurance/copay would be applied on the claim as stated in the healthcare insurance plan after applying the agreed tariff of that specific provider.

Example 1 When medical services are availed outside the Network category	Example 2 When medical services are availed within Network on cash basis		
Doctor's Bill	<b>AED 5,000</b>	Doctor's Bill	<b>AED 5,000</b>
Basis of reimbursement as per T&C	2,000	Basis of reimbursement as per agreed tariff	2,000
Network coinsurance deducted	-50	Network coinsurance deducted	-50
<b>Sub Total</b>	<b>1,950</b>	<b>Payable Amount</b>	<b>AED 1,950</b>
20% non-Network coinsurance deducted	-390		
<b>Payable Amount</b>	<b>AED 1,560</b>		

# HOW TO MAKE A COMPLAINT?

## Ineligible Amount

The amount which does not qualify for payment. The most common reasons of ineligible amount are given below:

- Non-covered or excluded Services: There are certain exclusions in the healthcare insurance plan which are not reimbursable. Kindly refer to the policy terms and conditions for more details.
- Reasonable and Customary Charge (R&C): There is a pre-agreed tariff between insurance company and the Network for each medical service. R&C is the highest cost of the medical service charged by a provider in the applicable Network category, which forms the basis of claim settlement.
- Claimed amount exceeded the applicable sub-limit: The healthcare insurance plan may have a pre-determined sub-limit for specific medical services/procedures. This is stated as a fixed value and is a part of the overall insurance coverage limit.
- Missing documents: Certain documents are mandatory to establish claims admissibility including but not limited to prescription, discharge summary, lab test results, original receipts/invoices etc.

## Payment

Wherever possible, we will follow the instructions provided in the 'Payment Details' section of the claim form. If you have requested that the payment be made via electronic transfer, direct to your bank account, it is vital that you provide us with your full bank account information including Account Number and IBAN.

Without this full information we will be unable to arrange for an electronic transfer and a cheque will be issued to you instead.

Sukoon will reimburse you in UAE Dirhams for the claimed amount minus any deductible / co-payment or uncovered expenses.

We view complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person that has made the complaint. For any grievances or concerns that you may have, please write to us on [complaints@sukoon.com](mailto:complaints@sukoon.com). On receiving a complaint pertaining to us or any service providers we have partnered with, we will record it and provide you with:

- A unique complaint reference number via email, which you may use in future correspondence with us.
- The contact details of the staff handling your complaint.

All complaints are taken seriously and we maintain a procedure to ensure they are dealt with professionally, effectively and fairly. Our complaint management policy complies with regulatory guidelines of the UAE. In addressing your concerns, we will reach out to our partners & service providers as part of the investigation. We will retrieve all the documents relevant to your transaction and aim to resolve your case within five working days.

If our investigation requires more time to be completed, we will write to you with an explanation of why a decision is not yet made and we will also inform you regarding when you will be further contacted.

Once we complete our investigation we will write/call you with our final response.

If you are not satisfied with the response from the Complaints Department, you may escalate the case to Sukoon's Compliance officer on [compliance@sukoon.com](mailto:compliance@sukoon.com)

If you find it necessary to further escalate the issue, you may approach Dubai Health Authority (<http://ipromes.eclaimlink.ae/>) or Health Authority of Abu Dhabi (in case of medical) and / or Insurance Authority (in all cases) with your complaint.

If you are still not satisfied with the outcome, you may seek to raise your case with a relevant court.

# IMPORTANT DEFINITIONS

## Accident

A sudden, unforeseen, unexpected or unintended event causing a physical injury which is identifiable and is documented by Police or Physician and is not a result of sickness, disease or gradual physical or mental process.

## Acute Condition

A rapid onset of medical condition which does not require long term medication and treatment.

## Chronic Condition/Disorder

A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
- It needs ongoing or long-term control or relief of symptoms
- It may require rehabilitation or the patient to be trained to cope with it.
- It continues indefinitely
- It comes back or is likely to come back.

## Claim

Notification in the required format to Insurer or TPA requesting payment of benefit due under the terms of the plan.

## Co-insurance

A co-insurance (co-payment) is a cost-sharing arrangement under a health insurance policy that provides that the insured will bear a specified percentage of the admissible costs. Covered persons are responsible for the payment of any co-insurance directly to the Provider of the Health Service at the time of service or when billed by the Provider.

## Deductible

A fixed amount of money stated in the Table of Benefits or the Health insurance card which insured member is required to pay to providers in direct billing when receiving health services under table of benefits before insurance company start paying. Deductible amount is deducted from total payable claims in case of reimbursement.

## Dependant

The legal spouse of an Insured Member and the Insured Member's natural, adopted or step-children or any other child considered by the Law to be a child of the family up to the age of 18 (or up to age 21 if in full-time education and financially dependent on the Insured Member).

## Direct Billing

The arrangement of direct settlement to the Medical Network Providers of an eligible Claim incurred by an insured member.

## Eligible Medical Expense

Means the actual expenses incurred by an insured, which are reasonable and customary for necessary and covered medical care and services, administered by or ordered by a physician licensed to practice medicine.

## Emergency

An acute, unbearable health condition sustained as a result of sudden non-excluded sickness or injury raising a legitimate professional concern that there may be significant medical problem necessitating treatment (medical or surgical) to be performed exclusively within the Territory of occurrence which cannot be delayed and which required immediate confinement to a facility followed by Hospitalization or not.

## Geographical Scope of Cover

Area of coverage where an insured member is allowed to avail medical treatment under the terms of the Policy.

## Healthcare Services

Health care (or healthcare) is the diagnosis, treatment, and prevention of disease, illness, injury, physical and mental impairments of the Insured Member based on terms, conditions and exclusions of this Policy.

## Hospital

Any medical institution, public or private, which is legally licensed to provide medical treatment to sick and/or injured persons. The facility must consist of organised premises, possess the necessary technical and scientific equipment for diagnosis and surgical operations, and provide healthcare services 24 hours a day by a staff comprising at least one resident Physician and qualified nurses. The term "Hospital" excludes Outpatient clinics, sanatoria, physiotherapy centres, health clubs, retirement homes, nursing homes, and similar institutions, including those specialising in substance abuse (drugs, alcohol).

## Illness

Medical condition / sickness / disease which is sustained by an Insured Member during the Policy Period and which occasions the necessity for the Insured Member to receive care and attendance from a Physician.

## Injury

Physical damages other than Illness, including all related conditions and recurrent symptoms, which are usually caused by an Accident.

## In-patient (IP)

Medical treatment that is provided in a hospital or other facility and requires at least one overnight stay or more than 8 hours continuous care delivery inside a hospital and where the patient is registered as an admission.

## Limit(s)

Annual Aggregate Limit refers to the maximum monetary amount of benefits allowed for all Eligible Expense, inclusive of all sub-limits, Co-insurance and/or Deductibles for Treatment taken during the Policy validity. Sublimit is a monetary limit defined for a specified type of benefit as stated in the Table of Benefits. Maximum number of sessions refers to the maximum number of times that a patient can utilize a specific type of service (for example the number of physiotherapy sessions or ante-natal care visits).

## Network

A group of Medical Providers contracted by the Insurer or TPA for the purpose of providing Insured Members with access to their services on a direct billing basis in conformity with the terms of the Policy. Listings of Network Providers are subject to change without notice.

## Non-Network

Medical Service Providers that are not part of the Network or, although a part of the Network, are providers that are not included within the Network for a particular group, category or policy. Where the insured member does not present the Health Insurance Card to a Network Provider, it will be treated as non-Network.

## Out-patient Treatment (OP)

Physician consultation, prescribed drugs, diagnostic tests and treatments, procedures which do not medically necessitate admission to a hospital before, during and/or after the procedure.

## Prescribed drugs

Pharmaceuticals which can only be obtained through a prescription provided by a licensed physician and which are approved by the UAE Ministry of Health.

# FREQUENTLY ASKED QUESTIONS

## Prior approval

It is a process whereby the Insurer and/or its appointed TPA reviews and gives its decision on treatment proposed by the treating Physician for which an approval is required. The Insurer or its TPA will either approve, reject or require further information.

## Referral

A recommendation by a physician to another physician where the patient may require more specialised advice or treatment.

## Reimbursement

It is a form of settlement of Eligible medical expenses in which the Insured Member pays and sends the duly signed and stamped proofs of those expenses to the Insurer or its TPA and the Insurer indemnifies the Insured Member for the Eligible Expenses net of Deductibles and/or Co-Payments.

## Table of Benefits

The table applicable to the chosen plan showing the maximum benefits the Insurer will pay for each Insured member, the deductibles or coinsurance payable and the area of cover within which the Insured Member may choose to receive treatment.

## Waiting Period

The period of time starting from the first Enrollment Date of the Insured member during which an Exclusion is in force under a specific benefit covered under this Insurance Policy.

## We/Our/Us

Sukoon Insurance PJSC (“Sukoon”), the insurer/issuer of the Policy.

This section is intended to provide additional information about your policy and to address any queries you may have. If your question is not answered below, or within this document, please contact us using the details provided on page 3.

## Who is Sukoon’s Employee Health Insurance for?

Our Employee Health Insurance has been especially designed for company employees, and their direct family members, who are based in the United Arab Emirates (UAE). The specific details of your policy, with regards to cover levels and eligibility, have been defined by your employer and applied as a company-wide scheme.

If you have any questions about why a particular treatment is not covered, or why a particular healthcare facility is not available under your policy, please speak to your HR Department in the first instance.

## How can I renew my membership?

As this is a corporate health insurance scheme, your company will be responsible for all membership renewals. Please contact your HR Department for more information on the renewal process.

## How can I cancel my membership?

Your health insurance policy is provided as standard by your employer as part of your employee benefits package. Should you wish to cancel your membership for any reason please consult with your HR Department in the first instance to understand your company’s policy on ‘opting out’ of this benefit.

## Could the terms and conditions of my policy change?

Your health insurance plan is an annual contract. From time to time we, or your employer, may make changes to make it more relevant to changing circumstances. However, we will let you know whenever we make any changes to your plan.

## How long will it take for my claim to be processed and settled?

We endeavour to process and settle eligible and complete claims within 3 weeks. We will keep you updated of your claim progress via SMS and/or email provided on the Reimbursement Claim form.

## Is in-patient maternity service covered?

As part of the regulatory mandate, it is automatically covered for all Emirates except Northern Emirates. Ante-natal care, normal delivery, medically necessary C-Section, medically necessary abortion, and other maternity complications are covered up to the limit specified in your applicable Schedule. Maternity complications, if leading to emergency, will be covered up to the annual indemnity limit. For Northern Emirates policies, please check your table of benefits to confirm.

## Is a new-born covered?

New-born babies delivered in UAE are automatically covered for 30 days from birth. Coverage includes BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia). The cover is provided under the mother’s policy. Please note that inpatient treatment is covered on direct billing & outpatient on reimbursement basis.

## Are vaccines and immunizations for children covered?

As part of the regulatory mandate, it is automatically covered for Dubai based policies. Essential vaccinations and inoculations for new-born and children are covered through selected providers. For all other Emirates, please refer to your table of benefits to confirm.

## How can I add a member under my policy?

If your company agrees, you, the principal member may apply to include any of your family members under your membership as one of your dependents provided that they are resident in the UAE. To add a new member to your policy, please contact your HR Department who will initiate this application and let you know which documents you are obliged to produce.

Click here to view more FAQs. In case you don’t find what you are looking for, please reach out to your HR Manager or Insurance Coordinator.

# TRUDOC 24X7 TELEHEALTH CONSULTATION AT YOUR CONVENIENCE

Your healthcare insurance plan may include (please check your Table of Benefits) telehealth consultation service with our partner TruDoc24x7. Trusted by over 5.1 million users in the region, this service will give you immediate access to highly trained healthcare professionals via voice and video calls for healthy, acute and chronic condition management. You can save time, energy and money by gaining access to quality healthcare from the comfort of your home.

## TruDoc 24x7 Benefits

### Smart Healthcare Management

TruDoc's services are driven by its powerful mobile app available to both iOS and Android users. Accessible 24/7, 365 days a year, the app is available in English and Arabic languages.

### Appointments and Referrals

TruDoc is equipped with a specialist referrals and appointments booking system. This integrates seamlessly with the smartphone's calendar to trigger timely reminders.

### Medication and Home Delivery

Lab tests, sample collection and medicines can be arranged or delivered straight to members' doorstep. This includes chronic medication refills. Lab test services will be available by referring the customer to a diagnostic centre within the Network.

### Fitness Connectivity

Members can connect TruDoc with their Fitbits or Apple Watches to monitor daily activity, nutrition, and track their overall progress with a Wellness Experts who will provide customized recommendations including meals and exercise regimes.

### Health Digest

Members can indulge in reading and knowing more about latest lifestyle, nutrition, fitness and health trends by their favorite authors and influencer's.

### Mental Well-being & Wellness Services

Through the mobile app, you can book an appointment to speak to the highly trained & licensed mental health and wellness experts with the assurance to protect & maintain your privacy.

## Registration Details, Benefits and How-to Guides

1. Welcome Letter
2. Benefits of using TruDoc 24/7
3. TruDoc App Features and Benefits
4. Registration Guidelines

# ASSIST AMERICA EMERGENCY SERVICE AROUND THE WORLD

Your healthcare insurance plan may include (please check your Table of Benefits) a unique global emergency services program from Assist America, for you, your spouse and your dependent children if enrolled under your plan. This program immediately connects you to doctors, hospitals, pharmacies and other services in the event that you experience a medical emergency whilst traveling 120 kilometers or more away from your permanent residence, or in another country.

One simple phone call will connect you to:

- A global Network of pre-qualified medical providers
- A state-of-the-art Operations Centre with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for the assistance services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home. It is always important to keep the contact numbers with you so that you can call for services whenever you need them.

Assist America is not a travel or medical insurance; rather it is a provider of global emergency services. All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted. Assist America's services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.



# ASSIST AMERICA

## COVERS AT A GLANCE

### Medical Consultation, Evaluation and Referral

AA's operations centre is attended on a 24/7 basis by medically certified, multilingual personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation, including referrals to qualified doctors and/or hospitals.

### Critical Care Monitoring and Case Management

A team of doctors, nurses, and other medically trained personnel stays in regular communication with the attending physician at the hospital, monitors appropriate levels of care and relays needed information to the member's family or employer.

### Prescription Assistance

If a member forgets or loses a prescription while travelling, our team of medical professionals works with the member's physician and a pharmacy in the area of travel to replace the medicine.

### Second Medical Opinion

This service can be used for confirmation of diagnosis, evaluation in cases where diagnosis has not been possible, determination of the most appropriate course of treatment, or follow-up on a previously reported case.

### Hospital Admission Assistance

AA fosters prompt hospital admission by validating the member's health insurance or advancing fund as needed to the hospital.

### Emergency Medical Evacuation

If a member becomes ill or injured in an area of the globe where appropriate care is not available, AA will intervene and use whatever means of transportation, equipment and personnel that are necessary to evacuate that individual safely to the nearest facility that meets our rigorous standards.

### Compassionate Visit

We realize that having a family member or a friend present during a health crisis makes the sufferer feel more at ease and can even hasten the recuperation process by alleviating the morale. This is why arrangements will provide for economy, round trip transportation costs for a loved one to join any member who is alone and expected to be hospitalized for more than five days.

### Care of Minors

If any children were travelling with a person who at the time of travel has been taken ill or injured, AA will arrange and pay for them to return home, with a qualified attendant if necessary, to a family member, alternatively we will arrange childcare locally.

### Medical Repatriation

If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate them home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

### Emergency Message Transmission

Assist America will receive and transmit authorized emergency messages for members.

### Return of Mortal Remains

In the case of a member's death, Assist America will arrange and pay for the return of mortal remains, regardless of distance, to an authorized funeral home proximate to the member's legal residence.

### Lost Luggage or Document Assistance

AA will help members locate lost luggage, documents or personal belongings.

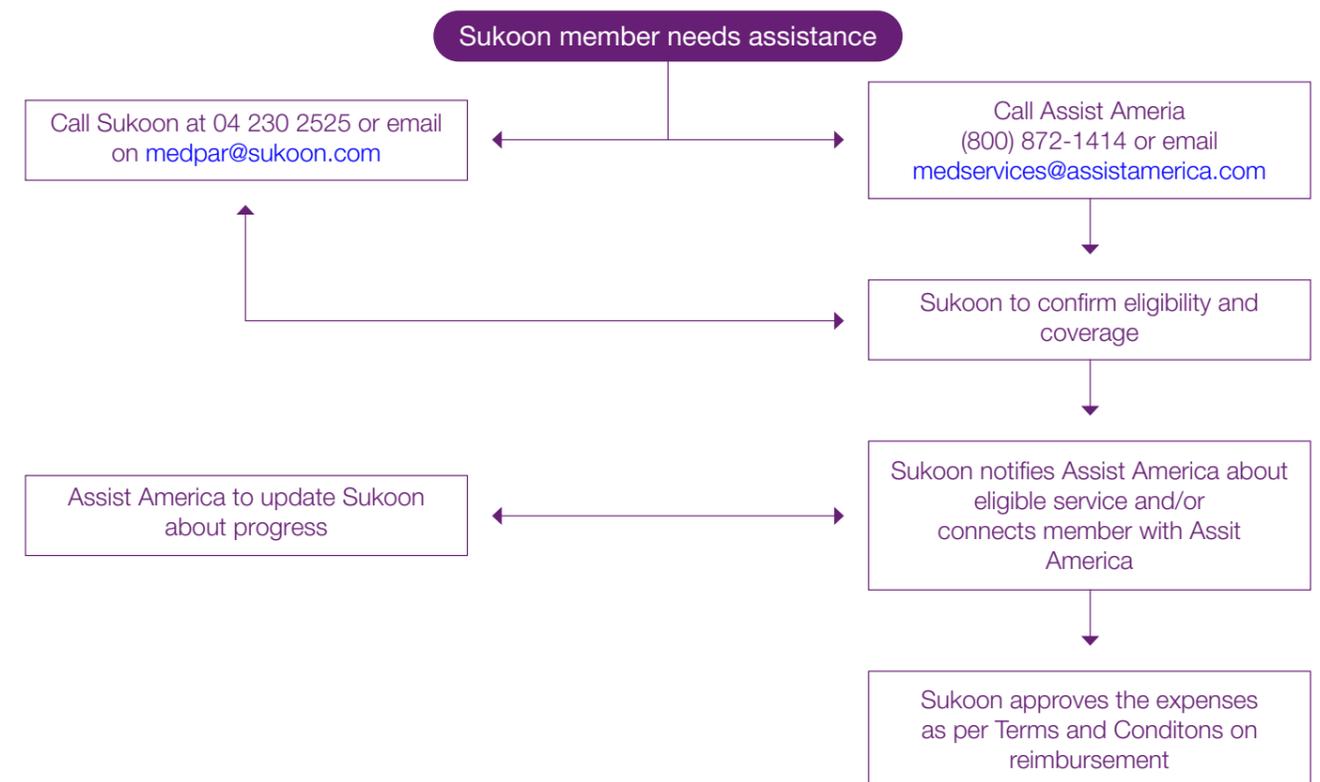
### Pre-Trip Information

To help make our members the most informed and prepared travellers they can be, AA also offers comprehensive pre-trip insights on the Assist America website. Members can review country profiles, visa requirements, immunization regulations, security advisories and more at [www.assistamerica.com](http://www.assistamerica.com). The Assist America Traveller newsletter and Assist Alert emails also provide current security, travel and medical advisories.

### Legal and Interpreter Referrals

Assist America can make recommendations for trustworthy legal counsel and interpreter services in any country. Arrangements can also be made with respect to bail bonds in jurisdictions where they are legal and apply.

### How to Avail Services



Global Emergency Services	
<b>Reference Number</b>	<b>97-AL-OMN-09083</b> If you require medical assistance and are more than 120km from your permanent residence, or in another country, call:
<b>Assist America's operations center:</b>	<b>+1 609 275 4999</b> (outside USA) <b>1 877 488 9857</b> (inside USA) <a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>

**Download the Assist America App**

Stay connected to Assist America by downloading the App from the Apple App Store or Google Play. Get one-touch calling to the Operations Center, the latest travel-related news, push notifications and much more.

# LIVFIT

## WELLNESS PROGRAMME

Your policy may include (please check your table of benefits) access to our corporate wellness programme LivFit.

LivFit is a free comprehensive wellness programme that helps you make positive lifestyle choices to improve your physical and mental well-being. It will empower you to take charge, living your life healthy, happy and fit.

The programme will support you in various areas being physical activities, nutrition, weight loss, tobacco cessation and stress management. To start your wellness journey, take our simple online assessment, receive your personalized health report and discuss your goals with our wellness coach. You can then track your fitness plan via our mobile app, get inspired with our Facebook page, enjoy free group classes, participate in self-improvement workshops, and get discounts on a variety of wellness products. LivFit is all this and more!

# LIVFIT

## AT A GLANCE

### KNOW YOUR HEALTH



#### Health Report

Take the health assessment survey to get your personal report.



#### Checkups

Prevent illnesses with discounted screenings.

### TAKE CHARGE



#### LivFit App

Download 'LivFit Wellness' app to track your fitness plan.



#### Gym Facilities

Take advantage of free trials & discounted gym packages.



#### Group Classes

Participate in free weekly fitness classes.



#### Star Program

Lose weight and get part of the cost sponsored.



#### Tobacco Cessation

Stop smoking... before it's too late.



#### Stress Management

Attend seminars to cope with pressure & balance your life.

### GET INSPIRED



#### Wellness Coach

Discuss your wellness journey path.



#### Social Engagement

Follow us, get inspired & share your success.



#### Wellness Awareness

Visit livfit.ae for articles and tips on health & wellness.



#### Challenges

Push yourself, compete with peers & have fun..

### OFFERS & DISCOUNTS



#### Partner Offers

Enjoy discounts on various wellness products.

### ACTIVATE WELLNESS

Visit: [www.livfit.ae](http://www.livfit.ae)  
Download the: 'Livfit Wellness' App  
Like us on: [facebook.com/MyLivfitSpace](https://facebook.com/MyLivfitSpace)  
Follow us on: [instagram.com/MyLivfitSpace](https://instagram.com/MyLivfitSpace)  
Participate in: Lifestyle Programs  
Email us: [info@livfit.ae](mailto:info@livfit.ae)  
Call: 04 230 2737

**It's time to Take Charge.  
Are you ready?**

# ABOUT SUKOON

At Sukoon we see ourselves as more than just insurers. We believe that we play a deep and impactful role in the lives of our customers and the community in general.

After starting operations in 1975, we set out to define insurance standards for the region. That commitment to excellence has made us one of the leading insurance providers in the Middle East today.

We offer a complete range of insurance solutions from Life, Health, Motor and Personal Lines to covers for medium to large industrial and commercial enterprises; and Energy, Marine and Construction sectors.

At our core, we are a customer-centric organization, with a single-minded focus on service. Our priority has always been to build long term client relationships, with complete customer satisfaction as our most important, non-negotiable objective. Put simply, we want to become a reference in the region for excellent customer service.

# HOW TO REACH US?

Depending on your request, you can use any of the following means to reach us:

Pre-Authorization	
Pre-authorization disputes	04 230 2525 – UAE 24h medical approval center +971 4 230 2525 – Any other country
Email	<a href="mailto:medpar@sukoon.com">medpar@sukoon.com</a> You will hear back from us within 48 business hours.
Claim Reimbursement Inquiries	
Phone	800 SUKOON (785666) – UAE Toll Free +971 4 230 2599 – Any other country 8 am till 8 pm Monday to Friday, 8 am till 5 pm on Saturday (UAE local time)
Fax	+971 (0)4 238 4769
Email	<a href="mailto:weserve@sukoon.com">weserve@sukoon.com</a> You will hear back from us within 48 business hours.
Web Site	
<a href="http://www.sukoon.com">www.sukoon.com</a> Visit our website for further information on:	<b>Directory of Hospitals</b> For updated details on Sukoon Network hospitals, clinics and pharmacies. Click here for direct access. <b>Forms</b> To download claim form and all the forms you need Click here for direct access.
Emergency Contacts	
Ambulance / Police	999 – within UAE

SUKOON.COM

800 SUKOON (785666)

WE OFFER A WIDE RANGE OF INSURANCE PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH

Sukoon Insurance PJSC  
Paid up Capital AED 461,872,125, C.L. No. 203970  
Regulated by the Central Bank of the UAE  
No. 9 dated 24/12/1984, TRN 100258594900003  
Head Office: P.O. Box 5209, Dubai, UAE  
Tel: +971 4 233 7777, SUKOON.COM

12/2024

