

# HEALTHCARE INSURANCE

HELPING PEOPLE  
LIVE HEALTHIER LIVES



# WELCOME

## You Deserve the Best Care

Life uncertainties are inevitable. Your employees and their dependents are bound to face health issues at some time or the other.

Our role is to assist them to overcome these health challenges. We take up all the difficulties related to their treatment so they can be totally worry-free. We will provide them access to the best healthcare facilities to put them back on the road to recovery.

Caring for people is a role that Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") takes very seriously. You can trust us to provide a wide range of healthcare solutions to support your employees and their dependents.

## Our Mission

We help you live a healthier life and give you access to the best available care.

## Our Values

### Care

We provide our services with compassion and treat people as individuals, not as numbers.

### Simplicity

We focus on simplicity and convenience to make everything easy to understand, access and use.

### Integrity

We honor our commitments and never compromise on ethics.

# 10 REASONS TO CHOOSE US

Our protection extends far beyond the hallmarks of an insurance company. It is the aspect of our service that you feel and experience that sets us apart from our competitors. Here are 9 reasons that make us the leading healthcare insurer in the region.



## Extensive Experience

As a specialist health insurance provider and serving more than 500,000 members, you can be sure that we put our 40 years' experience in the region to give you swift and accurate service, whenever you need us. We do our business responsibly to build a relationship of trust with you.



## Excellent Customer Service

Our philosophy is to serve you as an individual, with a personal touch. Our in-house teams of multi-lingual experts understand your unique circumstances and make it their business to help you by doing the right things at the right time.



## Flexible Solutions

However complex your organisation, we provide total Employee Benefits solutions to meet your stringent criteria. We give you the flexibility to pick and choose from different plans to create your own unique plan. For example, combine the Economy Plan for the clerical staff with the Group Tailor-Made Plan for your management team to design the perfect plan for your company.



## Home Country Treatment

We would like to make you feel at home when you are undergoing medical treatment. We can arrange for medical treatment in your home country on direct billing basis. Moreover, we will bear the roundtrip airfare cost for the patient. This facility is currently available in GCC, Egypt, Indian sub-continent, Philippines and some African countries.



## Convenient Online Access

You can access the list of direct billing network, search for specific hospitals and download any forms you require directly from our website or mySukoon mobile app available on Apple App Store and Android Play Store.



## Home Country Treatment

Our extensive direct billing networks give you immediate access to over 1,000 healthcare providers and 1,500 pharmacies across all Emirates, where we will settle the bills directly with the providers. You may also elect to extend direct billing internationally via our international partners.



## Wide Range of Plans

We have created rich, comprehensive plans to fit specific needs. You can choose from over 500 pre-approved plans or have a customised plan as per your requirements. All our plans are compliant with the local regulatory authorities.



## Affordable Options

We have various plans to suit your budget. You can choose networks and select limits and deductible levels to optimize your plan for the best value.



## Proactive Wellness Program

Our exclusive wellness program promotes a wholesome healthy lifestyle for your employees. It aims to encourage physical and mental well-being and support early detection of various diseases, through exclusive communication and offers every month.



## Simple Reimbursement 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 with the assurance of a simple reimbursement claim process.

**We take the medical bills out of the way so you can focus on getting back your health and happiness.**

# SOLUTIONS FOR YOU

Choosing a health plan is an important decision – it protects employees from high, unexpected healthcare costs. Whatever the size of your company, we have carefully designed various healthcare plans to ensure you have the most appropriate solution.

**Pick and choose from different plans to create the solution most appropriate for your company.**

*I need Dubai's basic cover for the 'lower salary band' employees.*

## Basic Plan

We are one of the Participating Insurer (PI2) licensed to offer this plan in Dubai.

*I require a value for money solution which provides maximum covers at minimum cost.*

## Enhanced Plans

Perfect solution between mandatory minimum cover and Group Tailor Made Plans in Dubai and Abu Dhabi.

*I want a plan that I can customize to the unique needs of my organization.*

## Group Tailor Made Plan

Customize your covers and benefit limits to fit your company's requirement.



Blue Collar Workers



Clerical Staff



Middle Management



Senior Executives

Choose your Plan from a large set of benefits and options including Infertility Treatment, Alternative Medicine, Psychiatry, Health Check-up, Home Nursing, Organ Transplant, Optical, Dental, Life and much more.

*I am interested in the best international solution for my executive team.*

## Bupa Plan

Provides access to medical care all over the world to individual and corporate clients.

*I would like to provide additional benefits to my Emirati employees that have the Thiqa Plan.*

## Thiqa Top-up Plan

Upgrade the medical cover for your Emirati employees to provide additional protection.

*I need a simple and comprehensive solution for my mid-size company.*

## SME Plan

Whatever the Emirate, we have an affordable solution for companies up to 150 members.

*I need a life cover along with medical insurance to give total peace of mind to my employees.*

## Life and Disability Plans

Our extensive range of life covers will protect loved ones in case of ill-fated events members.



# VALUE

# ADDED BENEFITS

Our commitment beyond just flexible healthcare solutions has made us an established and a leading insurer in the region. When you come on board as our healthcare member, we go the extra mile to provide you with additional benefits.



## Complimentary Eye Testing and Discounted Glasses

Your employees will be able to test their eyesight for free at all branches of Magrabi Optical in UAE. They can also purchase sunglasses and spectacles at 20% discount and contact lenses at 15% discount.



## Life Cover

You can include life and disability cover as a top up benefit in all our plans, for all your employees.



## Global Emergency Assistance

Our products offer optional global emergency service to connect your employees with doctors, in case they have a medical emergency whilst traveling in another country. This service includes medical consultation, hospital admission assistance, medical evacuation, repatriation of mortal remains and much more, all available 24/7.



## LivFit Wellness Program

It is a turnkey comprehensive wellness solution that you can use to help your employees make positive lifestyle choices. LivFit empowers individuals to take charge of their physical and mental well-being.

# 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

# ONLINE CAPABILITIES

You can use our online portal mySukoon or the mobile app mySukoon to conveniently manage your medical reimbursement claim online. The easy to access portals will allow you to securely communicate with us 24x7 as per your convenience to submit and track claims, find network providers, view policy details, among other functionalities.

## mySukoon Portal

Submit your claim online at <https://medical.sukoon.com/Account/Login>.

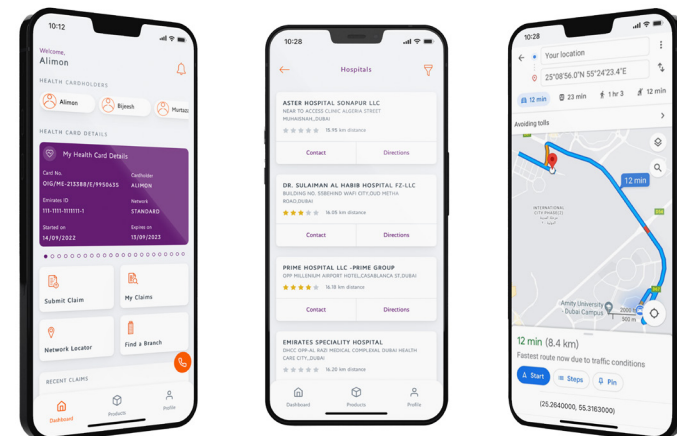
In addition to submitting claims, the portal allows you to:

- View medical card
- Review membership details
- Retrieve submitted claim history
- Review settlement explanation
- Request for certificates
- Update personal details

## mySukoon App

Enjoy the below benefits with our app. The app is available on Apple App Store and Android Play Store as 'mySukoon'

- View medical card
- Comprehensive list of network providers segregated by different facility type
- Filters like distance, area, specialty available to facilitate provider search and selection
- Locate providers on Google map
- Rate the provider based on service experience
- Call the provider at the click of a button
- View location of LivFit gyms offering free trials & discounts
- Access policy details
- Submit, view and track healthcare reimbursement claims for self and dependents
- Download claim settlement summary once the claim is processed
- Submit feedback or complaints



# WHAT CAN YOU EXPECT?

When you sign up with Sukoon we want you to know that you are part of a legacy of satisfied customers. This is why we go out of our way to ensure that your decision to insure your company is met with full support.

## Smooth On-boarding

We have a simple enrolment process. Our introductory email welcomes you with key information and all forms that may be required during the policy year. We also provide employee orientation on request to explain the plan benefits and address queries.

## Employee Handbook

We will share the Employee Handbook that you distribute among your staff to proactively educate them about their new healthcare plan. It outlines the plan details, terms and conditions, how and where medical treatment can be taken, and useful information on how to claim.

## Dedicated Teams to Serve You

A dedicated team will serve as the single point of contact to take care of all matters related to your policy. They will regularly listen to you and resolve any existing issue in a clear and efficient way. They will provide timely updates and important information via regular communication.

## Easy Administration

Highly trained service professionals help your HR department with member addition, deletion, or category update making sure that you receive the new cards within 6 days. They also deliver certificates, resolve queries, provide details on benefit limit and share reports to make the day to day servicing of the plan as simple as possible.

## Scheme Performance Reports

We will periodically share the scheme performance reports for Group Tailor-Made Plans above AED 2.5 million to help you understand how the policy is being utilized. This will enable you to prevent undue costs, abuse or fraud and ensure the group costs do not rise unexpectedly on renewal.

## Easy Renewal

We want to be your partner for life and we will make it as easy as possible to renew your policy with us. We will inform you 45 days in advance when your policy is about to expire and work with you to update the plan according to your changing requirements.



# OUR CLAIMS PROMISE

Our in-house team of healthcare specialists including nurses, doctors and pharmacists process over 2 million claims every year. Our simple and quick claim process allows us to handle your request swiftly and be attentive to your employees concerns when they need treatment. Below is what you can expect from us when visiting a medical provider.

## Smooth Prior Approval

In case of prior approval, our team is available 24 hours a day, 365 days a year on phone or email to pre-authorize the treatments. With our new process, only limited services require prior approval. If your employees are within the network, they do not need to worry about anything as the providers will contact us directly. Outside the network, there is no need for prior approval but we still advise calling to confirm if the treatment is covered.

## Immediate Pharmacy Approval

Our state-of-the-art Pharmacy Benefit Management system gives instant online medication approval for prescriptions up to AED 2,000 while taking care of the member safety through various drug safety checks.

## Quick Inquiry Resolution

Whatever your question, you can be assured that help is just a phone call away. Not only are our employees friendly, professional and efficient, but they also make it their business to help and look after you.

## Simple Claim Reimbursement

Your time is precious so we have simplified the basics of how the claim process works. If you have had to pay and need to claim, we will process your eligible claims within 14 working days or less. Our quick and simple claims process means you get your money reimbursed fast.

## Convenient Payment Transfer

Our direct payment transfer ensures employees do not waste time collecting cheques and depositing it at their bank. We send the reimbursement straight to their account using International Bank Account Number (IBAN).

## Keeping you Informed

For complete transparency, we make it a point to keep our members informed of the claim progress by SMS or email. From the moment we receive the documents to the moment we settle the claim, we update you on the status of your claim.

## Simplified Eligibility Verification

You can now use your Emirates ID or eCard available on mySukoon portal and mySukoon app to use medical services on direct billing basis at our network providers.

**Some things you plan. Some things you don't.**

**We're with you for both.**



*Please note that this literature is for general information purposes only. Various features, terms, benefits stated herein may or may not be applicable or offered to you. Please refer to our policy wordings for detailed offerings, terms, conditions and exclusions. In case of conflict, your policy terms and conditions shall supersede and prevail.*

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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  
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