



Internationally
supported by
AXA

ضمان
Daman™

Let's go further, together

Global Health Plans

#LetsGoFurtherTogether

Global health insurance tailored for your business

We know how important health insurance is for a company and its employees, it's a vital tool in negotiating benefits packages. And with a comprehensive international health benefits package, employees of global businesses can have the confidence and support they need.

That's where we step in. By uniting Daman, the number one healthcare provider in the UAE and AXA – Global Healthcare¹, one of the world's leading health insurance providers – you can be confident that we can find the right solution for globally minded workforces that's built by the experts.

With our locally compliant global health plans, access to 24/7 health advice and support as well as fast access to treatment when employees need it most is standard.

We also know businesses are not always the same. That's why we can develop a benefits package bespoke for employee needs and, wherever possible, we can match benefits from a current provider or propose something new that can adapt to a business's needs.

When people feel healthy and well, they're more likely to be successful in work and keep a business running smoothly.



We help globally minded people perform at their best.



Introduction

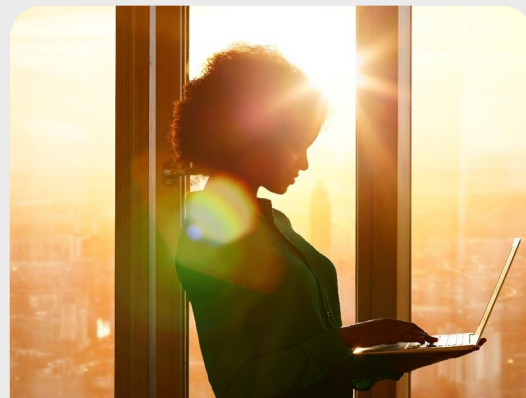
How we support businesses like yours

Deciding on the best package for your team, making sure you're getting value for money, staying on top of the options available. It can all add up to a daunting to-do list.

Built for your business

Our experts will help you find the right solution to suit your business:

- ✓ We can support any number of employees, in different locations and of different employment types, including commuters and assignees.
- ✓ We offer everything from simple, off-the-shelf plans to fully bespoke packages tailored to your specifications.
- ✓ We can often match the benefits you receive from your current insurer.



Dedicated account management

Your dedicated account management team will help you manage your plan and answer all your questions. You'll be able to count on the same consistent service every day, from a team that knows your business.

If you have a larger group to cover, your account manager will also be happy to help you show the value of your benefits package to your stakeholders. They'll keep you updated on how your employees are using their benefits, arrange regular email campaigns to engage your employees, and share regular performance reports.



Keeping up with healthcare regulations

International healthcare regulations are complex and they change frequently, often with little notice.

We harness Daman and AXA's unique in-country expertise to help make sure your package meets your needs. That includes arranging specialised plans, both within and outside of the UAE. We can set these up in any combination to suit your needs or the size of your scheme.



Vigilant on costs

You're careful about where your money goes, we are too. We keep a close eye on costs to make sure that your benefits package is a worthwhile investment – balancing your need to keep your employees in good health, with your budget. We use our size to negotiate with our healthcare providers, both in the UAE and globally, aiming to secure valuable discounts for you. Our fraud investigation and claims risk management teams make sure we're paying real claims, reviewing claim costs and checking that providers are charging what they should.

How we support businesses

Global Health Plans

We're aware the UAE is a fast-changing market and clients want flexibility within their global plans.

That's why our benefits packages are designed as modular-based plans, offering effective global healthcare solutions to suit your business. And, being locally licensed, they're compliant across the UAE.

They're also flexible and can be tailored to support your employees' health needs.

By combining our regional presence and expertise, the Global Health Plans leverage extensive shared capabilities to give you the convenience of a simplified, yet unique insurance solution that stands apart and is guided by shared values:

People first – ensuring that members are supported, and taken care of, wherever they are.

Specialists in healthcare – a wide network of highly trained advisors and experienced medical professionals who are always available to help.

Tailored plans for groups

The make-up of our plan offers three core levels of cover:

Comprehensive

Prestige

Prestige Plus

Plans also come with the flexibility to choose modules including:

- ✓ Outpatient cover on all plans
- ✓ Optical and dental cover
- ✓ Health checks
- ✓ Maternity and infertility

There's also the option to include additional enhancements such as **multiple co-pay** options.

And to take your benefits package further, there are also three network options to choose from:

- ✓ Royal
- ✓ Comprehensive 2
- ✓ Comprehensive 3

Building a bespoke solution

If you're looking to build a bespoke solution for your employees, our local, dedicated team on the ground are there to help you do just that.

Our plans can be custom-built and designed around their needs.

You also have the option to set benefit limits, add excesses, and upgrades for more reassurance or to match benefits on an existing scheme.



Global Health Plans



The right support for your employees. Peace of mind for you.



Support for your employees means real benefits for you.



A dedicated IPMI service team

Our 24/7⁴, multilingual and locally experienced international team are just a phone call or email away. And with AXA's award winning global servicing model, they're there to support your employees when they need it most.

Multilingual advisors available

24/7

3,000

hospitals, clinics and pharmacies in the UAE²

Access to over

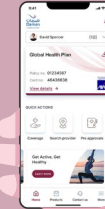
1.9 million

healthcare facilities worldwide³



Enhanced digital services with the Daman Mobile App

Your employees have access to the most up-to-date digital services, so claiming is made easy. And it's convenient to claim reimbursement via the Daman App too. For added reassurance, direct billing is available across the UAE and globally with 90% of claims processed in six working days.



Virtual Care from AXA

As a proactive health partner, we're always looking for ways to deliver better healthcare outcomes. So by giving your employees direct access to more virtual services, they can take full control of their health needs and speak to an expert, quickly.

Whether they're looking for unlimited Virtual Doctor consultations with a highly qualified doctor, dedicated support from a psychologist by either phone or video call or a second medical opinion from independent medical experts, Virtual Care from AXA gives them primary care support wherever they are in the world.

Daman has partnered with AXA for their global healthcare expertise. AXA has over 60 years' experience¹ in global healthcare and wellbeing services such as the Virtual Doctor service, Mind Health service and Second Medical Opinion. All of which are available to you as part of your Global Protect Health Plan. You also have access to AXA's unrivalled worldwide hospital network and a highly rated and dedicated claim servicing team.

The right support

The right support for your employees. Peace of mind for you. (cont.)

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Support for your employees means real benefits for you.



Emergency evacuation and repatriation as standard

For ultimate reassurance during an emergency, our evacuation and repatriation service will get your employees to the care they need in an emergency. And because we don't take these claims into account at renewal, you don't need to worry that a costly evacuation will increase your premium next year.



Fast, simple access to care

Our Global Health Plans give your employees access to quality medical care whenever they need it.

If they're in the UAE, they can access over 3,000 medical providers within Daman's domestic network,² one of the largest in the UAE. If they're looking for treatment outside of the UAE, they have access to AXA's global network of over 1.9 million treatment providers.³

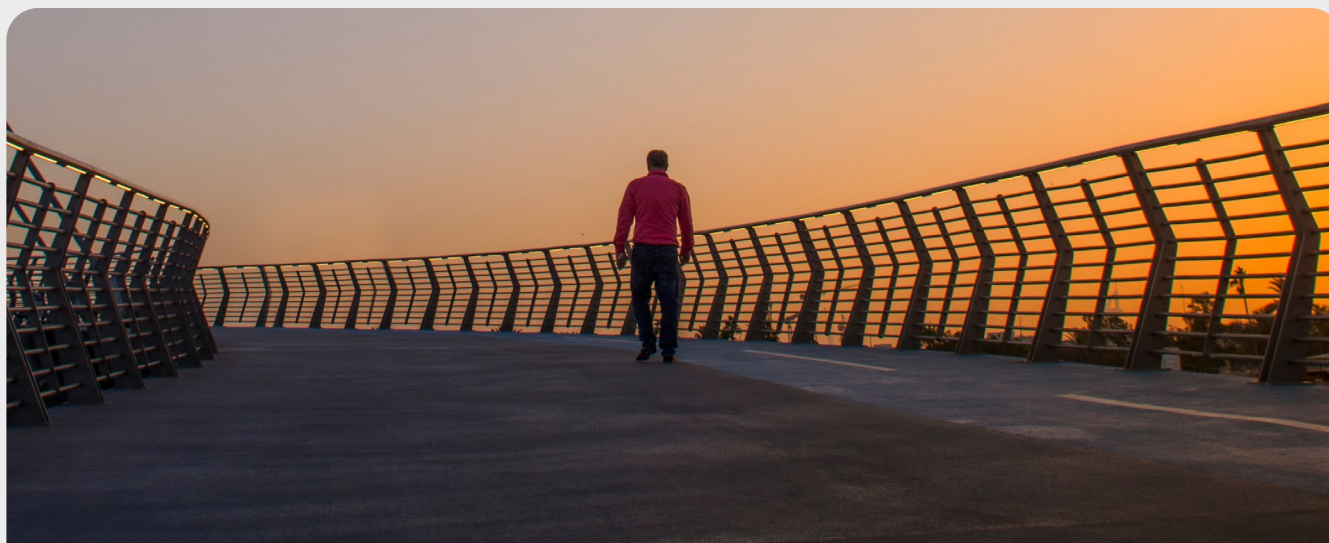
And it's easy to search for a provider anytime via the Daman App, either by geographical location, country and city, or by choosing a specialism or entering a provider's name. This means your employees won't need to travel far for care with a trusted provider. Spending less time on appointments means they can get back to work faster too.



Key services and benefits specifically within the UAE

As well as primary care anywhere in the world, your employees also have access to:

- ✓ Up-to-the-minute health advice
- ✓ Guidance and recommendations on preventive health care and self-care
- ✓ Triage, diagnosis, medical advice and management of acute and chronic conditions
- ✓ Referrals to a specialist where applicable and appropriate
- ✓ Sick notes where applicable and appropriate
- ✓ Geolocation to match with the most appropriate doctor, depending on location
- ✓ Medication prescriptions and delivery
- ✓ Lab testing available from YDL.



The right support

The power of a partnership

Uniting Daman, the number one healthcare provider in the UAE, and AXA - Global Healthcare, one of the world's leading health insurance providers, to provide over 60 years of IPMI excellence and global expertise.



Who are Daman?

Daman are the largest insurer in the UAE and a leading health insurer since 2006 with over 2.8 million members.

Known as the National Health Insurance Company in the UAE and unlike other insurers in region, they're not a multi-line insurer. Being 100% focused on delivering quality healthcare for members across the UAE, Daman are the only pure play, comprehensive health insurer that boasts a 30% plus market share in the UAE.

The company has shaped the development of the nation's health insurance laws and continues to build on its domestic network of over 3,000 active healthcare providers² with the biggest discounts.

And being part of PureHealth, the UAE's largest integrated healthcare platform, together they're forging the way as the leading disrupter within the UAE healthcare market, offering innovation across physical and digital platforms.



Why AXA - Global Healthcare?

Part of the AXA Group, one of the world's leading insurers. We're experts when it comes to providing global healthcare insurance.

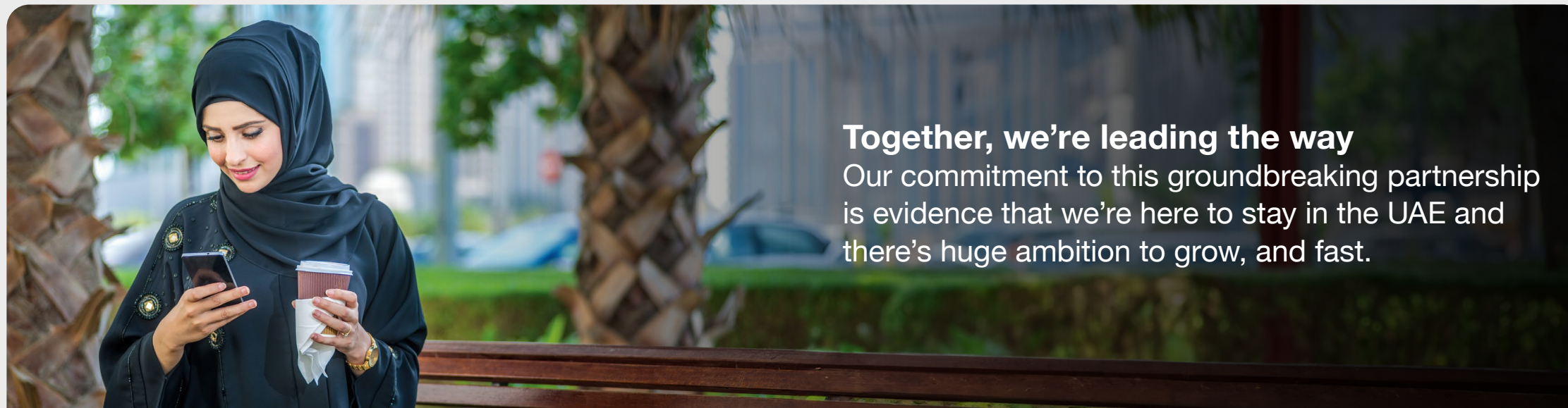
Our members have access to quality medical care whenever they need it, with access to over 1.9 million healthcare providers worldwide and over 50,000 specialists via Virtual Care from AXA.

So, for your employees, this means dedicated support before, during and after treatment.

Being part of a global company means we have expertise around the world, so our customers can trust us to take care of them, no matter where they are.

We have a dedicated international team with a local presence in the UAE.

The power of a partnership



Together, we're leading the way

Our commitment to this groundbreaking partnership is evidence that we're here to stay in the UAE and there's huge ambition to grow, and fast.

Want to find out more?

If you'd like to find out more about the benefits of a Global Health Plan, get in touch with our dedicated team:



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Want to find
out more?

1. AXA group of companies have been providing cross-border health insurance plans since 1963.
2. Total number of medical providers in Daman's network across the UAE, in December 2023.
3. Based on treatment providers in the AXA Select network worldwide, as of June 2023.
4. Our dedicated IPMI team are available 08:00 - 20:30 Monday to Friday, outside of these hours, calls are directed to a relevant team.

The Virtual Doctor, Mind Health and Second Medical Opinion services are provided by Teladoc Health.

Access to the Virtual Doctor and Mind Health services are available for all new and existing SME customers as part of their global health plan. Access to the Virtual Doctor and Mind Health service is also available to any existing large corporate groups who have chosen the upgrade. To check if your employees are eligible, get in touch with your Daman representative.

