



DUBAI GOLD & JEWELLERY GROUP

## **IMPORTANT TRADE CIRCULAR**

Date: 22<sup>nd</sup> July 2015

Ref: TC/22/07/2015

### **Enhanced Medical Insurance Scheme for Employees from National General Insurance Company and NEXtCARE - PCP & RN3**

Dear Valued Members,

Greetings from Dubai Gold & Jewellery Group!

As you may be aware, medical insurance (for companies having 100 or more employees) is been made mandatory for all companies and it will be a visa requirement for all companies (irrespective of the staff count) in 2016. At this juncture, recognizing the need of having affordable insurance scheme for employees, Dubai Gold & Jewellery Group and PWS Gulf have have finalized a medical insurance policy for DGJG members and their employees by leveraging on our membership base.

The said medical insurance policy is tailor-made for DGJG members and their employees; by incorporating unique benefits and features as compared to other policies available in the market. *The policy mentioned is brokered by PWS Gulf ational General Insurance Company and NEXtCARE - PCP & RN3*

There are two category of polices with slightly varied benefits for level 1 & 2 employees

- **Premium for employees less than Dhs. 4000 salary pm: Dhs.760/-**
- **Premium for employees above Dhs. 4000 salary pm : Dhs.865/-**

#### **Highlights of the policy**

- In Patient Co Insurance: Nil
- Out Patient Co Insurance (Consultation) : 10% subject to a maximum of Dhs. 25/-
- Out Patient Co Insurance (Lab & Radio): Nil
- Pharmacy – Co Insurance & Limit: 10% with a limit of Dhs. 5,000/-
- Geographical Area: UAE + SEA
- Pre Existing Condition Waiting Period: Nil



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### **In-Patient**

- 20% coinsurance payable by the insured with a cap of 500 AED payable per encounter and an annual aggregate cap of 1,000 AED.
- Above these caps the Insurer will cover 100% of treatment.

### **Out-Patient**

- 10% coinsurance payable by the insured per visit subject to a maximum of AED 25.
- Specialists / Consultants allowed after General Practitioner referral.

**In-Patient maternity services:** 10% coinsurance payable by the insured Maximum benefit 7,000 AED per normal delivery, 10,000 AED for medically necessary C - section, complications and for medically necessary termination (All limits include coinsurance) **New born cover:** Cover for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, and congenital adrenal hyperplasia)

***Finer details (Formal table of benefits, coverage list of clinics, hospitals, pharmacies etc.) of the insurance plan can be availed on request from the group's office.***

Any communication or enquiries with regard to insurance must be addressed to [mamtha@dubaicityofgold.ae](mailto:mamtha@dubaicityofgold.ae)

For any further clarifications, please feel free to contact the group's office on 04-2291188 / [info@dubaicityofgold.ae](mailto:info@dubaicityofgold.ae)

**Thanks & Regards**  
**Member Service team,**

**Dubai Gold & Jewellery Group**