

# GlobalCare



Premium Health Insurance for  
Your Employees & Their Families

Designed & Reinsured by:



## HanseMerkur

Dubai (DHA) or Department of  
Health - Abu Dhabi (DOH) Compliant

**Groups  
10+ People**



Since 1875

Insured in the UAE through:

الإمارات للتأمين  
Emirates Insurance



# Experience You Can Trust

GlobalCare health insurance plans are designed and reinsured by HanseMerkur, one of Germany's oldest and most renowned Insurers, and a name synonymous with quality and the highest standards of service and customer satisfaction.

We aim to deliver clarity and transparency, with benefits and terms that are easy to understand, giving you the confidence of knowing exactly what is covered and the peace of mind that you can utilise and access exactly what you paid for.

Our group products are tailored to meet the specific needs of companies with multinational workforces operating in Dubai. The level of cover and benefits are flexible, with simple options, enabling the customisation of plans to best suit the needs of employees, and if required their dependants, at a price that is right for you.

One thing however is constant, regardless of which plan and options you select, and that is our commitment and drive to deliver quality, excellence and the highest levels of service and customer satisfaction.



## You Decide

**We recognise all businesses are different, so our “Flexi” plans are designed to be totally customisable, allowing you to tailor them to suit your specific needs and budget.**



Some benefits are not essential for everyone, but may be desirable for others, whilst other benefits will require different levels of cover, limits and levels of co-insurance.

Whichever options you choose though, standard core benefits such that Inpatient, Day Patient and Outpatient treatments are always fixed and uncapped giving unparalleled cover for the most medically important and potentially costly treatments.

Please contact your local sales agent who can advise you personally about the best options for your specific needs.

Visit [www.HanseMerkurIntl.com](http://www.HanseMerkurIntl.com) to check providers in the various Networks\*



# Our Plans - 1 of 4

“Covered” = Covered in Full up to the Annual Policy Limit.  
These plans are DHA compliant (variations for DOH Abu Dhabi compliant plans highlighted blue)

	Flexi 1	Flexi 2	Flexi 3	Flexi 4
<b>Coverage Area</b> Home Country always included (see Level of Cover)	- Worldwide - Worldwide excl. Zone A - Worldwide excl. Zones A & B - Zone C - UAE Only	- Worldwide excl. Zone A - Worldwide excl. Zones A & B - Zone C - UAE Only	- Worldwide excl. Zone A - Worldwide excl. Zones A & B - Zone C - UAE Only	- Zone C - UAE Only

**Zone A** = USA

**Zone B** = Canada, Caribbean, China, Hong Kong, Israel, Macau, Russia, Singapore, Switzerland & UK

**Zone C** = Arab Countries (Algeria, Bahrain, Comoros, Djibouti, Egypt, Iraq, Jordan, Kuwait, Libya, Lebanon, Mauritania, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Somalia, Sudan, Syria, Tunisia, United Arab Emirates (UAE) and Yemen), Iran, South Asia (Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka) and South East Asia (Brunei, Cambodia, East Timor, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam)

## Zones:

<b>Annual Policy Limit</b>	- Unlimited - AED 10,000,000 - AED 7,500,000 - AED 5,000,000 - AED 3,000,000 - AED 2,500,000 - AED 2,000,000 - AED 1,500,000 - AED 1,250,000 - AED 1,000,000 - AED 750,000 - AED 650,000 - AED 500,000 - AED 350,000 - AED 250,000 - AED 150,000	- Unlimited - AED 10,000,000 - AED 7,500,000 - AED 5,000,000 - AED 3,000,000 - AED 2,500,000 - AED 2,000,000 - AED 1,500,000 - AED 1,250,000 - AED 1,000,000 - AED 750,000 - AED 650,000 - AED 500,000 - AED 350,000 - AED 250,000 - AED 150,000	- AED 2,500,000 - AED 2,000,000 - AED 1,500,000 - AED 1,250,000 - AED 1,000,000 - AED 750,000 - AED 650,000 - AED 500,000 - AED 350,000 - AED 250,000 - AED 150,000	- AED 1,000,000 - AED 750,000 - AED 650,000 - AED 500,000 - AED 350,000 - AED 250,000 - AED 150,000
<b>Network</b>	GN+	GN	RNE	RN
<b>Level of Cover</b>	<b>In Network</b> (Direct-Billing)	100% of Actual Costs	100% of Actual Costs	100% of Actual Costs
- Home Country Coverage up to UAE Network Rates if outside Coverage Area  - Guarantee of Payment (GOP) on request (subject to provider approval) for Inpatient costs	<b>Outside the Network...</b> (Pay-&-Claim)	<b>...in a Country with Network</b> - 100% of Actual Costs - 80% of Actual Costs	<b>...in a Country with Network</b> - 80% of Actual Costs - 75% of Actual Costs	<b>...in a Country with Network</b> - 80% of Actual Costs - 75% of Actual Costs
	<b>...in a Country without Network</b>	- 100% of Actual Costs	- 100% of Actual Costs	- 100% of Actual Costs
<b>Emergencies (outside UAE)</b>	- Worldwide - Worldwide, except Zone A where covered up to UAE Network Rates - Worldwide, except Zones A & B where covered up to UAE Network Rates - Zone C & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates - UAE & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates	- Worldwide, except Zone A where covered up to UAE Network Rates - Worldwide, except Zones A & B where covered up to UAE Network Rates - Zone C & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates - UAE & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates	- Worldwide, except Zone A where covered up to UAE Network Rates - Worldwide, except Zones A & B where covered up to UAE Network Rates - Zone C & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates - UAE & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates	- Zone C & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates - UAE & Home Country. If Home Country in Zones A & B covered up to UAE Network Rates
<b>Pre-existing Conditions</b>	Covered	Covered	Covered	Covered
<b>Chronic Conditions</b>	Covered	Covered	Covered	Covered
<b>Congenital &amp; Hereditary Conditions</b>	Covered	Covered	Covered	Covered
<b>Degenerative Condition</b>	Covered	Covered	Covered	Covered
<b>Cancer</b> Diagnostics, oncology, radiotherapy and chemotherapy	Covered	Covered	Covered	Covered
<b>Diagnostics</b> Pathology, Oscopies and Scans (X-ray, CT, MRI, PET & Ultrasound)	Covered	Covered	Covered	Covered



# Our Plans - 2 of 4

	Flexi 1	Flexi 2	Flexi 3	Flexi 4
<b>Medical Practitioner Fees</b> Including physicians/doctors, specialists, surgeons and anaesthetists	Covered	Covered	Covered	Covered
<b>Prescribed Medicines &amp; Dressings</b>	- Covered - 100% Generic & 70% Branded - 80% or 90%	- Covered - 100% Generic & 70% Branded - 80% or 90%	- Covered - 100% Generic & 70% Branded - 80% or 90%	- Covered - 100% Generic & 70% Branded - 80% or 90%
<b>Local Air or Road Ambulance</b> If Medically Necessary for Treatment that is Covered, by an appropriate conveyance, to the nearest suitable Hospital by an official emergency service	Covered	Covered	Covered	Covered

## Inpatient & Day Patient

<b>Hospital Accommodation</b>	- Private Room - Twin or Shared Room	- Private Room - Twin or Shared Room	- Private Room - Twin or Shared Room	- Private Room - Twin or Shared Room
<b>Operating Theatre &amp; Hospital Charges</b>	Covered	Covered	Covered	Covered
<b>Intensive Care Unit</b>	Covered	Covered	Covered	Covered
<b>Surgical Appliances &amp; Internal Prostheses</b>	Covered	Covered	Covered	Covered
<b>Reconstructive Surgery</b> To restore appearance or function after a disfiguring illness, accident or cancer surgery that occurred during the period of cover	Covered	Covered	Covered	Covered
<b>Organ &amp; Tissue Transplants</b> Including heart, heart valves, lung, liver, kidney, pancreas, intestine, bone marrow, skin & cornea, excluding donor expenses	Covered	Covered	Covered	Covered
<b>Kidney Conditions &amp; Dialysis</b>	Covered	Covered	Covered	Covered
<b>Cash Benefit</b> For Inpatient stays where no costs are borne by the Insurer	Covered	Covered	Covered	Covered
<b>Parental Accommodation</b> Hospital accommodation for a parent or legal guardian staying with an insured person up to 18 years of age admitted to Hospital as an Inpatient	Covered	Covered	Covered	Covered
<b>Accompanying Person Accommodation</b> Hospital accommodation for an accompanying person staying with an insured Dependant admitted as an Inpatient and in a critical condition	Covered	Covered	Covered	Covered
<b>Nursing Care at Home</b> With a Qualified Nurse if recommended by a specialist instead of an Inpatient stay immediately following Treatment	- 30 Days - Not covered	- 30 Days - Not covered	- 30 Days - Not covered	- 30 Days - Not covered
<b>Psychiatric Treatment &amp; Care</b>	- 30 Nights - 20 Nights - Not Covered	- 30 Nights - 20 Nights - Not Covered	- 30 Nights - 20 Nights - Not Covered	- 30 Nights - 20 Nights - Not Covered

## Outpatient

<b>Deductible</b> Per Outpatient Consultation	- 20% max AED 100 - 20% max AED 75 - 20% max AED 50 / AED 50 - 20% max AED 25 / AED 25 - Nil / Nil	- 20% max AED 100 - 20% max AED 75 - 20% max AED 50 / AED 50 - 20% max AED 25 / AED 25 - Nil / Nil	- 20% max AED 100 - 20% max AED 75 - 20% max AED 50 / AED 50 - 20% max AED 25 / AED 25 - Nil / Nil	- 20% max AED 100 - 20% max AED 75 - 20% max AED 50 / AED 50 - 20% max AED 25 / AED 25 - Nil / Nil
<b>Outpatient Surgery</b>	Covered	Covered	Covered	Covered
<b>Physiotherapy</b> Prescribed sessions per condition	- Covered / Covered - 30 Sessions - 20 Sessions - 10 Sessions	- Covered / Covered - 30 Sessions - 20 Sessions - 10 Sessions	- Covered / Covered - 30 Sessions - 20 Sessions - 10 Sessions	- Covered / Covered - 30 Sessions - 20 Sessions - 10 Sessions
<b>Medical Aids &amp; Monitors</b> Including non-motorised wheelchairs, crutches, walking sticks, braces, spinal supports, collars, orthopaedic inserts, nebulizers and monitors	Covered	Covered	Covered	Covered



# Our Plans - 3 of 4

	Flexi 1	Flexi 2	Flexi 3	Flexi 4
<b>Routine Preventive Cancer Check-up</b> Yearly check-ups/screenings for early detection of cancer: Mammogram, PAP, Colon & Prostate (over and above DHA mandatory Cover)	- AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 1,000 - AED 500 - Not covered
<b>Vaccinations - Preventive &amp; Travel</b> As approved (and for Travel also as recommended) by the WHO: HPV, Flu, Cholera, Hepatitis A & E, Japanese Encephalitis, Rabies Meningococcal Disease, Tick-borne Encephalitis, Typhoid & Yellow Fever	- AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	Not covered
<b>Psychotherapy &amp; Psychiatry</b> Consultations and medication	- 20 Sessions - 10 Sessions - AED 800 with 30% Coinsurance - Not covered	- 20 Sessions - 10 Sessions - AED 800 with 30% Coinsurance - Not covered	- 20 Sessions - 10 Sessions - AED 800 with 30% Coinsurance - Not covered	- 20 Sessions - 10 Sessions - AED 800 with 30% Coinsurance - Not covered
<b>Preventive Check-ups</b> • For early detection of diseases and disorders • To check a child's (up to 18 years of age) physical and mental development	- AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 1,000 - AED 500 - Not covered
<b>Alternative &amp; Complementary Therapies</b> • Chiropractic & osteopathy if referred by a medical practitioner • Traditional Chinese & Ayurvedic medicine, acupuncture & homeopathy	- Covered - AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- Covered - AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 5,000 - AED 4,000 - AED 3,500 - AED 3,000 - AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered	- AED 2,500 - AED 2,000 - AED 1,500 - AED 1,000 - AED 500 - Not covered
<b>Rehabilitation</b> Immediately post-hospitalisation for speech, oculomotor and occupational therapy and additional prescribed physiotherapy	- 20 Sessions - Not covered	- 20 Sessions - Not covered	- 20 Sessions - Not covered	- 20 Sessions - Not covered

## Mother & Child

<b>Antenatal</b> Visits (reviews, checks, tests), ultrasounds (up to 3D) & medication	- Covered / Covered - 8 visits and 3 ultrasounds	- Covered / Covered - 8 visits and 3 ultrasounds	- Covered / Covered - 8 visits and 3 ultrasounds	- Covered / Covered - 8 visits and 3 ultrasounds
<b>Normal Births/Deliveries &amp; Medically Necessary C-sections and Terminations, and Related Complications</b>	- Covered / Covered - AED 25,000 - AED 22,500 - AED 20,000 - AED 17,500 - AED 15,000 - AED 12,500 - AED 10,000 / 10% Coinsurance	- Covered / Covered - AED 25,000 - AED 22,500 - AED 20,000 - AED 17,500 - AED 15,000 - AED 12,500 - AED 10,000 / 10% Coinsurance	- Covered / Covered - AED 25,000 - AED 22,500 - AED 20,000 - AED 17,500 - AED 15,000 - AED 12,500 - AED 10,000 / 10% Coinsurance	- Covered / Covered - AED 25,000 - AED 22,500 - AED 20,000 - AED 17,500 - AED 15,000 - AED 12,500 - AED 10,000 / 10% Coinsurance
<b>Maternity Complications (Emergencies)</b>	Covered	Covered	Covered	Covered
<b>Newborn Cover</b>	Covered for 30 days from birth	Covered for 30 days from birth	Covered for 30 days from birth	Covered for 30 days from birth

## Dental & Optical

<b>Dental Waiting Period</b> On all Dental Benefits excl. Emergency Dental	- No waiting period - 9 months - 12 months	- No waiting period - 9 months - 12 months	- No waiting period - 9 months - 12 months	- No waiting period - 9 months - 12 months
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# Our Plans - 4 of 4

	Flexi 1	Flexi 2	Flexi 3	Flexi 4
<b>Routine Dental</b> Check-up, Scaling and polishing, Dental consultation and medication, Amalgam and composite filling, Extraction (non-surgical and surgical), Root canal treatment, X - Rays (Standard or Panoramic) and Periodontics	Routine Only or Routine & Complex (combined): - AED 10,000 - AED 5,000 - AED 3,500 - AED 2,500 - AED 2,000 - AED 12,500 inc. 20% Coinsurance - AED 6,250 inc. 20% Coinsurance - AED 4,375 inc. 20% Coinsurance - AED 3,125 inc. 20% Coinsurance - AED 2,500 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered	Routine Only or Routine & Complex (combined): - AED 6,250 inc. 20% Coinsurance - AED 4,375 inc. 20% Coinsurance - AED 3,125 inc. 20% Coinsurance - AED 2,500 inc. 20% Coinsurance - AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered	Routine Only or Routine & Complex (combined): - AED 6,250 inc. 20% Coinsurance - AED 4,375 inc. 20% Coinsurance - AED 3,125 inc. 20% Coinsurance - AED 2,500 inc. 20% Coinsurance - AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered	Routine Only or Routine & Complex (combined): - AED 2,500 inc. 20% Coinsurance - AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered
<b>Complex Dental</b> - Tooth Restoration & Replacements Bridges, crowns, inlays, onlays and dentures - Orthodontic Treatment For children up to 18 years of age	- AED 6,250 inc. 20% Coinsurance - AED 4,375 inc. 20% Coinsurance - AED 3,125 inc. 20% Coinsurance - AED 2,500 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered	- AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered	- AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered	- AED 625 inc. 20% Coinsurance - AED 500 inc. 30% Coinsurance for Routine Dental Only - Not Covered
<b>Emergency Dental Treatment</b> In a Hospital or Dental Clinic within 72 hours of an accidental injury occurring	Covered	Covered	Covered	Covered
<b>Optical</b> Yearly eye examinations, a pair of prescription glasses, contact lenses & corrective lasik surgery	- AED 2,000 - AED 1,500 - AED 1,000 - AED 2,500 inc. 20% Coinsurance - AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - Not Covered	- AED 2,000 - AED 1,500 - AED 1,000 - AED 2,500 inc. 20% Coinsurance - AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - Not Covered	- AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - Not Covered	- AED 1,875 inc. 20% Coinsurance - AED 1,250 inc. 20% Coinsurance - AED 625 inc. 20% Coinsurance - Not Covered

## Assistance

<b>Telehealth</b> Including phone and video doctor consultations	Covered	Covered	Covered	Covered
<b>Assistance Program / Well Being</b> Counselling (in person, video, telephone or chat) in 200+ languages, for Family, Life, Health, Money or Work issues through website or app.	Covered	Covered	Covered	Covered
<b>Burial or Cremation</b> In place of death if not Home Country, excluding ceremonies and religious practitioners	- AED 20,000 - AED 10,000 - Not covered	- AED 20,000 - AED 10,000 - Not covered	- AED 10,000 - Not covered	- AED 10,000 - Not covered
<b>Repatriation of Mortal Remains</b> The costs to transport body (or ashes) to Home Country, incl embalming and coffin <b>or Medical Repatriation/Evacuation</b> Where no Treatment locally, costs for transport, assistance and an accompanying person	- AED 500,000 - AED 100,000 - Not covered	- AED 500,000 - AED 100,000 - Not covered	- AED 100,000 - Not covered	- AED 100,000 - Not covered
<b>Palliative &amp; Hospice</b>	- AED 200,000 - AED 100,000 - Not covered	- AED 200,000 - AED 100,000 - Not covered	- Not covered	- Not covered

## Additional

<b>Essential Vaccinations &amp; Inoculations</b> For newborns and children up to 6 years of age	Covered	Covered	Covered	Covered
<b>Visiting Medical Practitioners Fees</b> For practitioners who primarily practice outside of your Country of Residence	Covered	Covered	Covered	Covered
<b>HIV/AIDS</b> Treatment and medication	Covered	Covered	Covered	Covered
<b>Diabetes Screening (as per DHA)</b> Every 3 years from age 30 & yearly from age 18 if high risk (for DHA compliant plans only)	Covered	Covered	Covered	Covered
<b>Pneumococcal Vaccine (as per DHA)</b> (for DHA compliant plans only)	Covered	Covered	Covered	Covered
<b>Shingles Vaccine (as per DHA)</b> (for DHA compliant plans only)	Covered	Covered	Covered	Covered
<b>Cancer Screenings (as per the DHA)</b> Mammogram, PAP & Colon (for high risk individuals DHA compliant plans only)	Covered	Covered	Covered	Covered
<b>Influenza Vaccines (as per DHA)</b> Annually (for DHA compliant plans only)	Covered	Covered	Covered	Covered
<b>Hearing &amp; Vision Emergencies (as per DHA)</b> Aids and vision correction by surgeries and laser (for DHA compliant plans)	Covered	Covered	Covered	Covered
<b>Mental Health Emergencies / Transient Disorders &amp; Acute Reactions to Stress</b>	Covered	Covered	Covered	Covered
<b>Work Related Injuries</b>	Covered	Covered	Covered	Covered
<b>Injuries from Road Traffic Accidents</b>	Covered	Covered	Covered	Covered



# What's not Covered?

**Along with those benefits Not Covered in the Table of Benefits, unless explicitly Covered Treatments, Services or Supplies for or related to the following are excluded:**

- Not medically necessary
- Preventive
- Cosmetic
- Permanent, domiciliary or custodial care
- Stays in spas or health resorts
- Obesity and weight control
- Experimental or Investigative
- Hair loss or baldness
- Ruling out foetal anomalies
- Birth control
- Sex reassignment or sexual dysfunction
- External prostheses
- Non-emergency hearing and vision
- Dental implants
- Treatment by related persons
- Alternative or complementary medicine
- Infertility and assisted reproduction
- Transplant donor expenses
- Sleep related disorders
- Developmental disorders
- Participation in wars, civil unrest and terrorism
- Nuclear, chemical or biological weapons
- Participation in criminal, illegal or unlawful acts
- Self-inflicted, and substance abuse or addiction
- Artificial life support unless recovery expected

The above is a comprehensive summary of Policy Exclusions, please see Section 12 of our Terms & Conditions for precise policy wording and more detail.





# Relax, we've got you Covered

**We see customer service as the experience we deliver to our clients and an opportunity to exceed expectations, and this way of thinking underpins everything we do.**



At this premium-end of the health insurance market it is expected that you will enjoy access to top medical professionals, providers and healthcare, including unrestricted coverage and access to the best hospitals for important inpatient treatments and that is assured.

What differentiates us is the level and quality of service and support we are committed to providing to all our clients. We see customer service as the experience we deliver and an opportunity to exceed expectations, and this way of thinking underpins everything we do.

Our goal is to take the best care of your employees and their families, keeping them happy, healthy and free from unnecessary hassle and stress, thereby helping you to pursue your own corporate objectives and goals.



# **Why insure with GlobalCare?**

**DHA or DOH Compliant**

**Simple and Clear**

**Empowers Choice**

**Fair and Transparent**

**Customisable**

**Plans to Suit Your Budget and Needs**

**Medical History Disregarded**

**24/7/365 Support**

**Dedicated Claims/Service Team**

**Second Medical Opinion**

**Best Mobile App on the Market**

**Telehealth and Videohealth**

**Member Assistance Program**

**Vast Network of Direct-Billing Providers**

**Fast Approvals and Claims Settlement**

**Sensible Renewal Terms**

**Unbeatable Value for Money**

**Superior Service**

**World-class Treatment and Care**

**German Quality**

**Covered means Covered**

**Experience and Service you can Trust**



For more information about  
our **GlobalCare** plans  
or to get a quote  
please contact your  
local sales agent

You can also visit  
[www.HanseMerkurIntl.com](http://www.HanseMerkurIntl.com)  
for more information  
and downloads

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Designed & Reinsured by:

**HanseMerkur** 

Insured in the GCC through:

الإمارات للتأمين  
**Emirates Insurance** 

Emirates Insurance Company (PSC)  
HanseMerkur Designed Plans,  
Emirates Insurance Co. Bldg, Al Zahiya (Tourist Club Area),  
PO Box 3856, Abu Dhabi, United Arab Emirates

Emirates Insurance Co. (PSC) Incorporated in Abu Dhabi by Law No. 6/82  
Paid-up Capital DH. 150,000,000 | Insurance Company Registration No. 2