

**Member  
onboarding kit**

# ***Insurance Made Simple***

Welcome to Daman	3
Online Registration via Mobile App	8
Online Registration via Website	9
Understanding your Insurance Card	11
Understanding your Schedule of Benefits (SOB)	13
Common Insurance Terms	15
Teleconsultation	19
Locating Network Providers	20
Treatment at Network Providers	21
Disease Management Services	22
Wellness Programmes	22
International Emergency Assistance	23
International Non Emergency Assistance	24
Expert Medical Opinion	25
Daman Mobile App	28
Reimbursement Claims	29
Get Active, Get Healthy	31
Contact Us	32





# *Welcome to Daman*

We are delighted to welcome you to our Daman family. We have been striving to make the UAE a healthier, happier community and we're eager to make a difference in your life.

Daman is the market leader in health insurance in the UAE and is headquartered in Abu Dhabi, with branches and service points in different areas of the UAE. Daman gained the trust of 2.5 million members, building the largest customer base in the country since 2006.

As your health insurance specialists, we are here to make sure that you have access to the best of medical services, whenever you need it.

Sincerely,

**Hamad Al Mehyas**  
Chief Executive Officer

## *Message from the CEO*



# Meet the Team

Before we dive in through, let's meet a few friendly faces from Daman.

We know that insurance information can be overwhelming, so we're going to break down each topic and include clear explanations with the help of our dedicated team.

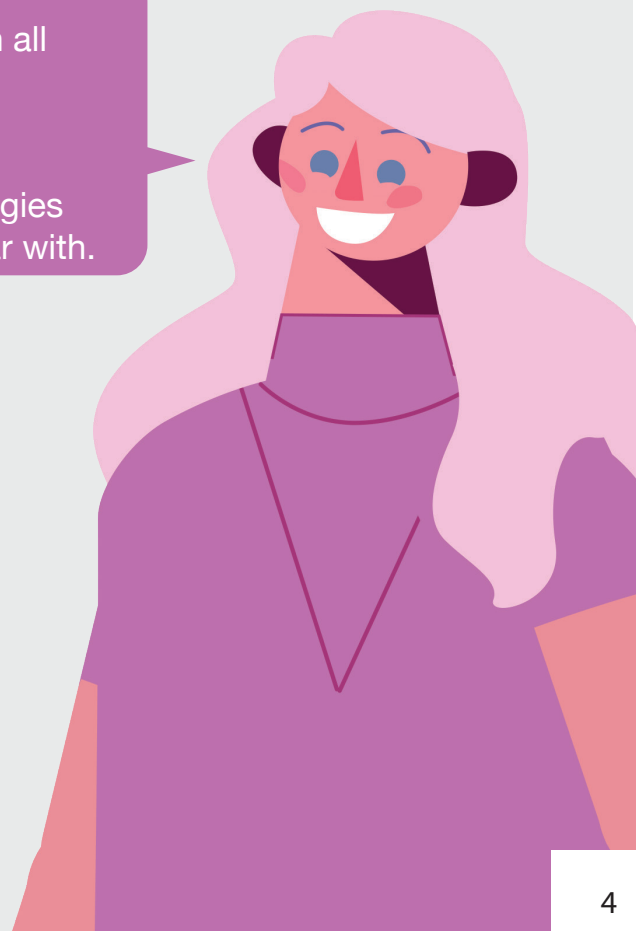
Let's introduce you to...

## Ahmed

Hello there! I'm your go-to guy for all things related to **Registration** and will help you set up your insurance profile online.

## Rachel

Hi! I'll take you through all the details on **Understanding your insurance coverage**, including the terminologies you ought to be familiar with.



# Meet the Team

## Angelo

Hey there! Want to know how to best use Daman's **Services for Medical Treatment**? I'll show you the ins and outs of the process.

## Sarah

Hello! There's a lot that Daman has in store for you. I'll explain how some **Additional Services** work, so that you can make the most of your membership.





# ***Online Registration***

We know that insurance can be rather challenging, but don't worry. We're here to give you a helping hand to make things much easier by getting you up to speed on everything you need to know.

***Let's get started, shall we?***



# How to register?

Let's begin with the online registration process, to manage your health benefits no matter where you are.

You can register in 2 ways.



Through our  
Daman App

Through our  
website [here](#)

You can also watch our tutorial video [here](#) for more details.

New members can quickly sign up via both the website and the app with a single username and password.

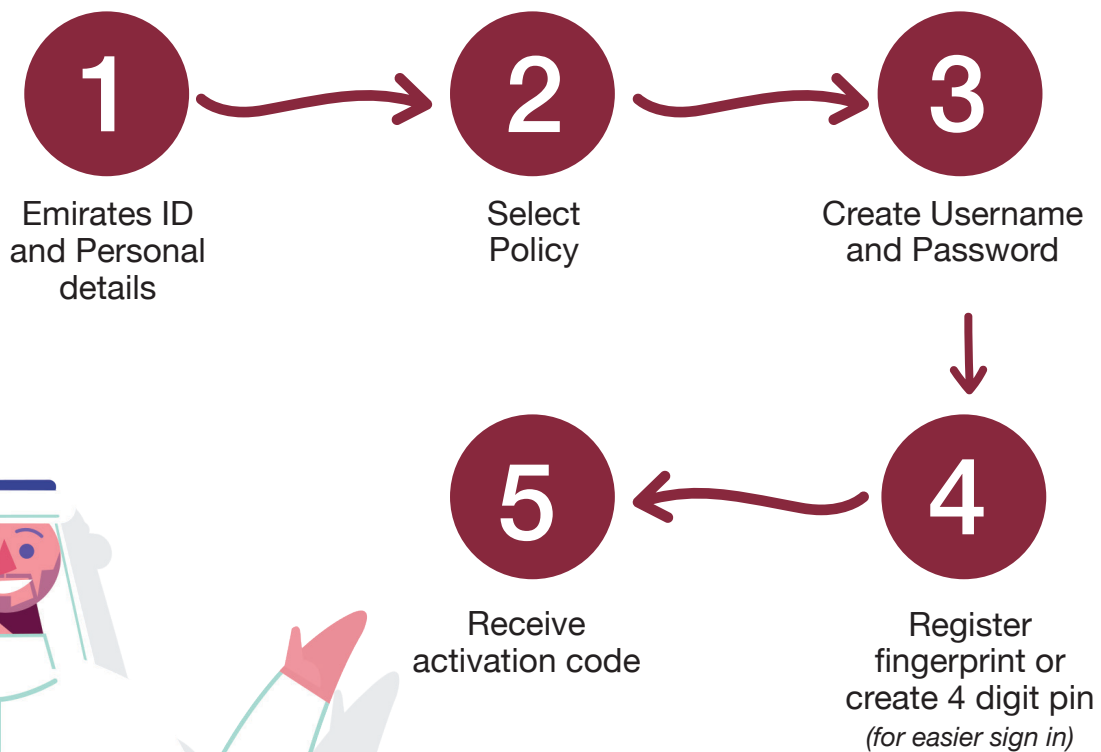
**Pretty convenient, right?**

# Online registration via the Daman App



Download the Daman App from Google Play or App Store to get access to all Daman's services in the palm of your hands.

Simply register by entering the following details:



**And that's pretty much it.**

If you don't know your policy number, you may click on the 'I don't know my policy number' from the Sign Up page.

DOWNLOAD THE DAMAN APP



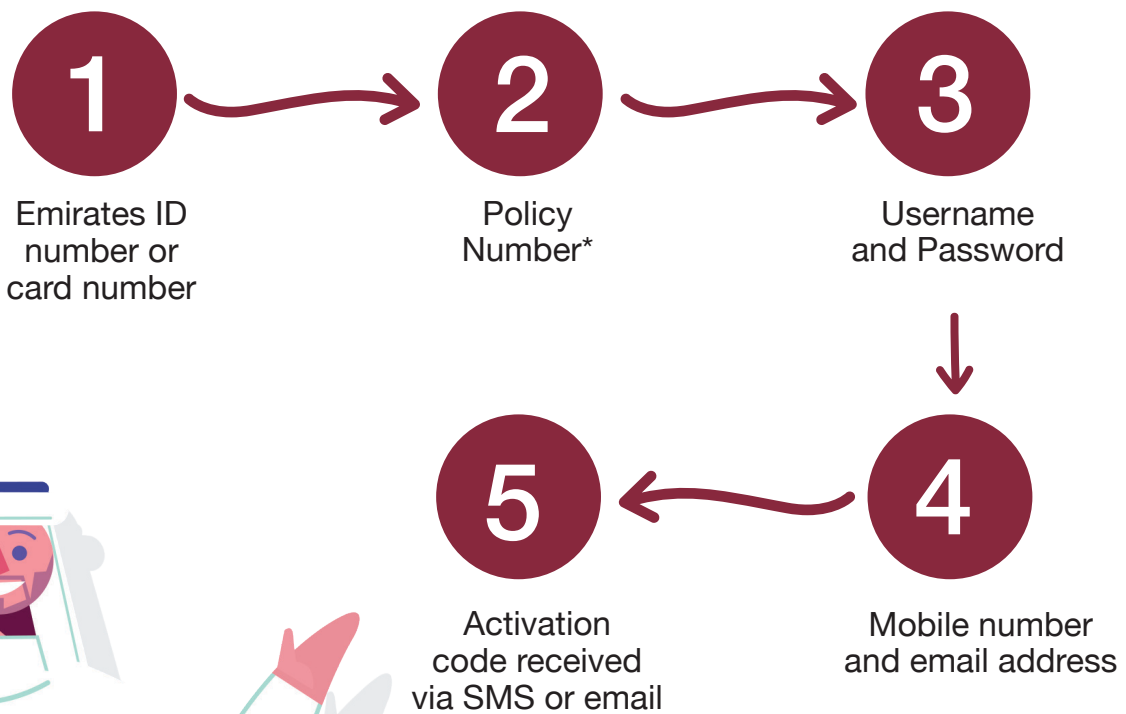


# Online registration via the Daman website



Visit the [website](#) to register and get access to all your benefits from the comfort of your home or office.

Simply register by entering the following details:



**And voila. Easy, right?**

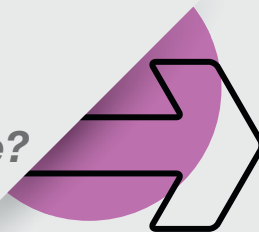
If you don't know your policy number, you may click on the 'I don't remember my policy number' from the Account Details page.



# ***Understanding your Insurance Coverage***

I will take you through all details on insurance coverage, including all the insurance terminologies that you should be familiar with.

*Let's get started, shall we?*



# Insurance card



Download your insurance card from the app or the [website](#) to see your insurance policy's details.

Let's start with some acronyms.

<b>DN</b> Dental	<b>PC</b> Physician Consultation	<b>DG</b> Diagnostic	<b>PH</b> Pharmaceutical	<b>Co-Ins</b> Co-insurance
<b>NW</b> Network	<b>OP</b> Outpatient	<b>IP</b> Inpatient	<b>Ded</b> Deductible	<b>Mat</b> Maternity

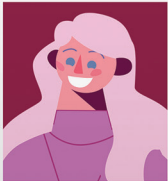
They're not too complicated, are they?

Let's proceed with the information on your insurance card.

1

2

3



Effective Date  
17/04/2020

Card No.  
408394

License No.  
40617

Staff No.

**Enhanced Bronze**

Emirates ID/UID  
78412345678900

Expire Date  
16/04/2021

Policy No.  
11160151

Issue No.  
0

Age  
27

Benefits: Dental

Limits: DN: 3000

OP-Ded: PC: 50 PC with DG: 80


Co-Ins: PH: 25% DN: 20%

NW in UAE: NW UAE: Comprehensive 3 Prime

NW out UAE: Abroad: Home Country

**RACHEL DOE**

NATIONAL HEALTH INSURANCE CO-DAMAN



1. The insurance product plan name of your policy with Daman
2. Your EID or Visa number
3. The expiration date of your insurance policy



**Enhanced Bronze**

Emirates ID/UID: 78412345678900

Expire Date: 16/04/2021

Effective Date: 17/04/2020

Policy No.: 11160151

Issue No.: 0

Age: 27

Card No.: 408394

License No.: 40617

Staff No.:

**RACHEL DOE**

**NATIONAL HEALTH INSURANCE CO-DAMAN**

**Benefits:**

**Limits:**

**OP-Ded:**

**Co-Ins:**

**NW in UAE:**

**NW out UAE:**

**Dental:**

**DN: 3000**

**PC: 50 PC with DG: 80**

**PH: 25% DN: 20%**

**NW UAE: Comprehensive 3 Prime**

**Abroad: Home Country**

4. The starting date of your insurance policy
5. The policy number of your insurance cover, which changes upon policy renewal
6. Your insurance card number with Daman
7. The product license number of your insurance plan issued by the UAE health insurance regulator
8. Your name
9. Your company/sponsor's name
10. The additional benefits of your insurance cover (i.e; dental, optical, maternity etc.)
11. Certain limit of benefits (i.e; dental limit of AED 3000)
12. Deductibles (i.e; Physician Consultation at AED 50; Physician Consultation with diagnostic at AED 80)
13. Co-insurance payment percentage (i.e; 25% for Pharmaceutical; 20% for Dental)
14. Network name of the list of healthcare facilities in the UAE under your insurance policy

# Schedule of Benefits (SOB)



Find a full list of our services covered under health insurance, along with their associated limit. Read your SOB and General Exclusion list in your Daman App or MyDaman account.

## Schedule of Benefits (Sample Plan)



Plan Name	Sample Plan with Dental & Optical
Annual Benefit Limit	AED 1,000,000 Per Person Per Policy Year
Territorial Limit <sup>1</sup>	Worldwide excluding USA, Canada & Europe. Emergency cover Worldwide.
Network (Allowing direct billing at designated provider. Please refer to <a href="http://www.damanhealth.ae">www.damanhealth.ae</a> for Network provider details)	<b>Network Within UAE: Network Name1</b> In & Out-patient on direct billing in UAE.
Pre-existing conditions	<b>Network Outside UAE: Network Name2</b> Fully Covered

Inpatient Treatment	Network	Non-network
Inpatient & Day Treatment <sup>2</sup> (Including Pre & Post In-Hospital Treatment Covered)	100% covered	50% covered
Accommodation Type-Shared Room	100% covered	50% covered
Hospital Accommodation & Services	100% covered	50% covered
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	50% covered
Ambulance Services (Medical emergency cases, subject to General exclusions)	100% covered	100% covered
Parent Accommodation for accompanying an Insured Child under 10 years of age (Maximum limit of AED100 per day)	100% covered	50% covered
Companion Accommodation for Critical Illness (Maximum limit of AED 100 per day)	100% covered	50% covered
Out-patient Treatment	Network	Non-network
Physician Consultation Deductible of AED 50 (Deductible not applicable for follow up within 7 days)	100% covered	50% covered
Diagnostics (X-Ray, MRI, CT-Scan, Ultrasound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only)	100% covered	50% covered
Pharmaceuticals (Long term medications to be dispensed up to 90 days without pre-authorization) (Out of pocket limit of AED 100 per prescription)	80% covered	50% covered
Physiotherapy <sup>3</sup>	100% covered	50% covered
Other Benefits	Network	Non-network
Repatriation of Mortal Remains to country of origin <sup>3</sup> (Maximum limit AED 7,500 Per Person)	100% covered	100% covered
Emergency Treatment	100% covered	100% covered <sup>8</sup>
Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)	100% covered	100% covered
Hearing and vision aids, and vision correction by surgeries and laser (medical emergency cases)	100% covered	100% covered
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	50% covered
Annual Breast Cancer Screening (applicable for females > 35 years) <sup>2,5</sup>	100% covered	50% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) <sup>2,6</sup>	100% covered	50% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) <sup>2,7</sup>	100% covered	50% covered
Cervical Cancer Screening (applicable for females aged 25-65 years) <sup>2,9</sup>	100% covered	50% covered
Maternity	Network	Non-network
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE: 100% Covered		

## Schedule of Benefits (Sample Plan with Dental & Optical)



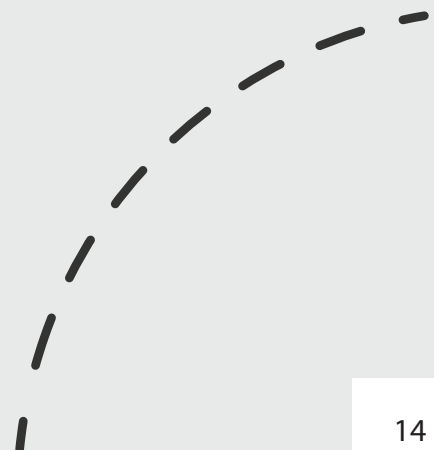
Outside UAE: AED 15,000		
Inpatient Maternity <sup>1,2</sup>	100% covered	50% covered
Outpatient Maternity	100% covered	50% covered
Deductible of AED 50 (Deductible not applicable for follow up within 7 days)		
Dental Module 1	Network	Non-network
Dental <sup>2,4</sup> (Maximum Annual limit of AED 5,000 Per Person)	80% covered	80% covered
Accidental dental treatment	100% covered	100% covered
Optical	Network	Non-network
Optical <sup>3</sup> (Limited to 2 vision tests per year and Maximum Annual limit AED 500 Per Person including Prescribed Eyeglasses, Frames and /or contact lenses)	100% covered	100% covered
Other Services covered (Through Service Providers Only)		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

<sup>1</sup> Please note: (1) A single holiday or business trip may not exceed 90 days. (2) Coverage outside UAE is limited to 90 days per treatment. Exception: For Maternity benefit, coverage is extended up to 180 days.  
<sup>2</sup> Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours.  
<sup>3</sup> Available on reimbursement only. Non-network Providers covered on re-imbursement only.  
<sup>4</sup> Following services are covered: a) X-Rays; b) Extractions; c) Amalgam / Composite Fillings; d) Root Canal Treatments; e) Consultations; f) Prescribed Drugs for the above mentioned services (covered as part of Outpatient Pharmaceuticals)  
<sup>5</sup> Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)  
<sup>6</sup> Includes: a) Clinical Examination b) PSA c) Rectal sonogram  
<sup>7</sup> Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years  
<sup>8</sup> Exception: For in and outpatient maternity treatment at Non Network Provider, 50% covered outside UAE  
<sup>9</sup> Papanicolaou test (Pap test) - Every 3 years for women aged 25-49 years, every 5 years for women aged 50-65 years.



Next up is the anatomy of your Schedule of Benefits (SOB)

- 1.** Name of your health insurance product plan
- 2.** Maximum amount that will cover your medical expenses per policy year
- 3.** Geography of coverage
- 4.** Network name of the list of healthcare facilities in the UAE on direct billing
- 5.** Network name of the list of healthcare facilities outside the UAE, which are not offered in this case
- 6.** In-patient or hospitalization benefits covered under your plan
- 7.** Percentage of medical expense covered when you get treated at a network provider
- 8.** Percentage of medical expense covered when you get treated at a non-network provider
- 9.** Outpatient benefits covered under your plan
- 10.** Specific conditions to avail certain benefits
- 11.** Maternity benefit offered for married females only
- 12.** Additional benefits (e.g dental and optical) covered if mentioned on your plan SOB
- 13.** Maximum amount that will cover your medical expenses for certain benefits
- 14.** Specific conditions to avail certain benefits





# Common insurance terms



Here you will find a list of common insurance terms that will help you better understand your policy.

- **Annual benefit limit:** Maximum amount that Daman pays for treatments
- **Territorial limit:** Countries or cities where you can get treatment
- **Deductibles:** A fixed amount to pay for specified medical services
- **Co-insurance:** A percentage of eligible expenses to pay for certain medical services
- **Network:** Healthcare providers (hospitals, clinics, etc.) affiliated with Daman
- **Outpatient benefit:** Medical services which don't require hospitalization or specialized medical attention
- **Inpatient benefit:** A service that requires hospitalization, day treatment
- **Covered services:** Medical services covered as part of your plan. These may be subject to deductible/ co-insurance
- **Uncovered Services:** Services that aren't included in your plan's benefit package
- **Pre-authorization:** A prior approval granted by Daman to the network provider before a medical procedure
- **Pre-existing Conditions:** Any known or unknown injury, illness, or other medical or mental condition that existed at the time of applying for the policy





- **Medical Emergency:** Consists of a sudden onset of illness, injury or medical condition where lack of immediate treatment at a health service provider might result in a life-threatening situation or seriously affect a member's bodily function
- **Policy Wording:** A document with health insurance benefits, and what is and isn't covered
- **General Exclusion:** Health services that are not covered by your insurance plan
- **Waiting Period:** The time which must pass before you can avail the covered health services
- **Reimbursement Claim:** The eligible expenses incurred by you that will be reimbursed if the coverage is offered under your plan







# ***How to use Insurance to get treatment***

Now that you understand your benefits, let me tell you how you can get medical help using your insurance card.

*Let's get started, shall we?*





# *How to use Insurance to get treatment*

If you are feeling sick and need to consult with a doctor, you may want to check what options are available to you.



## **Teleconsultation**

24/7 consultation over the phone for Enhanced members



## **Treatment at Network Providers**

Treatment from the wide network of healthcare providers on direct billing services



## **Disease Management Services**

Health coaching and wellness programmes such as diabetes, ART and high-risk maternity management services along with Health and Wellness programmes



## **International Assistance Services**

Medical assistance services outside the UAE for Specific Enhanced members only, such as: Emergency and Non-Emergency Assistance services and expert medical opinion



## **Expert Medical Opinion**

Medical advice from leading medical experts for treatment options and answers to your specific questions and concerns



## **Wellness Programmes**

Range of health and wellness activities tailored to educate and inform the community, putting the spotlight on the importance of healthy living





# ***Teleconsultation***

## **How to use your insurance to get treatment**

Daman provides various services to help you in getting medical treatment.

To start with, you can consult with your doctor through teleconsultation.

For enhanced members, the medical teleconsultation service offers 24/7 access to professional medical consultation over the phone, without leaving your home.

Teleconsultation has many benefits, they include:

- The choice to pick either English or Arabic
- Full control on data security and confidentiality for members using the service
- Medical advice without a face-to-face consultation
- Identification of symptoms requiring further medical attention
- Medical advice from specialized and Swiss-trained staff
- Referral to a network provider when required

[Here](#) is a list of providers offering Teleconsultation

# Locating Network Providers

However, if you really need to see a doctor, you can locate medical providers under your network using our online channels.

## How it's done on your mobile:



- Click on the 'My Network' button.
- Select one of the nearby medical providers.\*
- The contact information of the network provider will then appear

\*You can also click on the search icon to find more medical providers.



## How it's done on the website:

- From the [homepage](#), click using your insurance
- Click find a doctor near you
- Enter your desired criteria to search for a medical provider
- The contact information of the network provider will then appear

\*Download an excel sheet of the network list by clicking on the download icon. You can also check your digital insurance card to know your network type.



# Treatment at Network Providers

The perks of direct billing services.

Direct billing at network providers is very convenient, because deductible and co-insurance fees are the only amounts you would have to pay.

To benefit from direct billing services, follow these simple steps:



1  
Present your digital insurance card at the network provider's reception

2  
Comply with the network provider's administrative procedures

3  
You will be informed if the prescribed medical procedure or test requires 'pre-authorization' approval from Daman



5  
You can track and monitor the real-time status of the approval from your mobile app

4  
If needed, the provider will carry out the necessary procedures to obtain the pre-authorization directly from Daman



## Disease Management Services

Daman has additional programs for Enhanced members that are not available to the general public. To help you improve your health, Daman proactively contacts members who are eligible for enrollment in the various health management programs based on our strong information system.



**The Diabetes Programme** aims to improve the quality of lifestyle of members with diabetes by tele-coaching them and monitoring medical parameters to avoid complications



**The Maternity Management Programme** is developed in collaboration with the patronage of Her Highness Sheikha Fatima Bint Mubarak, and it encourages women to achieve ultimate health and well-being during pregnancy



**Artificial Reproductive Technology (ART) Support Programme** is meant to support women undergoing IVF procedures through education on how to build healthy habits, access the right care, and develop self-management skills for a better health outcome



**Weight Management Programme** Provides an integrated educational and behavioural change support to members who are overweight and obese to achieve and maintain a healthier weight and adopting life-long healthy habits

## Wellness Programmes



**The Health & Wellness Programme** provides proper health and wellness campaigns by conducting health risk assessments, conducting sessions for healthy eating and smoke cessations, providing health activity modules, as well as conducting mental and cancer health awareness campaigns

For more information and registration, you can contact us at [800 7226](tel:8007226) or reach out to our community health team by sending an email at [disease.management@damanhealth.ae](mailto:disease.management@damanhealth.ae)



# International Emergency Assistance

These services include:



Emergency medical  
advice



Local medical  
referrals



Hospital admission  
assistance



Medical evacuation  
services when  
necessary



Mortal  
repatriation

**In case of emergency, call:**

Eligible members	Phone number
Thiqa Top Ups	+1-609-275-4999
Musafer plan	+1-609-275-4999
Enhanced (with Assistance coverage only)	+971-2-418-4888



# International Non-Emergency Assistance

The International Assistance Team is available to assist you when you choose to have your treatment overseas, whether an elective or a pre-planned procedure.

## What can the team help with?



Understanding the international coverage and network as per the policy



Comparing the best facilities and selecting the most suitable international provider



Pre-trip planning and appointment scheduling



Making sure that providers invoice us directly for covered medical services



Resolving any issue related to the medical stay



Supporting with the submission of reimbursement claims if required



Speaking with the member/family and treating doctor, during the stay

## Who is entitled for International Assistance Services?

Please check the “International Assistance” benefit under “Other Services” in the SOB.

## How can members avail of this service?

By contacting us at: [intl\\_assistance@damanhealth.ae](mailto:intl_assistance@damanhealth.ae) at least five days before the planned treatment.

## What if the preferred provider is not on the network list?

Our network consists of 17,000 medical facilities around the globe. If the preferred provider is not part of our network, we will aim for an ad-hoc direct arrangement or help in finding a suitable facility nearby.





# Expert Medical Opinion

It's very possible that we will all have to deal with severe medical situations at some point in our lives. When making vital decisions, emotions and uncertainty can make it difficult to think rationally. It's at moments like this that an expert in the field of medicine might be of assistance. For your benefit, Daman has teamed with Teladoc, the world's leading provider of Expert Medical Opinions.

## What is included in the service?



The assistance of a case manager doctor, who will help in collecting the necessary documentation, prepare a comprehensive summary to be sent to the experts and guide the member on each step of the process



A comprehensive report from the leading medical experts, with unique experience relevant to each case. The report will contain each expert's written recommendation, information about treatment options and answers to our member's specific questions and concerns

## Who is covered for this benefit?

Please check the Expert Opinion benefit under "Other Services Covered" in the SOB.

## How can you use the service?

Email us at: [expert.medical@damanhealth.ae](mailto:expert.medical@damanhealth.ae)

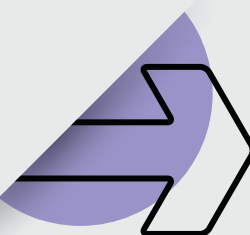




## ***Other Member Services***

Now you know all about how to get treatment, I will explain the other services that are also available to you.

*Let's get started, shall we?*





### Daman Online Services

Through our website, you have access to helpful information about us, our products, and our services.

You will also find tools and guides that will help you manage your health benefits online.

Visit us [here](#).



# Daman Mobile App Services

Daman app grants you access to your health insurance coverage and benefits easily.

Through our app, you can:

Check your digital card details, insurance benefits and policy details



Access your family's health insurance services



Submit and track reimbursement claims



Get the latest updates and offers from Daman



Receive live updates on your pre-approval requests



Choose from a list of products for you and your dependents



Locate local and international medical providers under your network



Download Continuity Certificate (COC)

You can learn how to navigate the app with ease through our tutorial video link [here](#).

# Reimbursement Claims

In the event you receive medical treatment or service outside of your insurance plan's network providers, you have the option to apply for reimbursement of your treatment's cost, if the availed services are covered under your health plan and reimbursement is available in your policy.

Submitting a claim through your Daman mobile app or MyDaman account is so convenient and easy. Watch our tutorial video [here](#) or just follow these steps:



Enter your  
bank details and  
claim details



Upload  
the required  
documents



Submit  
your claim

## Documents needed - mandatory requirements:

- Invoices/bills with a breakdown of each medical service and its unit cost
- Proof of payment – paid stamps, credit card receipts, and bank statements
- Complete detailed medical report/discharge summary for hospital admission or a precise identification of the illness (diagnosis) or description of symptoms by the doctor
- For medication: prescription for medicine and/or medical appliances
- Note: Adding more supporting documents can assist in evaluating your claim precisely.

Note: Basic members are eligible for reimbursement of emergency medical cost only.

# Important notes for your claims

Important notes to avoid delay or rejection of your reimbursement claim request:

- We require all the documents listed above. Any missing documents may lead to processing delays or request rejections
- Documents should be provided in English or Arabic. We will do our best to accommodate other languages, however, you may be asked to provide translated documents by a professional
- In the case of co-pay or patient share, it will be deducted from the paid claimed amount as per your policy wording and schedule of benefits
- All reimbursement claims have to be submitted within 180 days from the date the service was rendered

Note: Depending on your benefits, claims may be paid on Reasonable and Customary (R&C) rates. To find out more read [here](#).



# Get Active, Get Healthy



Our goal is to empower you to manage your health through personalized coaching & influential behavioural techniques to enable you to lead a healthy and active lifestyle. You can also join us through a wide range of easily accessible events aimed at improving your physical and mental fitness.

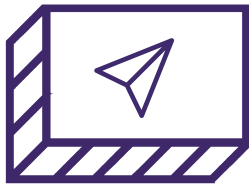
[Sign up](#) for our year round events and fun activities.








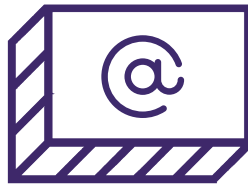


## Stay in touch

We've reached the end of our tour. We hope you learned everything you needed to know about Daman. Whenever you feel like you forgot a term or wish to refresh your memory on how a service works, you can always refer to this brochure. Feel free to reach out to us via any of the channels below. We'll always be there to help!



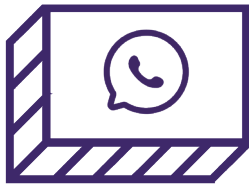
Find us on  
      
For more information on all  
channels, visit our Social  
Care page



You can reach us at  
[customerinfo@damanhealth.ae](mailto:customerinfo@damanhealth.ae)



Easily locate the nearest  
branch or service point  
on a map with our  
branch locator



Whatsapp us on  
[+97124184200](https://wa.me/97124184200)



You can share your thoughts  
using [this form](#)



We're all ears at  
[+97126149555](tel:+97126149555)



PO Box 128888,  
Abu Dhabi, United Arab Emirates

