

Your Rights and Responsibilities

Member Guide

As a Daman member you have the Right to

- Receive information about Daman's health insurance plans and services including but not limited to health insurance plan benefits, exclusions, policy terms and conditions, Pharmacy Benefit Management (PBM) services, details of network providers (including hospital, pharmacy, dental clinic etc.), online services, list of medications covered under your health insurance plan (Drug List) and your Rights and Responsibilities.
- Be treated with respect and dignity and have the right to privacy.
- Preserve the confidentiality of your treatment records to the extent protected by Federal and Emirate laws in the UAE. You are also entitled to receive an explanation regarding exceptions to confidentiality.
- Voice complaints or to appeal to Daman on benefits offered, claim settlement, services offered, PBM services or any other grievance.
- Be provided, upon request, with information about your plan's benefits including limitations and exclusions applicable and details related to your health plan Drug List.
- Receive services in English and Arabic when contacting Daman Customer Service.
- Make suggestions and give comments on ways Daman can improve its services.
- Exercise your rights in accordance with the applicable Health Insurance Law within United Arab Emirates.

As a Daman member your Responsibilities are

- To read your insurance policies for the details of benefits, exclusions, other terms and conditions applicable under your health insurance plan. If you do not understand the information, you should contact Daman Customer Service for explanations on the covered benefits, limitations and authorization procedures.
- To present your health insurance card (Emirates ID, digital insurance card or Daman card) when accessing covered health services from our Network Providers.
- To know how to access covered health services and pharmacy benefit you are entitled to as part of your health insurance plan benefits.
- To pay applicable co-insurance and deductible, if any, at the time of availing a health service.
- To demonstrate mutual respect and courtesy towards providers (including hospitals, pharmacies, dental clinics etc.) and Daman personnel.