

# newsflash

September 2023



*Welcome*

National Health Insurance Company – Daman,  
the new IGP Network Partner in UAE



# UAE

## Profile on Social Security and Employee Benefits

The United Arab Emirates (UAE) is a federation of seven states (Abu Dhabi, Ajman, Al Fujairah, Sharjah, Dubai, Umm al Quwain and Ras al Khaimah) and one of the most significant economic hubs in the Middle East, with a high standard of living. The GDP per person in the UAE is comparable to that of the top Western European countries. Successful efforts at economic diversification have reduced the share of GDP from the oil and gas sector to 30%. These efforts include promoting the UAE as a hub for international trade and tourism, developing industry, and giving nationals more employment opportunities through improved education and increased private sector employment.

The population of the United Arab Emirates (UAE) is estimated to be 9.1 million, of which around 8 million (88%) are foreigners, mostly temporary contract workers, while the remaining 12% are UAE nationals. Despite a determined effort to "Emiratise" the workforce in the private sector, UAE nationals are still typically working for the country's sizable public sector that pays comparatively well. In contrast, over 90% of the labor force in the private sector is still made up of expatriates. More than 80% of the population is in the working age group of 15-64 years.

### Social Security

The social security rate in the United Arab Emirates stands at 20% for qualifying UAE and other Gulf Cooperation Council (GCC) national employees. 5% is payable by the employee, and 12.5% is payable by the employer. The government contributes an additional 2.5%. In the Emirate of Abu Dhabi, a rate of 26% is applied where the employer contributes 15%, and the government's contribution is increased to 6%.

Additionally, under the Sheikh Zayed Housing Programme, UAE Nationals housing needs are met by provision of grants and loans for housing construction, completion or conducting the necessary maintenance and additions to their homes.

The UAE also has an extensive programme to support people of determination<sup>1</sup> in education, health care, training, and rehabilitation.

<sup>1</sup> The UAE refers to the people with disabilities as 'people of determination' in recognition of their achievements in different fields.

### Demographics

	UAE	UK	USA
Total population (millions)	9.4	67.3	331.8
Population Male / Female	69.72% / 30.28%	49.40% / 50.60%	49.54% / 50.56%
Population ages 15-64 (% of total population)	83.41%	63.42%	65.08%
Age 65 or older (% of total population)	1.8%	18.8%	16.7%
Life expectancy / men	77.5	79	74.5
Life expectancy / women	81.1	82.9	80.2
GDP per capita (USD)	44,315.6	40,318.6	70,248.6

Source: World Bank, World Development Indicators 2020-2021, available at <https://databank.worldbank.org/reports.aspx?source=world-development-indicators#>.

### Employee Benefits in the UAE

There are three key employee benefits offered in the UAE:

#### Health Insurance:

Under UAE law, all employers must sponsor their employees' health insurance. This is currently limited to Abu Dhabi and Dubai. Legislation to roll out mandatory health insurance in the Northern Emirates has been passed, with the roll out expected to begin shortly.

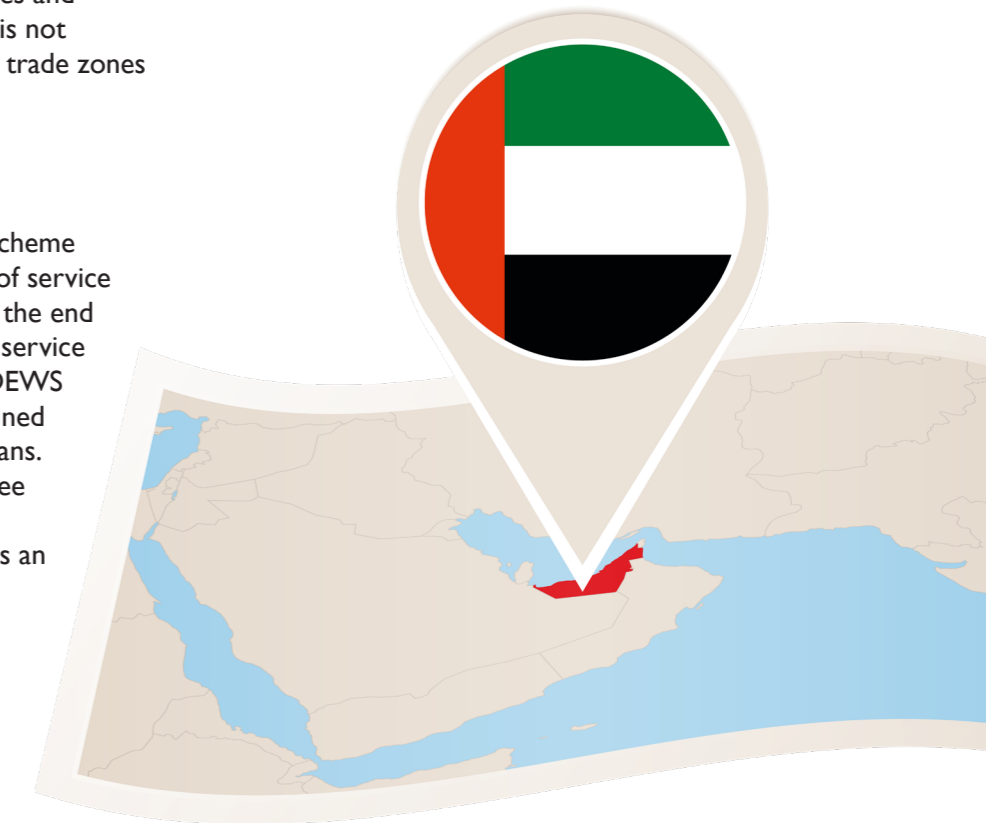
#### Worker's Compensation

Under UAE Federal Law, employers are liable to compensate workers for industrial diseases and accidents. Purchasing cover for the same is not required in the mainland, while most free trade zones mandate it.

#### End of Service Benefits:

UAE mainland follows a defined benefit scheme for all expat employees in the UAE (End of service ("ESG") gratuity). A one-time payment at the end of service is paid on the basis of years of service and last drawn basic salary. In 2020, the DEWS plan was launched to restructure the defined benefit plans into defined contribution plans. Several jurisdictions in the UAE (DIFC, free trade zones etc.) have opted to roll out defined contributions schemes recently as an alternative to ESG.

Per January 1, 2023, the Ministry of Human Resources and Emiratization launched an employee purchased mandatory involuntary loss of employment scheme for all UAE nationals and expats.



#### Sources:

- The ILO in the United Arab Emirates, [https://www.ilo.org/beirut/countries/united-arab-emirates/WCMS\\_533531/lang-en/index.htm](https://www.ilo.org/beirut/countries/united-arab-emirates/WCMS_533531/lang-en/index.htm)
- The World Factbook - United Arab Emirates, <https://www.cia.gov/the-world-factbook/countries/united-arab-emirates/>
- The Worldbank Data, <https://data.worldbank.org/country/AE>
- BBC News, United Arab Emirates Country Profile, <https://www.bbc.com/news/world-middle-east-14703998>
- The United Arab Emirates' Government portal, <https://u.ae/en/#/>
- General Pension and Social Security Authority (GPSSA), <https://gpssa.gov.ae/en/Pages/default.aspx>
- Health insurance - The Official Portal of the UAE Government, <https://u.ae/en/information-and-services/health-and-fitness/health-insurance>
- End of service benefits for workers in the private sector - The Official Portal of the UAE Government, <https://u.ae/en/information-and-services/jobs/end-of-service-benefits-for-employees-in-the-private-sector>
- DIFC Employee Workplace Savings Plan, <https://www.difc.ae/business/employee-workplace-savings>



# New Network Partner in UAE: National Health Insurance Company – Daman



Contracts placed with Daman can be included in IGP as of August 17, 2023.

## Company Background

The National Health Insurance Company – Daman is a leading health insurer, providing comprehensive health insurance solutions to 2.6 million members in the UAE.

Daman is part of [PureHealth](#), the UAE's largest integrated healthcare platform with a cross-category ecosystem that covers 28+ hospitals, 100+ clinics, multiple diagnostic centres, insurance solutions, pharmacies, health tech, procurement, investments and more.

Daman, a pioneer in health care insurance, drives innovation through a combination of innovative technology and healthcare-related expertise offered by a highly skilled and knowledgeable workforce. Members benefit from added value through offerings such as the company's Disease Management Programmes. Daman provides a 24/7 customer call centre and a medical services authorisation team who are in direct contact with Daman's network of over 3,000 medical facilities. In addition, the company offers an extensive selection of digital services.

Daman has set high standards in the health insurance industry and has been awarded several internationally recognised awards and quality-focused certifications in a relatively short space of time.

## Benefits Offered by Daman

Daman exclusively provides health insurance products to the market in the UAE. The company has two

distinct lines of business: Commercial Insurance and Government Health Fund Management.

### Corporate

#### Large Group Businesses

- Tailor-made plans for companies with more than 150 employees (and their dependents) starting from as low as AED 675 (+/- USD 185) per year;
- Access to over 3,000 local and international providers;
- Cover for pre-existing and chronic conditions;
- Disease Management Programme;
- Support access 24 hours a day, 7 days a week. Online portal for easy adjustments to your policy.

#### Small and Medium Group Business

- Suitable plans for groups between 10 to 150 employees (and their dependents);
- Covers core benefits like inpatient, outpatient, maternity and emergency services;
- Includes international assistance and a second medical opinion service;
- Flexibility to add optional benefit modules to create your own plan with options on geographical coverage, network selection, dental and optical coverage, etc.;
- Comprehensive plans with optional worldwide coverage starting from as low as AED 675 (+/- USD 185) per year.

#### Individual and Small Group Business

- Suitable plans for individuals and small companies with up to 10 employees;
- Wide range of plans offered catering to every segment.

#### Government Health Fund Management

Daman is a trusted long-term partner of the UAE government and manages a number of health funds in this regard, including:

### Abu Dhabi Basic Plan

The Abu Dhabi Basic Plan is a health insurance plan available to expatriates earning a maximum monthly salary of AED 4,000 or AED 5,000 if accommodation is not provided. It is a subsidised plan by the Abu Dhabi Government and carries a fixed annual premium per category.

### Thiqa Plan for UAE Nationals

The Thiqa Programme provides excellent access to the most comprehensive care and broadest network (including hospitals, health centres, clinics and pharmacies) in the Emirate of Abu Dhabi. Members have 24/7 access to Thiqa's digital services channels and contact centre. The plan covers UAE Nationals and Non-UAE National family members.

### International Patient Care

International Patient Care (IPC) is a programme owned by the Department of Health (DoH), Abu Dhabi that refers patients for treatment abroad. The programme has been implemented to provide care for UAE Nationals in case of unavailability of the service in the country.

## Health & Wellness

The Daman Health and Wellness Programme is designed to be your guide throughout your employees' journey to holistic wellbeing:

### Wellness programme

- Health and Wellness activities including fitness challenges, preventive health screenings, awareness campaigns, newsletters etc.
- Employee Assistance Programmes to help employees through their personal concerns with 24/7 online or teleconsultation sessions available in English and Arabic.
- Teleconsultation concierge services with 24/7 access to licensed doctors, wellness advisors, and psychologist via phone or video call.
- Over 26,000 empowered members have enrolled in Daman's wellness programme.





## Disease Management Programmes

Disease management programmes improve quality of life by better managing chronic conditions. Members are identified through advanced analytics and receive an invitation to join:

- High Risk Maternity Programme – counselling and coaching extends to post-natal new-born care and breastfeeding.
- Weight Management Programme (*new since 2022*) – a 15-week tele-coaching programme which provides an integrated educational and behavioural change to support members who are overweight and obese. Participants receive bimonthly coaching calls by a qualified health coach for over 12 weeks duration.
- Diabetes Management: This tele-coaching programme provides people with in-depth education, as well as tips for behaviour modification that lowers the risk of diabetes-related health problems. An accredited personal health coach engages with each person individually every month, for an entire year.
- Assisted Reproductive Technology Programme: This tele-coaching programme educates women and raises awareness about treatment options, offering tips on adopting a healthier lifestyle while also following best practice guidelines to increase the likelihood of successful treatment outcomes. This program offers absolute anonymity of the women to protect their need for privacy.

## Why partner with Daman in the UAE?

- **Daman is a leading health insurance company in the UAE** - As the region's leading specialised health insurer, providing comprehensive health insurance solutions to more than 2.6 million members in the UAE, Daman is the partner of choice for many of the country's most prominent organisations.
- **Large scale of operations and customer service** – Approximately 57 million claims are processed annually covering over 2.6 million lives. More than 30% of the processed pre-approvals are automated and 98% of PBM (Pharmacy Benefit Management) requests are responded to in less than 10 minutes.
- **Specialised capabilities** - Specialised teams and solutions including in-house actuaries, a strong medical investigation and fraud unit that performs FWA (fraud, waste & abuse) audits to protect client's healthcare funds and assist with claims cost containment, advanced data analytics, as well as physical branches across the UAE.
- **Wide range of solutions** – Daman offers customisable and flexible enhanced plans, as well as access to a large list of network insurance providers including government hospitals.
- **Diverse range of digital services** – Daman drives innovation through a combination of ultramodern technology and healthcare-related expertise with over AED 1 bn investments in modular IT infrastructure as well as self-developed client and member digital portals including virtual branches.
- **Customer-centricity** – Daman offers a wide suite of customer engagement channels – from digital apps to physical branches, as well as a 24/7 customer call centre and medical services authorization team who are in direct contact with Daman's network of over 3,000 medical facilities.
- **Financial strength & stability** - A+ Rated insurer (S&P, 5/27/2022). Daman is part of PureHealth, the UAE's largest integrated healthcare platform with an ecosystem that challenges lifespans and reimagines health spans with 28+ hospitals, 100+ clinics, multiple diagnostic centres, insurance solutions, pharmacies, health tech, procurement, investments and more.
- **Award winning health insurer** - Daman has set high standards in the health insurance industry and has been awarded several internationally recognised awards and quality-focused certifications for our market-leading digitalisation and social initiatives in a relatively short space of time. Recent awards won in 2021 and 2022, included:
  - 'Digital Insurance Innovation of the Year' - The Global Brands Awards 2022
  - 'Best Insurer for CSR Initiative' – The Global Brands Awards 2022
  - 'Insurance Personality of the Year' [Hamad AL Mehyas] – The Global Brands Awards 2022
  - 'Most Innovative Health Insurance Company' – Global Economic Awards 2021
  - 'Best New CEO in the Health Insurance Sector' - Global Economic Awards 2021

You can read more about Daman's industry awards [here](#).

If you would like to talk about employee benefits in the please contact your IGP Business Development Manager or...

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