

IRENA Request for Proposals for Medical Insurance Services

## Claims By Benefit Category

07 May 20

IRENA

Period of Treatment From 01-February-2019 to 31-January-2020

<i>Benefit Category</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<b>Total</b>	
<b><i>Hospitalisation plan</i></b>		
Physical Illness	65,193	7.53%
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	57,018	6.58%
Oncology (in-patient, day-care and out-patient treatment)	39,430	4.55%
Complications of pregnancy and childbirth (100% emergency cover)	15,335	1.77%
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	11,711	1.35%
Hospital accommodation - Private room	10,655	1.23%
Medical Charges (subject to any limits and deductibles)	7,398	0.85%
Repatriation of mortal remains	5,774	0.67%
Day-care treatment	3,871	0.45%
Accidental Injury	2,093	0.24%
Physician and therapist fees (in-patient and day-care treatment only)	1,937	0.22%
Surgical fees, including anaesthesia and theatre charges	1,300	0.15%
Out-patient surgery	1,216	0.14%
CT scans (in-patient and out-patient treatment)	1,211	0.14%
Accommodation costs for an accompanying person staying in hospital in same room in cases of critical conditions (per night)	574	0.07%
Local ambulance	542	0.06%
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	500	0.06%
Diagnostic tests (in-patient and day-care treatment only)	262	0.03%
Accommodation costs for one parent staying in hospital with an insured child under 18 (per night)	142	0.02%
Voluntary reimbursement	27	0.00%
Routine maternity outside Abu Dhabi (in-patient and out-patient treatment)	14	0.00%
Emergency out-patient dental treatment	3	0.00%
<b><i>Hospitalisation plan Total</i></b>	<b>226,205</b>	<b>26.12%</b>

## Claims By Benefit Category

07 May 20

IRENA

Period of Treatment From 01-February-2019 to 31-January-2020

<i>Benefit Category</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<b>Total</b>	
<b><i>Out-patient</i></b>		
Physical Illness	293,429	33.88%
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	86,812	10.02%
Diagnostic tests	54,418	6.28%
Specialist fees	30,089	3.47%
Medical practitioner fees	18,887	2.18%
Prescribed glasses and contact lenses including eye examination (you also have full refund cover under your Core Plan for prescribed glasses/contact lenses including eye examination, in	16,874	1.95%
Prescribed physiotherapy	12,341	1.43%
Accidental Injury	10,311	1.19%
Annual routine health checks. Checks are limited to: * Physical examination; * Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney ft	8,644	1.00%
Vaccinations	6,480	0.75%
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture, phytotherapy, Ayurvedic and podiatry	3,104	0.36%
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan, in the event of an emergency)	2,451	0.28%
Psychiatry and psychotherapy - acute cases	1,865	0.22%
Laser eye treatment	1,361	0.16%
Chiropractic treatment	1,106	0.13%
Psychiatry and psychotherapy - chronic cases (including treatment related to insomnia)	1,000	0.12%
Infertility treatment	651	0.08%
Prescribed contraceptives and birth control treatments	126	0.01%
Prescribed Tamiflu	90	0.01%
<b><i>Out-patient Total</i></b>	<b>550,041</b>	<b>63.52%</b>

## Claims By Benefit Category

07 May 20

IRENA

Period of Treatment From 01-February-2019 to 31-January-2020

<i>Benefit Category</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<i>Total</i>	
<i>Dental Care</i>		
Dental treatment	81,418	9.40%
Orthodontic treatment and dental prostheses	5,279	0.61%
Periodontics	2,730	0.32%
Dental surgery	295	0.03%
<i>Dental Care Total</i>	<b>89,722</b>	<b>10.36%</b>
<i>Total All</i>	<u><u>865,968</u></u>	<u><u>100.00%</u></u>

## *Claims By Country*

*07 May 20*

*IRENA*

Period of Treatment From 01-February-2019 to 31-January-2020

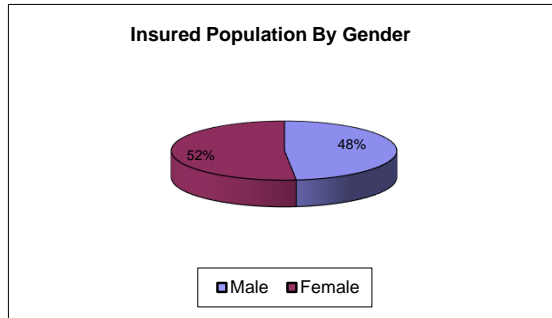
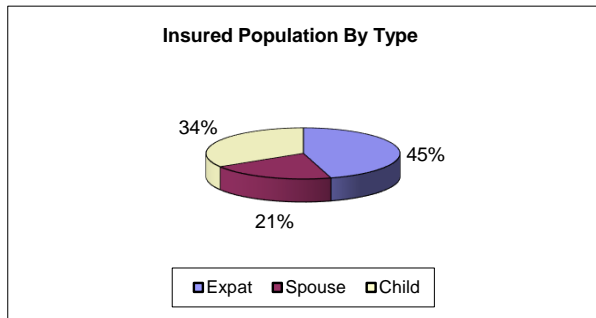
---

<i>Country</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
United Arab Emirates	575,891	66.50%
Germany	192,115	22.19%
United States of America	56,115	6.48%
Great Britain	11,996	1.39%
Lebanon	6,229	0.72%
Turkey	5,474	0.63%
Hungary	2,248	0.26%
Greece	2,144	0.25%
Brazil	1,989	0.23%
Belgium	1,630	0.19%
Mexico	1,304	0.15%
India	1,094	0.13%
Pakistan	1,064	0.12%
Jordan	842	0.10%
Italy	832	0.10%
Japan	740	0.09%
Spain	670	0.08%
Austria	490	0.06%
Tunisia	436	0.05%
Oman	426	0.05%
Poland	342	0.04%
Slovak Republic	242	0.03%
Colombia	218	0.03%
Kenya	209	0.02%
France	191	0.02%
Ecuador	184	0.02%
Ireland	161	0.02%
Sweden	118	0.01%
Costa Rica	113	0.01%
Saudi Arabia	112	0.01%
Egypt	82	0.01%
Canada	77	0.01%
Thailand	66	0.01%
Cuba	55	0.01%
Algeria	43	0.00%
New Zealand	27	0.00%
<b>Total</b>	<b>865,968</b>	<b>100.00%</b>

# Insured Population

07 May 20

IRENA



**Insured Population By Age**

Age Range	No of Lives	%
Under 20	142	31.70%
20 to 24	12	2.68%
25 to 29	39	8.71%
30 to 34	65	14.51%
35 to 39	59	13.17%
40 to 44	39	8.71%
45 to 49	44	9.82%
50 to 54	20	4.46%
55 to 59	10	2.23%
60 to 64	6	1.34%
Over 65	12	2.68%
<b>Total</b>	<b>448</b>	<b>100.00%</b>

**Insured Population By Family Status**

Family Status	No. of Expats
<b>Worldwide</b>	
Single	74
Married	26
Family	67
Single Parent	11
<b>Region Total</b>	<b>178</b>
<b>Worldwide excluding USA</b>	
Single	25
Married	0
Family	0
Single Parent	0
<b>Region Total</b>	<b>25</b>
<b>Total All</b>	<b>203</b>

**Insured Population By Region Covered**

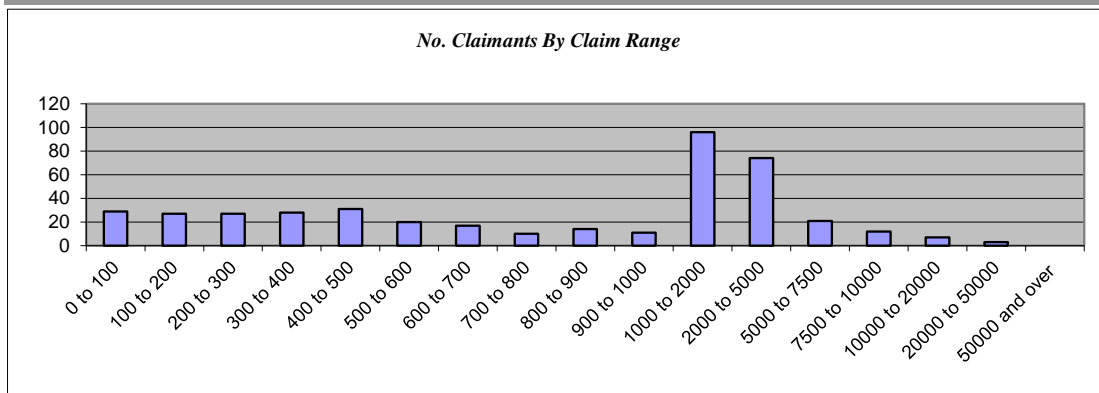
Region	No. of Lives	%
Worldwide	423	94.42%
Worldwide excluding USA	25	5.58%
<b>Total</b>	<b>448</b>	<b>100.00%</b>

## Claim By Claimant By Size

07 May 20

IRENA

Period of Treatment From 01-February-2019 to 31-January-2020



<i>Range in (USD)</i>	<i>Amount Paid (USD)</i>	<i>No of Lives Claiming</i>	<i>% of Total Claims Amount</i>
	<i>Total</i>	<i>Total</i>	<i>Total</i>
0 to 100	1,554	29	0.18%
100 to 200	3,945	27	0.46%
200 to 300	6,715	27	0.78%
300 to 400	9,819	28	1.13%
400 to 500	14,214	31	1.64%
500 to 600	10,868	20	1.26%
600 to 700	11,140	17	1.29%
700 to 800	7,451	10	0.86%
800 to 900	11,849	14	1.37%
900 to 1000	10,342	11	1.19%
1000 to 2000	141,152	96	16.30%
2000 to 5000	229,766	74	26.53%
5000 to 7500	124,253	21	14.35%
7500 to 10000	104,002	12	12.01%
10000 to 20000	90,095	7	10.40%
20000 to 50000	88,800	3	10.25%
50000 and over	0	0	0.00%
<b>Total</b>	<b>865,968</b>	<b>427</b>	<b>100.00%</b>

### Exposure and Incidence Statistics

Average No. of Lives	431
No of Lives Claiming	427
Average Size of Claim	2,028
Claim Incidence	99.00%