



IGP Country Profile

UAE





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Customary employee benefits

Medical benefits

Under UAE law, all employers must sponsor their employees' health insurance. This is currently limited to the Emirates of Abu Dhabi and Dubai. As per recent government regulations, health insurance will soon be mandatory for the northern Emirates of Sharjah, Umm Al Quwain, Fujairah, Ras Al Khaimah, and Ajman.

According to the Dubai Health Insurance Law every employer is legally liable to provide a mandatory insurance package, ranging from AED 550 to AED 700. The Health insurance policies, need to include minimum cover levels like full coverage for pre-existing and chronic conditions, in-patient

treatment with co-insurance, Cost of medicine and Maternity Services. The minimum annual benefit limit required by the DHA is AED 150,000/-. Sponsors are required to provide health insurance for their dependents, including spouses, children, and domestic workers.

The Abu Dhabi Medical Insurance Law decrees that annual premium for a health insurance plan that would benefit an employee must start from AED 950. The healthcare services under the Abu Dhabi medical law must include coverage for medical services such as medical examination, primary health care and treatment provided by specialists and general practitioners, X-rays and tests, in-patient services and hospital treatment, gum and dental treatment (excludes dentures and orthodontics), medications, and accommodation charges of one escort in critical cases. The annual maximum limit for the Basic Healthcare Services is AED 250,000 (Two Hundred Fifty Thousand) per annum for every person.

A significant portion of UAE nationals are covered under various government funded schemes, which offer comprehensive and generous health insurance benefits in public and private provider networks, in the UAE and abroad.

Worker's compensation

Under UAE Federal Law, an employer is obligated to treat and compensate an injured worker for any work-related illness or injury. If the work injury or illness results in the worker's death, the compensation is equal to the basic wage of the worker for 24 months, provided that the compensation amount is not less than AED 18,000 (eighteen thousand) and not more than AED 200,000

(two hundred thousand). 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 based on years of service and last drawn basic salary. The worker is entitled to a gratuity for the served fraction of a year, if he completes one year of continuous service. 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.

Trends

Medical benefits

The health insurance market in UAE is expected to continue to be largely employer funded. No changes are anticipated in short to medium term.

The UAE Health insurance market has been stagnant with premiums decreasing 1% in 2020 and an overall CAGR of 1.1% from 2017-2021. However, the market has seen a bounce back recently with the average health insurance premium rising by 20% during Q4 2022 and Q1 2023. Dubai CAGR forecast for next 5 years is 7.6%

UAE continues to see consolidation and heightened M&A activity with Dar Al Takaful (DAT) and National Takaful Company, better known as Watania, completing their merger in Oct 2022. Sukoon has completed the acquisition of 93% of Ascana.

The market for health insurance in UAE continues to be a price sensitive market. Healthcare benefit costs in the Middle East are expected to rise between 10.5% and 11.5% per cent in 2023. Inflationary trends will also lead to an increase in costs.

UAE is implementing a Unified National Health Record with the integration of Abu Dhabi's Malaffi and Dubai's Nabidh platforms into the central unified medical record program called Riayati. Riayati has gathered 1.9 billion medical records for 9.5 million patients, which can be accessed by over 90,000 health service providers. This helps hospitals and clinics to access data in real time about a patient's previous conditions and treatments.

Typical employee benefits plans and benchmarking

Medical sample benefit plan - SME

Plan design	Bronze category	Silver category	Gold category
Annual Limit	AED 250,000 AED 500,000	AED 500,000 AED 1,000,000	AED 1,000,000 AED 5,000,000
Territorial Limit	UAE Extended to SEA, ISC and AC for IP treatment only	UAE Extended to SEA, ISC and AC for IP treatment only	Worldwide OR WW excluding USA
Pre-existing conditions	<ul style="list-style-type: none">Fully Covered.For members without continuity of coverage (COC) in UAE, covered up to AED 250,000		
Inpatient, Hospital Accommodation Services, Consultant and Surgeon fee, Emergency Ambulance, Parent /Companion Accommodation	Covered AED 100/day	Covered AED 200/day	Covered AED 300/day
Pharmaceuticals	<ul style="list-style-type: none">90% - AED 2,500/ 5,000/ 7,50080% - AED 2,500/ 5,000/ 7,500‘Drug Formulary list’	<ul style="list-style-type: none">100% /80% - AED 7,500100% /80% - Annual Limit	<ul style="list-style-type: none">100% /80% - AED 10,000100% /80% - Annual Limit
Physiotherapy	Covered	Covered	Covered
Alternative Medicine	Not Covered	AED 2000	AED 3000
Medical Appliances & Equipment	Not Covered	Not Covered	AED 1,000
Maternity Limit	<ul style="list-style-type: none">Within UAE (IP & OP Maternity): 100% CoveredOutside UAE (IP Maternity only): AED 15,000	<ul style="list-style-type: none">Within UAE (IP & OP Maternity): 100% CoveredOutside UAE (IP Maternity only): AED 20,000	<ul style="list-style-type: none">Within UAE (IP & OP Maternity): 100% CoveredOutside UAE (IP Maternity only): AED 25,000
Inpatient Maternity and Outpatient Maternity	Covered	Covered	Covered
Dental Module (optional)	<ul style="list-style-type: none">80% - AED 1,50080% - AED 2,000	<ul style="list-style-type: none">80% - AED 2,00080% - AED 3,00080% - AED 5,000	<ul style="list-style-type: none">80% - AED 2,00080% - AED 3,00080% - AED 5,000
Optical (optional)	<ul style="list-style-type: none">Up to AED 500Limited to 2 vision tests, Prescribed Eye Eyeglasses, Frames, Contact Lenses		
ADDITIONAL BENEFITS			
Repatriation of Mortal remains	AED 7,500	AED 10,000	AED 20,000
Healthcare services for work illnesses and injuries	Covered	Covered	Covered
Hemodialysis or peritoneal dialysis	Not Covered	AED 25,000	AED 30,000
Psychiatry Treatment	IP: Covered up to 10 days	<ul style="list-style-type: none">IP: Covered up to 15 daysOP: up to AED 1,000	<ul style="list-style-type: none">IP: Covered up to 30 daysOP: up to AED 1,000
Medical Check-up	AED 500	AED 500	AED 1000

Medical sample benefit plan - Large corporate plan

Plan design	Bronze category	Silver category	Gold category
Annual Limit	AED 500,000	AED 1,000,000	AED 2,500,000
Territorial Limit	UAE Extended to SEA, ISC and AC for IP treatment only	UAE Extended to SEA, ISC and AC for IP treatment only	Worldwide OR WW excluding USA
Pre-existing conditions	Fully Covered	Fully Covered	Fully Covered
Outpatient benefits	<ul style="list-style-type: none"> • 100% at Network Providers • 50% at Non-Network Providers 	<ul style="list-style-type: none"> • 100% at Network Providers • 80% at Non-Network Providers 	<ul style="list-style-type: none"> • 100% at Network Providers • 80% at Non-Network Providers
Pharmaceuticals	<ul style="list-style-type: none"> • 100% at Network Providers • 50% at Non-Network Providers 	<ul style="list-style-type: none"> • 100% at Network Providers • 80% at Non-Network Providers 	<ul style="list-style-type: none"> • 100% at Network Providers • 80% at Non-Network Providers
Dental	Covered at 80% up to AED 1,500	Covered at 80% up to AED 1,500	Covered at 80% up to AED 3,500
Optical	Not covered	Not covered	Not covered

Medical sample benefit plan - Blue collar workers

Benefit	Coverage
Annual benefit limit per person	AED 250,000
Healthcare providers	Over 930
Emergency Coverage	Within UAE only
Pre-existing conditions	6 months waiting period
Out-patient Benefits	Fully covered in Network Providers. Non-Network Not covered.
Pharmaceuticals	70% covered in Network Providers. Non-Network Not covered.
Dental	Not Covered
Optical	Not Covered

Useful links

Demographic information and macro-economic indicators

[CIA World Factbook](#) (please select the country to review)

[World Bank Group](#) (please select the country to review)

Social security

u.ae/en

Research and statistics

www.centralbank.ae

More information on The National Insurance Company – Daman PJSC

Your Local Link to IGP for group medical coverage in the UAE:

[Go to partner page on www.igpinfo.com](http://www.igpinfo.com)

More information on HAYAH Insurance Company P.J.S.C.

Your Local Link to IGP for group life coverage in the UAE:

[Go to partner page on www.igpinfo.com](http://www.igpinfo.com)





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