

IRENA Request for Proposals for Medical Insurance Services

## Claims By Benefit Category

07 May 20

IRENA

Period of Treatment From 01-February-2020 to 30-April-2020

<i>Benefit Category</i>	<i>Number of Line Items</i>		<i>Amount Paid ( USD )</i>		<i>% of Total Claims</i>	
	<i>Employee</i>	<i>Dependant</i>	<i>Employees</i>	<i>Dependants</i>		<i>Total</i>
<i>Hospitalisation plan</i>						
Physician and therapist fees (in-patient and day-care treatment only)	3	1	13,236	2,387	15,623	11.59%
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	16	9	733	4,726	5,459	4.05%
Routine maternity outside Abu Dhabi (in-patient and out-patient treatment)	35	14	2,777	1,270	4,048	3.00%
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	2	5	1,476	2,388	3,865	2.87%
Day-care treatment	3	2	1,349	1,795	3,144	2.33%
Hospital accommodation - Private room	0	1	0	1,361	1,361	1.01%
Diagnostic tests (in-patient and day-care treatment only)	0	2	0	1,140	1,140	0.85%
Local ambulance	0	1	0	544	544	0.40%
CT scans (in-patient and out-patient treatment)	2	0	465	0	465	0.34%
Complications of pregnancy and childbirth (100% emergency cover)	0	3	0	233	233	0.17%
Voluntary reimbursement	7	3	62	39	101	0.07%
Prescription drugs and materials (in-patient and day-care treatment only) (Prescription drugs are those wh	0	1	0	36	36	0.03%
<b><i>Hospitalisation plan Total</i></b>	<b>68</b>	<b>42</b>	<b>20,099</b>	<b>15,920</b>	<b>36,018</b>	<b>26.72%</b>

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	<i>Employee</i>	<i>Dependant</i>	<i>Employees</i>	<i>Dependants</i>		
<b><i>Out-patient</i></b>						
Diagnostic tests	261	119	18,088	8,450	26,538	19.69%
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can o	305	178	11,579	6,560	18,139	13.46%
Infertility treatment	3	18	310	17,045	17,355	12.87%
Specialist fees	138	89	6,950	4,967	11,917	8.84%
Prescribed physiotherapy	109	23	2,840	1,090	3,930	2.92%
Vaccinations	9	23	641	1,271	1,912	1.42%
Medical practitioner fees	9	17	565	1,219	1,784	1.32%
Prescribed glasses and contact lenses including eye examination (you also have full refund cover under yc	4	8	435	1,088	1,523	1.13%
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan	5	2	699	261	960	0.71%
Psychiatry and psychotherapy - acute cases	3	1	482	104	586	0.43%
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture, phytotherapy, Ayurvedic and podiatry	3	0	281	0	281	0.21%
Chiropractic treatment	1	1	95	109	204	0.15%
Annual routine health checks. Checks are limited to: * Physical examination; * Blood tests (full blood cou	0	2	0	180	180	0.13%
LiveDoc - Video consultation services	1	0	16	0	16	0.01%
<b><i>Out-patient Total</i></b>	<b>851</b>	<b>481</b>	<b>42,982</b>	<b>42,343</b>	<b>85,324</b>	<b>63.30%</b>

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	<i>Employee</i>	<i>Dependant</i>	<i>Employees</i>	<i>Dependants</i>		<i>Total</i>
<b><i>Dental Care</i></b>						
Dental treatment	59	26	5,180	1,933	7,113	5.28%
Orthodontic treatment and dental prostheses	8	8	2,449	3,632	6,082	4.51%
Dental surgery	1	2	61	85	146	0.11%
Periodontics	4	2	99	13	112	0.08%
Voluntary reimbursement	1	0	7	0	7	0.01%
<b><i>Dental Care Total</i></b>	<b>73</b>	<b>38</b>	<b>7,796</b>	<b>5,663</b>	<b>13,459</b>	<b>9.98%</b>
<b><i>Total All</i></b>	<b>992</b>	<b>561</b>	<b>70,876</b>	<b>63,926</b>	<b>134,802</b>	<b>100.00%</b>

## *Claims By Country*

*07 May 20*

*IRENA*

Period of Treatment From 01-February-2020 to 30-April-2020

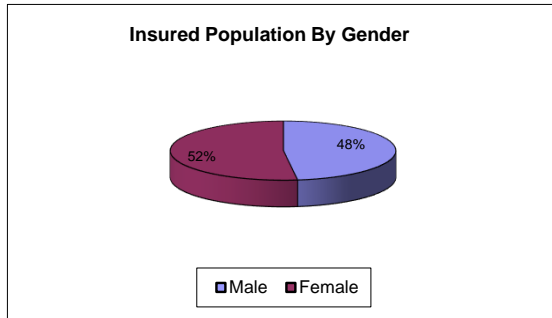
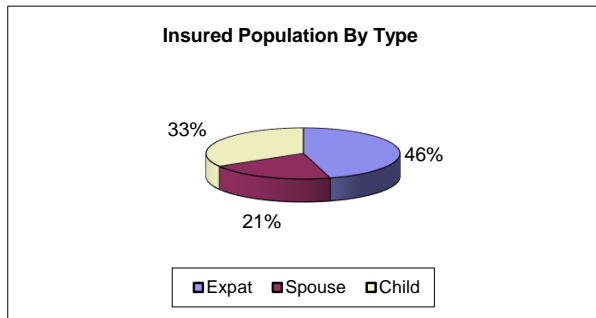
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<i>Country</i>	<i>No of Line Items</i>		<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<i>Employees</i>	<i>Dependants</i>		
United Arab Emirates	881	397	89,510	66.40%
Germany	83	107	24,517	18.19%
Turkey	7	4	14,489	10.75%
India	1	7	1,523	1.13%
Canada	8	0	1,409	1.05%
Mexico	5	10	720	0.53%
Kenya	4	10	469	0.35%
Austria	0	2	337	0.25%
Brazil	0	4	324	0.24%
Greece	0	6	320	0.24%
Great Britain	0	1	299	0.22%
Switzerland	0	1	272	0.20%
Pakistan	0	9	229	0.17%
Qatar	0	2	168	0.12%
Spain	1	0	108	0.08%
Saudi Arabia	2	0	57	0.04%
France	0	1	52	0.04%
<b><i>Total</i></b>	<b><i>992</i></b>	<b><i>561</i></b>	<b><i>134,802</i></b>	<b><i>100.00%</i></b>

# Insured Population

07 May 20

IRENA



**Insured Population By Age**

Age Range	No of Lives	%
Under 20	141	31.40%
20 to 24	12	2.67%
25 to 29	40	8.91%
30 to 34	65	14.48%
35 to 39	60	13.36%
40 to 44	39	8.69%
45 to 49	44	9.80%
50 to 54	20	4.45%
55 to 59	10	2.23%
60 to 64	6	1.34%
Over 65	12	2.67%
<b>Total</b>	<b>449</b>	<b>100.00%</b>

**Insured Population By Family Status**

Family Status	No. of Expats
<b>Worldwide</b>	
Single	74
Married	27
Family	67
Single Parent	11
<b>Region Total</b>	<b>179</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>204</b>

**Insured Population By Region Covered**

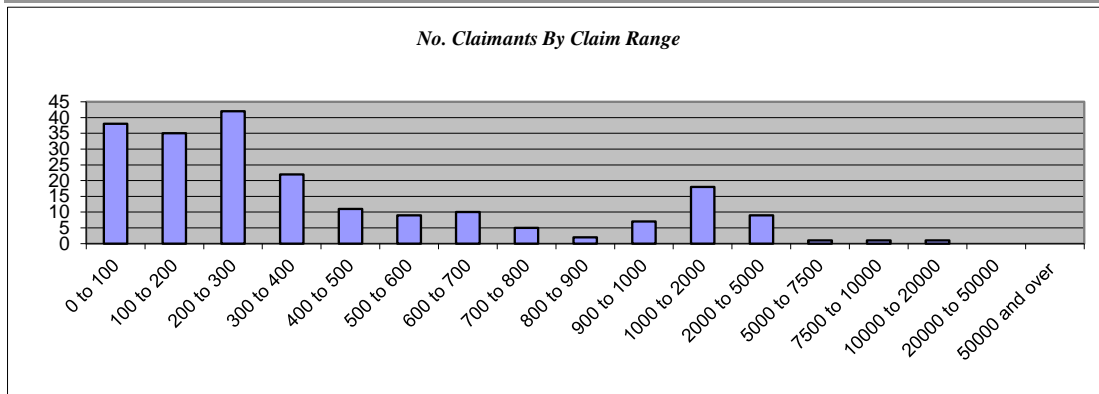
Region	No. of Lives	%
Worldwide	424	94.43%
Worldwide excluding USA	25	5.57%
<b>Total</b>	<b>449</b>	<b>100.00%</b>

## Claim By Claimant By Size

07 May 20

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Period of Treatment From 01-February-2020 to 30-April-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	961	933	1,895	18	20	38	1.41%
100 to 200	2,510	2,688	5,198	17	18	35	3.86%
200 to 300	5,304	4,847	10,152	22	20	42	7.53%
300 to 400	3,038	4,810	7,847	8	14	22	5.82%
400 to 500	4,112	910	5,021	9	2	11	3.73%
500 to 600	3,225	1,583	4,808	6	3	9	3.57%
600 to 700	4,531	1,862	6,394	7	3	10	4.74%
700 to 800	2,379	1,466	3,845	3	2	5	2.85%
800 to 900	1,695	0	1,695	2	0	2	1.26%
900 to 1000	5,778	945	6,724	6	1	7	4.99%
1000 to 2000	14,545	9,801	24,346	11	7	18	18.06%
2000 to 5000	13,323	12,900	26,223	4	5	9	19.45%
5000 to 7500	0	5,236	5,236	0	1	1	3.88%
7500 to 10000	9,475	0	9,475	1	0	1	7.03%
10000 to 20000	0	15,944	15,944	0	1	1	11.83%
20000 to 50000	0	0	0	0	0	0	0.00%
50000 and over	0	0	0	0	0	0	0.00%
<b>Total</b>	<b>70,876</b>	<b>63,926</b>	<b>134,802</b>	<b>114</b>	<b>97</b>	<b>211</b>	<b>100.00%</b>

### *Exposure and Incidence Statistics*

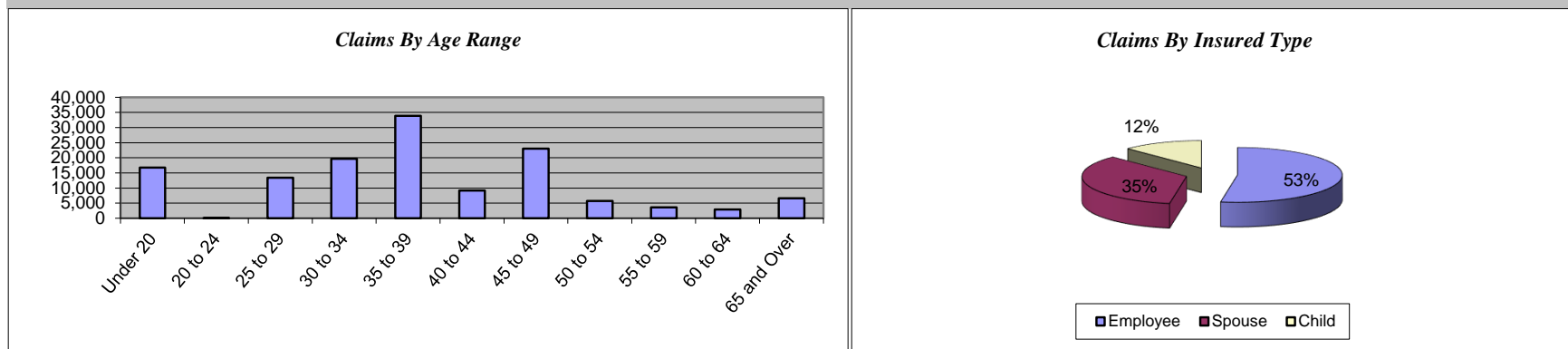
Average No. of Lives	450
No of Lives Claiming	211
Average Size of Claim	639
Claim Incidence	46.92%

# Claims Demographics

07 May 20

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Period of Treatment From 01-February-2020 to 30-April-2020



Age Range	Employee (USD)			Spouse (USD)			Child(USD)			Overall Total(USD)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Under 20	0	0	0	0	0	0	9,919	6,868	16,787	9,919	6,868	16,787
20 to 24	0	0	0	0	0	0	0	24	24	0	24	24
25 to 29	2,692	4,626	7,318	0	6,049	6,049	0	0	0	2,692	10,675	13,367
30 to 34	7,237	5,353	12,590	0	7,101	7,101	0	0	0	7,237	12,455	19,692
35 to 39	7,104	5,216	12,320	538	20,984	21,522	0	0	0	7,642	26,201	33,842
40 to 44	1,269	6,210	7,479	0	1,647	1,647	0	0	0	1,269	7,857	9,126
45 to 49	5,749	13,501	19,250	253	3,558	3,811	0	0	0	6,002	17,059	23,062
50 to 54	3,311	1,016	4,327	602	767	1,369	0	0	0	3,913	1,783	5,696
55 to 59	1,579	1,004	2,583	1,057	0	1,057	0	0	0	2,636	1,004	3,641
60 to 64	1,353	0	1,353	1,586	0	1,586	0	0	0	2,938	0	2,938
65 and Over	3,294	361	3,655	2,973	0	2,973	0	0	0	6,267	361	6,628
<b>Total</b>	<b>33,588</b>	<b>37,288</b>	<b>70,876</b>	<b>7,009</b>	<b>40,106</b>	<b>47,116</b>	<b>9,919</b>	<b>6,891</b>	<b>16,810</b>	<b>50,516</b>	<b>84,286</b>	<b>134,802</b>