



Your ASNIC* Member Guide

* Also known as Al Sagr Insurance Company



Welcome to the ASNIC Regional Health Insurance Plan

With Al Sagr Insurance Company



UnitedHealthcare Global and Al Sagr Insurance Company (ASNIC) have designed a comprehensive medical insurance program for you and your eligible family members. This collaboration supports our objective to provide access to quality health care and provide you with the best service possible. Your active participation in understanding your medical benefits and procedures is important so that we can provide you with ongoing service excellence.

Learn about your health insurance benefits

- Refer to the enclosed **Table of Benefits (TOBs)** to learn more about the coverage available to you and your eligible family members
- Your insurance coverage and benefits within the region are issued by ASNIC
- Your access to a vast selection of health care providers is managed through ASNIC's network partner and claims administrator, NEXtCARE
- It's important to use the enclosed ID Cards when seeking services in the region (UAE, KSA, Jordan, Lebanon, Oman, Bahrain, Qatar and Kuwait)
- Please see the back of your ID card on how to contact the Asnicare Regional Service Center
- Please refer to the ASNIC Member Guide available on the **ASNIC website** for additional details about your plan and services
- You will also find valuable information on network access, claim reimbursement, mobile app, and member forms on the **ASNIC website**

Stay in-network to minimize out-of-pocket expenses

- ASNIC's network partner, NEXtCARE, offers one of the largest and most comprehensive networks in the region. Your network is called GN+, which features quality providers and the widest provider selection. The NEXtCARE logo and contact information are displayed on your enclosed ASNIC ID card.
- You can locate an in-network provider by accessing the website: **www.nextcarehealth.com** to search for providers. The step by step guide on how to locate a provider is available at the **ASNIC website**.

**ASNIC
website:**

Visit <http://www.alsagrins.ae/> to access the ASNIC website. Click on the **Downloads and select UnitedHealthcare Global Members tab** to access the member guide, locate providers, and find other helpful resources.

Use the 24-hour member support number for answers to your questions

24/7 assistance is provided by calling the number on your Al Sagr Insurance Card. The Asnicare Service Center can provide benefits information, help you locate a provider, and help address any questions you may have.

How to reach us

Asnicare Service Center, managed by NEXtCARE:



PHONE:

From Bahrain/Jordan/Kuwait/Lebanon/Oman/Qatar/UAE:

+971.4.270.8554 OR toll free (if you are within the UAE) **800.27642273**

From KSA:

+966.55.088.2527 OR toll free **800.249.9997**



EMAIL:

asnicare@nextcarehealth.com

Your ID card



Members assigned in the Gulf Cooperation Council (Bahrain, Kingdom of Saudi Arabia, Kuwait, Oman, Qatar, and the United Arab Emirates), plus Jordan and Lebanon, will receive ASNIC ID cards for the primary member and all dependents (if eligible). The ID cards will arrive in a folder with the Welcome Letter and Table of Benefits (TOBs). Each ID card is valid for the duration of the policy year only (12 months) and will have an expiration date. If your employer offers dental and/or vision coverage, it will be indicated on the ID card as well. Abu Dhabi ID cards will also include your photo, which is provided by your employer.



ID card in UAE & GCC ++ Countries (Bahrain, Kuwait, Qatar, Oman, Lebanon)



Members assigned in the Kingdom of Saudi Arabia (KSA) will receive Al Sagr Cooperative ID cards



Members assigned in Jordan will receive ID cards directly from NatHealth, with whom ASNIC has collaborated to provide network access in that country.

Important information about your ID card

- If you need medical services, you will need to present one of the ID cards applicable to the provider at the time of requesting medical services, at any of the in-network providers within the region
- We recommend you always carry your local plan ID cards with you to take advantage of the direct billing services
- In case your plastic medical card is lost or stolen, you may request a replacement card by contacting the **Asnicare Regional Service Center** using the contact information in the previous section
- You may also use the electronic ID card through the NEXtCARE mobile app where accepted by providers. Additional details about the mobile app are found on pages 5 and 6
- In the UAE only, please see details relative to using Emirates IDs instead of cards on page 9

MyNEXtCARE mobile app and member portal



As part of enhancements provided to valued ASNIC members, you have the opportunity to take advantage of online services using the mobile app functionality. The details of how to register on the mobile app are outlined below:

- You may choose to download the app from the Apple store or Google Play – search for it by name: “NEXtCARE”
- Use the 16-digit alpha-numeric character on your assigned medical card OR Emirates ID number (UAE only) to register on the mobile app
- Should you face a challenge while registering on the mobile app, please don't hesitate to contact the Asnicare Service Center. Refer to the “How to Reach Us” section of this guide.
- You may use the same credentials to access services through the member portal provided by NEXtCARE at mynextcare.nextcarehealth.com/user

The NEXtCARE E-membership through the mobile app:

if you have registered for the NEXtCARE mobile app, you can present an E-membership card (electronic ID card) at in-network providers by clicking on the “E-membership” icon from the app home screen. No physical ID card is necessary. Please note: if your spouse and/or dependents 18 years of age or older are seeking services, they would need to present their own E-membership through the mobile app. Dependents under 18 will be listed under the primary subscriber's E-membership on the mobile app.



You may use the mobile app and beneficiary portal to access information, such as:

- **My Profile** - Update the My Profile section of the mobile app with your home address or work address by clicking on 'locate' on the map function to exactly identify your location
- **My Policy** - Identify your family members, review your policy details and benefits
- **E-membership card** (Virtual ID Card) - If your dependents are 18 years of age or older, they will need to register themselves as individual users to access their information
- **Claims** - Submit your medical claims through the mobile app. You can also track and view your claims
- **Network** - Search for a provider near your work location or home location, if mapped. If you need an extensive search, access this service through the beneficiary portal for more options.
- **Contact us** – Submit an inquiry or view your queries with responses

If you do not prefer to use the mobile app functionality, you have the option to use the desktop version of the member portal. The details of how to register on the member portal are quite similar, just follow the same steps after providing your credentials, or use the same login and password as for the mobile app.

Access the NEXtCARE member portal at mynextcare.nextcarehealth.com/user.



Your provider network



As a valued ASNIC member, you are assigned the largest and most robust medical provider network through NEXtCARE “GN+” In-network providers accept medical cards on direct billing arrangement. You always need to present your ASNIC/AI Sagr/NatHealth ID card to access services on direct billing basis.

If you request services from a non-network provider, the provider will not accept medical cards on a direct billing basis. As a member, you may need to pay for the services and file a claim for reimbursement. If any of the providers you choose is not in the NEXtCARE Network, you can ask the provider whether they would accept a Guarantee of Payment (GOP) from NEXtCARE. If yes, please feel free to contact the Asnicare Service Center for assistance on issuance of a GOP. If not, as a member you need to pay for the services and then submit the claims and get reimbursed.

If you need to locate an in-network provider, please reference the step-by-step instructions on the **ASNIC website** where you can find topics such as **“How to locate a provider from NEXtCARE website”** for the providers in the UAE, KSA, Oman, Bahrain, Qatar, Kuwait and Lebanon, and **“How to use NatHealth website to search for provider”** for Jordan.

Submitting a claim



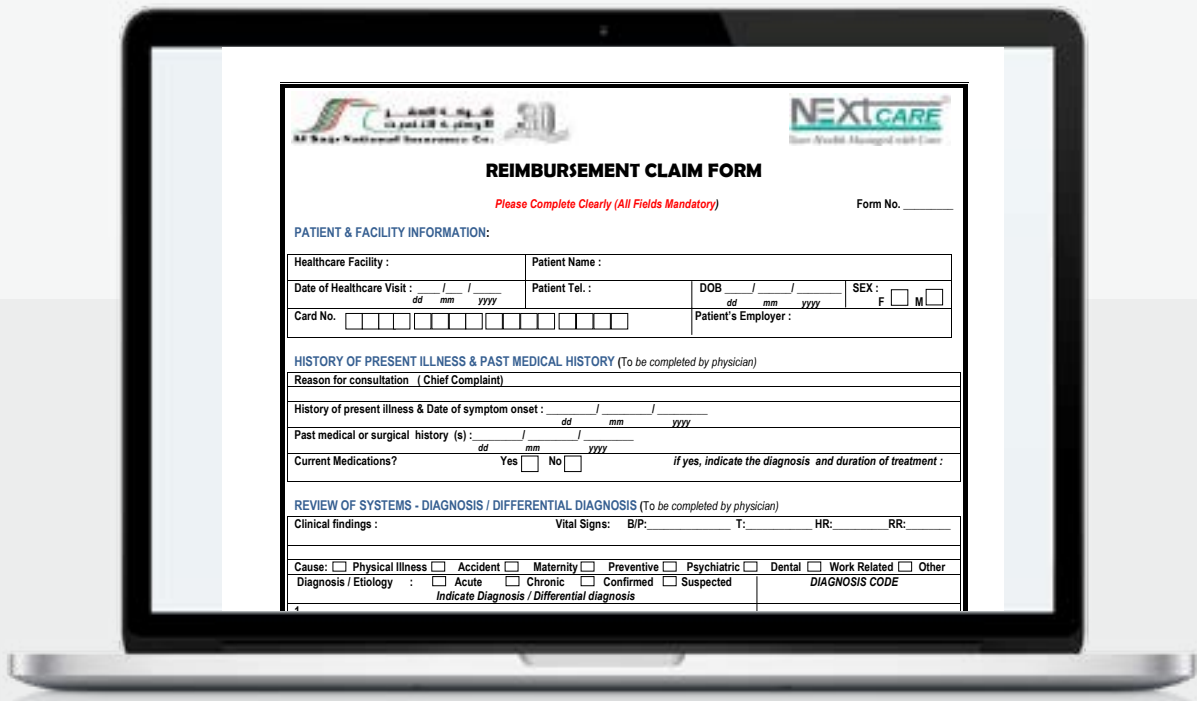
As a valued ASNIC member, by using My ID Card, you are using direct billing options to access medical services within the network of NEXtCARE. Providers directly bill ASNIC through NEXtCARE for services rendered within the network.

If any of the providers you choose is not in NEXtCARE Network, you are free to pay out-of-pocket to obtain medical services, and then you may choose to submit the claim(s) as a “Member Claim” and get reimbursed within 10 local business days (Sunday through Thursday). For more expedient services, any claims incurred outside of the following countries (Bahrain, Kingdom of Saudi Arabia, Kuwait, Oman, Qatar, United Arab Emirates, Jordan, Lebanon) need to be submitted to UnitedHealthcare Global. Please refer to your UnitedHealthcare Global member card for details.

The process of submitting a claim is outlined on the following page.

The process of how to submit member claims is detailed below, please refer to the ASNIC website link to access the forms mentioned.

- You may download the forms on the **ASNIC website**
- While requesting services from a non-network provider, please make sure to take a “Medical Claims Reimbursement Form - NEXtCARE” along with you to have the details completed by the doctor. Please refer to the “Middle East Claims FAQ” on the **ASNIC website** for detailed instructions on the claim submission and reimbursement process.
- If you prefer reimbursement directly into your bank account, please complete the “Funds Transfer Request Form” located on **ASNIC website** and send it to ASNIC at **asnicare@nextcarehealth.com** with a copy of your passport
- Eligible claims will be processed within 10 local business days (Sunday through Thursday). ASNIC will issue checks that will be delivered to your address by courier. If the “Funds Transfer Request Form” was completed and submitted with the claim, the reimbursement will be via a direct deposit to the bank account indicated on the form.
- Incomplete claims will be returned to you within two business days (Sunday - Thursday). You may need to resubmit the claim once you complete all missing documents.
- You have the option of choosing the mode of submitting medical claims by either:
 - Using the **MyNEXtCARE** mobile app (if applicable)
 - Using the Beneficiary Portal on the web via : **mynextcare.nextcarehealth.com/user** (you will need to register and set up an account first)
 - Using direct email address: **asnicare@nextcarehealth.com**



Important region-specific information

- Jordan:**
- As a preferred ASNIC member and if you reside in Jordan, your medical card will be issued by ASNIC’s network partner – NatHealth. You can search for in-network providers through the **NatHealth website**. If you need to locate an in-network provider in Jordan, please reference the step-by-step instructions on the at the **ASNIC website** where you can find topics such as “How to use NatHealth website to search for provider.”
 - If you incur services outside the network (out-of-pocket expenses in Jordan), you need to follow the standard process outlined in the “My Claims” section: “How to submit medical claims and get reimbursed.”
 - In case of an emergency and you are in need of urgent assistance for a GOP, please feel free to contact NatHealth at: **+962.6.55110.10** to arrange for a guarantee of payment.

UAE: Using Emirates ID instead of the physical ID card (if applicable)

In the UAE, there is an alternate method of accessing in-network providers without presenting your physical insurance card:

The Emirates ID: present your Emirates ID at the in-network provider’s office. The provider will conduct the eligibility check using the Pulse system to confirm benefits. No physical ID card is needed. Please make sure to mention that NEXtCARE is your third-party administrator of insurance benefits. If you are seeking services for your covered dependents, they would need to present their Emirates ID to the provider as well.