

Welcome to "An Apple a Day", Green Crescent Insurance Company's quarterly newsletter.  
An apple a day keeps the doctor away and Green Crescent believes prevention and education platforms truly do just that.



Participate in Green Crescent's  
Diabetes Awareness Quiz & WIN

“October and November are very significant months relating to Breast Cancer Awareness and Diabetes Prevention. In keeping with this theme, Green Crescent is offering discounts to our members for well women checks as well as NEW programs for Diabetes Management. We encourage our members to sign up for these unique and helpful programs. Please read more details inside this addition of "An Apple a Day".

Green Crescent sponsored the first Arabian Public Health Forum, organized by MEED earlier this month as a step towards Public- Private co-operation in chronic illness awareness and prevention. We will continue on this path as the need for all sectors to collaborate is critical.

Green Crescent continues to grow and welcomes new and returning members during our busy enrollment period. In addition to our growth we are also adding to our portfolio of products, Group Life Insurance which gives companies the added benefits for employees' security. Also, for your convenience, Green Crescent has made it possible for all its members to send their claims online. ”

Carl J Sardegna, CEO

For all news and updates please register on [www.green-crescent.com](http://www.green-crescent.com)

## CALENDAR

• **October:**  
Breast Cancer Awareness Month

First Annual Arabian Public Health Forum – Green Crescent is the Platinum Sponsor

• **November:**  
Diabetes Awareness Month

• **December:**  
MEED's 4th Annual Middle East Healthcare Projects Conference 2010

## Member Benefit in support of Breast Cancer awareness

The month of October represents Breast Cancer Awareness Month, an annual international health campaign organized by major breast cancer charities every October to increase awareness of the disease and to raise funds for research into its cause, prevention and cure. The campaign also offers information and support to those affected by breast cancer. As well as providing a platform for breast cancer charities to raise awareness of their work and of the disease, this is also a prime opportunity to remind women to be breast aware for earlier detection. For more information on Breast Cancer Awareness check out the following websites: [www.safeandsound.ae](http://www.safeandsound.ae) [www.nbcam.org](http://www.nbcam.org) [www.komen.org](http://www.komen.org)

### Mammography

Mammography is a screening tool that uses X-rays to provide an image of the breast. These images, called mammograms, are

used to find potential signs of breast cancer such as tumors, small clusters of calcium and abnormal changes in the skin. At this time, mammography is the best screening tool for breast cancer. It can find cancers at an early stage, when they are small and most responsive to treatment.

### Get screened

- If you are at higher risk check with your doctor which screening tests are right for you
- Have a mammogram every year starting at age 40 if you are at average risk
- Have a clinical breast exam at least every 3 years starting at 20, and every year starting at 40
- Do regular monthly self examination to understand any changes in your breasts.

**Early detection is the key to increasing the chances of survival.**

*Green Crescent has partnered with the Canadian Specialist Hospital to offer our members a very attractive package for screening and well-woman check-ups. For a limited period, from now until December 1, 2010 we are inviting members to take part at the special price of Dhs. 300.*

*For more information & booking, please call the Canadian Specialist Hospital, Marketing Department 04-707 2222 / Ext: 604, 050-6797790, [marketingofficer@csh.ae](mailto:marketingofficer@csh.ae)*



# Green Crescent Care Management Programs

*New benefits for our members with Chronic Illness*

## The Green Crescent Model for Diabetes Care

Those who are living with long-term diabetes will probably agree that one of the most difficult aspects of this particular condition is being able to manage it effectively. Green Crescent's ongoing evaluation of the latest advances and their applications for chronic condition management has led to an important new program called the **Green Crescent Model for Diabetes Care**.



Enrolled Members will be educated:

- To self manage diabetes effectively
- To help make informed decisions



Our approach is based on 4 steps:

- 1) Actively involve patients - enroll them in our program. Please email [CIM@green-crescent.com](mailto:CIM@green-crescent.com) to sign up. *(this program is limited to Green Crescent members only who have been diagnosed with Diabetes)*
- 2) Direct them to our centers of excellence
  - Diabetes Care Centers at Al Noor Hospital (Airport and Khalifa Branches Abu Dhabi)
  - Dubai Diabetes Center at the Dubai Health Authority
- 3) Arrange initial visit to include the following:
  - Endocrinologist Consultation
  - Health Educator *(will give instruction on diet, exercise and compliance)*
  - Lab tests
  - Eye exam
  - Pharmacy
  - Member will receive a free Bluetooth enabled Glucometer
- 4) Follow up in three months and continue to monitor progress

## How Can I Enroll in these Programs

### 3 ways for members to enroll

Send an email to [CIM@green-crescent.com](mailto:CIM@green-crescent.com)  
Email should include:  
Members Name  
ID Number  
Mobile Number  
Chronic Condition

Visit our website:  
[www.green-crescent.com](http://www.green-crescent.com)  
click on the link for downloads.

Call our toll free number:  
800 42 GCIC (4242)

## CHRONIC MEDICATION BENEFIT

Green Crescent Insurance Company has created a special benefit for the members with chronic illnesses. For their convenience this program is designed to facilitate prescription refills for regular and long term medication without unnecessary doctor visits.

## How Does This Benefit Our Members

- Convenient
- Home delivery is available
- Eliminate unnecessary visits to the doctors
- Minimize waiting time at the pharmacy
- If members are without a treating doctor, and would like to enroll please call 800 42 GCIC 42 42 for assistance

### IMPORTANT NOTE:

*This program is a free service to our members, however, co-pays and deductibles will be applicable as per their table of benefits.*

**FREE DELIVERY**

Inquiries should be responded by Green Crescent within 24 hours

CONTACT INFORMATION  
[CIM@green-crescent.com](mailto:CIM@green-crescent.com)

# LIFE & DISABILITY INSURANCE



This is an exciting time for Green Crescent as we add Group Life & Disability Insurance to our portfolio of products in-line with our vision to be the leading employee benefits company in the region

## What is Group Life & Disability Insurance?

Group life & disability coverage is a form of insurance that companies may choose to provide to their employees. With group discounts, easy enrollment and less medical requirements, employees can enjoy the benefits of having a life & disability insurance plan without the same high prices they would have to pay if they were to purchase it on an individual basis. Green Crescent can establish a plan for groups with a minimum of ten employees.

## Why Should Companies Purchase Life & Disability Insurance?

### Advantages to the Employer:

Offering insurance to employees is a smart move to make if you wish to draw in high-quality employees. Skilled and educated employees will seek out employment opportunities that provide them with the best benefits. Therefore, the better benefits you offer to your employees, the better pool of applicants you will have to select from.

- Desirable fringe benefit to offer new employees.
- Reduced turnover, saving your money in hiring and training costs.
- Contributes to employee security, loyalty, and higher morale.
- Valuable life & disability insurance protection provided at a low group rate.

### Advantages to the Employee:

These policies work in the event of untimely passing or income to an employee that suffers from a disabling illness or injury. If the member should pass away, whomever listed as the beneficiary will receive the amount that the policy is valued to be. It should be noted that policies are a form of term insurance. Therefore, when employees finish working for the employer, the policy will no longer be in place. When considering changing jobs, this fact should be taken into consideration.

- Valuable life & disability insurance protection provided at a low group rates.
  - Security in knowing in the event of your passing or disability, this insurance provides money directly to you or your beneficiaries.
- Make up for your lost income
  - Fund your child's education
  - Paying off household debt
  - Paying for your funeral and other related expense

Life & disability insurance gives the peace of mind in knowing that you've protected your loved ones.

PLEASE CALL 800 42 42 42 OR YOUR SALES AGENT FOR MORE INFORMATION

Send your answers indicating clearly the number of the question and your selected answer to CIM@green-crescent.com

# ENTER THE GREEN CRESCENT CONTEST



Green Crescent is giving away 5 Executive Check-ups worth Dhs. 1500/- each to the **FIRST** five members with the correct answers.

## Question 1:

When is World Diabetes Day?

- A) Oct 28**
- B) Nov 14**
- C) Dec 3**

## Question 2:

According to the International Diabetes Federation, the UAE is ranked how high in the world for diabetes?

- A) Highest**
- B) Second Highest**
- C) Third highest**

## Question 3:

Type I diabetes is associated with there being no levels of insulin at all in the body, whereas Type II diabetes – the more common disorder in the UAE – is associated with there being some insulin, but not enough to properly control sugar levels. But which is the gland in the body that produces insulin?

- A) Pancreas**
- B) Thyroid**
- C) Hypothalamus**

## FAQ's - Please see our Frequently Asked Questions – let us know your questions, concerns or comments



### Does Green Crescent sell individual policies?

Green Crescent deals with group policies only. Groups are those of 10 or more employees.

### Where can I submit my reimbursement claims?

Please submit your claim to your HR department, and our sales team will coordinate with your HR

to collect them. It takes 10 working days from the day of issuing the acknowledgment receipt.

**Green Crescent now accepts claims by email.**

### What are the required documents that should be available to have my claims reimbursed?

Required documents are listed on the back side of the claim form. You can obtain the claim form online through our website

### How do I know what my policy covers?

Check out the business card size CD you received with your ID Card – this is where you can find

your specific schedule of benefits or contact your HR department or call our toll-free number 800 42 42 42.

### How can I obtain network providers list?

Green Crescent has a large network of health services providers that is updated on a regular basis. The list of providers varies from one plan to the other. You can check the list of providers for your plan by visiting our website or call 800 42 42 42.